

COVID-19 AND FOOD SHORTAGE IN YENAGOA METROPOLIS, BAYELSA STATE

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ABSTRACT

This paper assessed the significant impact of the novel Coronavirus disease (COVID-19) on food availability in Yenagoa metropolis. The total lockdown preventive measure adopted by the Federal government to curtail the spread of the deadly virus, had an abysmal effect on food supply even though the policy was commended by many. The study maintains that the global epidemic reality, increased food scarcity in Yenagoa metropolis. It was established that government palliatives in the form of food and relief materials were obviously inadequate and not properly distributed. It should be noted however, that the dwellers of Yenagoa and its environs depend much of their edible foods from outside despite the available arable land in the metropolis. In a post-COVID-19 era where stakeholders in the health sector are working hard to ameliorate the effect, the study highlights suggestions and recommendations on food availability for the continued existence of the people of Yenagoa metropolis. Data were collected from food buyers and sellers in major markets within Yenagoa through self-structured questionnaire, verbal consultations, newspaper reports, online articles, and participant-observer techniques of investigation.

Keywords: Food availability, COVID-19, Lockdown, Yenagoa

INTRODUCTION

The entire world was rampaged by a novel Coronavirus disease (COVID-19) which was said to have emerge from the Wuhan province of China in 31st December 2019 (Aljazeera, 2020). Disrupting all human activities across all nations due to the increasing numbers of reported cases and death cases (Bank World, 2020). By way of halting the spread of the deadly Coronavirus, nations instantly implement self-isolation, social distancing, use of nose mask, regular washing of hands, and lockdown approach (WHO, 2020b). The first index case was recorded in Nigeria when an Italian expatriate flew into Lagos and had a contact with a Nigerian from Ogun State, who was later diagnosed with COVID-19 on 27th February 2020 (Bernard, 2020). Following the advice of the National Centre for Disease Control, the Federal government led by President Muhammadu Buhari declared a 2-week lockdown to the first three states affected by the virus namely; Lagos State, Ogun State and the FCT Abuja. In order to curb the rapid spread of the deadly virus, the lockdown menace was extended to other busy commercial cities within the country including Yenagoa metropolis. Responding to community transmission of the deadly virus, there was strict ban of interstate travel and overall restrictions on the movement of goods and services with the immunity of indispensable services (Been & Aziz, 2020). The novel virus is characterized as a respiratory disorder with an incubation period of 2 to 14 days (Lauer et al., 2020). Some of the symptoms are: dry cough, fever, shortness of breath, runny nose, sore throat, muscle joint pains, diarrhea, loss of senses like smell and taste in some cases (Aneela, 2020). The sudden restrictions in economic, social and physical activities has hindered several levels of earning a living ranging from primary sector to manufacturing and services; and as such jeopardizing food security and quality nutrition (Nicola et al., 2020). Even before the outbreak of the deadly Coronavirus disease, food security has been an issue of concern with about 10% of the world and 19% of the Africa population has shortage of food (FAO et al., 2020). To be precise, sufficiency of food is limited to these people as a result of inadequate financial stability (Nord

et al., 2005). In recent times, several scholarly articles (Okonkwo et al., 2021; Akiwumi, 2020; Swinnen & McDermott, 2020; World Health Organization [WHO], 2020) and also peer-reviewed articles (Wolfson & Leung, 2020; Shupler et al., 2020) have laid claims to the fact that COVID-19 epidemic had a serious effect on food security. Subsistence farming is the prevalent system of agriculture practice in Bayelsa State with Yenagoa as its capital. This has led to insufficient food supply in the state, especially, leading to a heavy reliance on food produce from the Eastern, Western and Northern part of the country (Ochuba & Cookey, 2020). In a State such as Bayelsa where food shortage has been an issue of growing concern preceding the outbreak of COVID-19, there is little or no realistic information on this. It is therefore, necessary to investigate the impact of COVID-19 on food shortage in Yenagoa and its environs.

Study Area

Bayelsa State which is 25 years old now was created during the military regime of late Gen. Sani Abacha in October 1996 with Yenagoa as its capital. Yenagoa is located between lat. 4° 47' 15" and 5° 11' 55" N and Long, 6° 07' 35" and 6° 24' 00" E (Ndiwari, 2014). Yenagoa Local Government Area share boundaries with Rivers State on the North and East, Kolokuma/Opokuma LGA on the North-West, Sagbama LGA on the West, Ogbia LGA on the South-East and Southern Ijaw on the South-West (Idhoko et al., 2016). The capital city is situated along the banks of Ekole Creek which happen to be a major river amongst the Niger Delta's Rivers (Koinyan, et al., 2013). From the 2006 National Population Census, Yenagoa Local Government Area had a population of 352,285 (National Population Commission, 2010) with an estimated figure of 459,693 in 2015 (Health Development Plan: Bayelsa State Ministry of Health, 2010). With an equatorial climate type, Yenagoa metropolis experience rainfall almost every month of the year, with a mean monthly temperature of 25°C to 31°C. It should be noted however, that relative humidity is high all year round and drops gradually in the dry season. Yenagoa and its environs mostly experience severe heat and dryness from December to March. The study area encompasses of 21 communities viz.; Igbogene, Akenfa, Akenpai, Agudama, Edepie, Yenegwe, Etegwe, Okutukutu, Opolo, Biogbolo, Yenizue-Gene, Kpansia, Yenizue-Epie, Okaka, Azikoro, Ekeki, Amarata, Onopa, Ovom, Swali, Yenagoa (Idhoko et al., 2016).

METHODOLOGY

Both descriptive and qualitative procedure of research was adopted for the study. Primary data were used in the study and information was generated using a structured questionnaires. Respondents were drawn from six major food markets in Yenagoa city namely; Swali, Opolo, Kpansia, Agudama, Igbogene, and Akenfa. Purposively, ten (10) questionnaires were administered in each of the markets. Five buyers and five sellers were randomly selected, making a totality of sixty (60) respondents for this study. Respondents were properly educated and their consent was given before engaging them in the study. Graphs and charts were used to analyze data retrieved from questionnaires with the help of descriptive statistics. Furthermore, correlation analysis was carried out to give clarifications and perspective about the respondents from the sample (Prasada Rao, 2006; Clark, 2009).

RESULTS AND DISCUSSION

Table 1 shows the socio-economic characteristics of the respondents in the study area. The findings shows that most (63.3%) of the traders and buyers interviewed in this study are female with an average of age of 35 years which indicates adult participation in trading activities in the study area. This could be attributed to the awareness of formal education within Yenagoa metropolis where majority of the youths are either in secondary or tertiary institution which toe the line of Ololube (2012). Many (40%) of these traders and buyers are married with a mean household size of five (5) persons signifying a

high level of reliance on household heads. To the amazement of the researcher, majority of the respondent in this study have formal education, with degree holders and secondary school certificate holders having (33.3%) and (40%) respectively. This could be a clear indication of the non-availability of white collar jobs either in the public or private sectors within the study area which is in line with Bariledum (2015) who carried out an extensive research on National Insecurity and Youth Unemployment in Nigeria using the Niger Delta Region as a case study. Table 2 shows the effect of Covid-19 pandemic on local food production in the study area. It shows that 45% agreed, 13.3% neutral, 6.7% disagreed, 6.7% strongly disagreed while 17% strongly agreed. This is a clear indication that farmers were unable to access quality agricultural farm inputs such as quality seeds and vegetative planting materials which are either short in supply or unavailable. The finding from the current study was in accordance with Ehui (2020) noted that farmers were restricted to get supplied with necessary agricultural and livestock inputs like seeds and fertilizers needed for planting. In a recent study conducted by some scholars Tamru et al., (2020) identified the high prices and short in supply of farm inputs such as herbicide, fungicides, fertilizers, and improved seeds crucial to the production of vegetables in Ethiopia due to border closure in relation to the pandemic. The lockdown and restrictions of movement within the study area may have led to many farmers miss the growing season, which eventually led to the scarcity of locally produced foods, leading to food shortage, as a result affecting food security. This was in line with Blanke (2020) who also identified the restriction measures during the pandemic as the essential reason for the inability of farmers to procure quality agricultural inputs in time for the planting season.

Table 1: Socio-economic characteristics of traders/buyers in Yenagoa metropolis

Socioeconomic Factors	Frequency	Percentage (%)
Sex		
Female	38	63.3
Male	22	36.7
Age (years)		
20-30	10	16.7
31-40	20	33.3
41 and above	30	50
Marital status		
Single	16	26.7
Married	24	40
Divorced	8	13.3
Widowed	12	20
Household Size		
1-5	22	36.7
6-10	34	56.7
10 and above	4	6.6
Level of Education		
FSLC	16	26.7
SSCE	24	40
HND/BSc	20	33.3
MSc	0	0
(N=60)		

Source: Field survey, 2022

Table 2: Effect of Covid-19 Pandemic on local food production

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	4	6.7	6.7	6.7
Disagree	4	6.7	6.7	13.4
Neutral	8	13.3	13.3	26.7
Agree	27	45	45	71.7
Strongly agree	17	28.3	28.3	100
Total	60	100	100	

Source: (Field survey, 2022)

The effect of Covid-19 on importation of food result presented in Table 3 shows that a very high percentage (50%) of the respondents agreed, followed by (25%) who strongly agreed to the research question that Covid-19 pandemic did not affect local food production while 6.7% disagreed. This could be traced down to the original nature of the Ijaw man, who is not really a crop farmer compared to other tribes but is more into fish farming. It was evident up until the early 90s were trade by barter was also the means of exchange of goods and services. Crop farmers from neighboring States will bring their products in exchange of fish and crayfish. After that era, the State is depending highly on imported food commodities from other parts of the country. The findings in this study are in conformity with Ochuba and Cookey (2020). In a State such as Bayelsa that is surrounded by water and less arable land for agriculture (Ike and Emaziye, 2012), it is difficult to be independent on local food production and as such, food importation becomes the undisputable option to ameliorate the shortage of food in the study area. This was in accordance with some scholars (Pais *et al.*, 2020) who carried out a recent study on the reduction in food importation. There was a rising cost of food during the pandemic as shown in Table 4. More than half (58.8%) of the respondents in this study agreed to the claim that the lockdown exacerbate the high cost of food items in the study area while only (5%) of the population disagreed to the claim put forward by the researcher. This could be attributed to enforcement of the lockdown and restrictions of movement which significantly interrupted the trade flow (Blanke, 2020).

Table 3: Importation of food was also affected as a result of the lockdown

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	3.3	3.3	3.3
Disagree	4	6.7	6.7	10
Neutral	9	15	15	25
Agree	30	50	50	75
Strongly agree	15	25	25	100
Total	60	100	100	

Source: Field survey, 2022

Table 4: Prices of food commodities were very high during the lockdown

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	1	1.7	1.7	1.7
Disagree	3	5	5	6.7
Neutral	6	10	10	16.7
Agree	35	58.3	58.3	75
Strongly agree	15	25	25	100
Total	60	100	100	

Source: Field survey, 2022

Table 5: Government palliatives and distribution formula during the pandemic

Satisfaction	Frequency	Percent	Valid percent	Cumulative percent
Satisfied	5	8.3	8.3	8.3
Dissatisfied	45	75	75	83.3
Unsure	10	16.7	16.7	100
Total	60	100	100	

Source: (Field survey, 2022)

It could also be as a result of high transportation cost, minimal imported food items, and deficiency of manpower on the farm and wastage of agricultural commodities. This study corresponds with (FAO, 2020). In their article on food index report, that the FAO Food Price Index (FFPI) rose to the climax in August 2020 since February much more than its position in the equivalent month 2019. According to one of the respondent (a buyer) "This Covid-19 lockdown has really increased the price of food, it is very clear and still fresh in our memories like yesterday. We are yet to recover from it." Government at all levels is expected to alleviate the hardship experienced by those they govern. But this was not the case as experienced during the pandemic. There are, however, complains by the general public on the distribution of government palliatives. Table 5 show the satisfactory level of the distribution and sharing of the relief items popularly known as palliatives. A good number of respondents (75%) were not satisfied with the way government distributed the relief materials within the study area, while (8.3%) were satisfied with sharing of the relief materials. Palliatives were not enough and are not available as at when due. This could be as a result of the process being politicized. This study is in agreement with (Eranga, 2020) who alleged that the process of distribution of government palliatives during the pandemic was politicized.

CONCLUSION

The study examined the effect of Covid-19 on food shortage in Yenagoa metropolis, Bayelsa State, Nigeria. The outburst of this pandemic has really exposed the problem of food scarcity in Yenagoa and its environs. The need for food accessibility, affordability and availability cannot be over emphasized as these are the distinguishing characteristics of food security. The findings have revealed that the lockdown measures introduced by the federal government of Nigeria to curtail the deadly virus, has caused serious hunger and food scarcity amongst dwellers in Yenagoa metropolis. This could be better understood in the restrictions on man power, transportation, processing and distribution which led to the reduction in local food production and high cost of food commodities. Furthermore, results show that majority of the staple food crops and animals consumed in the study area were imported. To this regard, it is necessary for the introduction of policies and implementation of strategies to boost arable crop production and livestock farming in the State. The study suggests that government and private individuals/companies should take advantage of our terrain characterized as being waterlogged temporarily or permanently all year round, to invest in swamp rice production; which if properly implemented and managed, Bayelsa State would be one of the leading rice producing areas in Nigeria.

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EFFECTS OF DIFFERENT FEED FORMS ON THE PHYSICAL PERFORMANCE OF BROILER CHICKENS

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ABSTRACT

This study was carried out to determine the effects of different feed forms on the physical performance of broiler chickens. Twenty four (24) broiler chickens of 1-day old were raised on the brand of commercial starter feed for 3 weeks. The birds were divided into 2 different feed treatment groups, namely: Group A (Chickens fed formulated feed), and Group B (Chickens fed commercial feed). Group A consisted of ten (10) chickens and Group B consisted of fourteen (14) chickens respectively. The chickens were raised for 7 weeks. All chickens were weighed weekly for weight gain and feed consumption measured in each group. The results showed that weight gain in Group B significantly increased weekly compared to weight gain in Group A. On the other hand, in terms of physical observation, it was observed that Group B gained more weight in the last 3 weeks compared to group A. Both treatments physically appeared to be healthy, but Group A appeared to be physically stronger than group B. Group A size was relatively smaller than group B. Signs of Coccidiosis was observed at 3-4week on a few birds, but no disease was recorded as a result of feed difference. Difference in feed did not cause mortality or morbidity, rather, one (1) mortality was recorded based on fall in temperature (at day 2); which after observed, was controlled. Based on the results, it has been established that broiler birds fed with commercial feed tend to perform better than broilers fed formulated feed in terms of increase in body weight and therefore commercial feed is more preferable for commercial broiler production. Nevertheless, since birds fed formulated feed showed a close relationship in body weight to birds fed commercial feed (having the difference in average weight gain of only 0.4Kg), with no significant difference, thus, formulated feed is also recommended as a good substitute or supplement feed in both commercial and subsistent broiler production.

Keywords: Formulated feed, commercial feed, poultry feed, physical performance, growth performance, broiler chickens.

INTRODUCTION

Poultry feed is an inevitably critical variable in broiler production. In fact, like other animals, the growth and wellbeing of chickens depend largely on feeds. Zampiga *et al.*, (2021), further highlighted the importance of feed efficiency for sustainable intensification of chicken meat production. Furthermore, chicken welfare, in particular, is influenced greatly by housing conditions (Dawkins *et al.*, 2004); which influences the temperature which is also very important for growing broilers (Deaton *et al.*, 1997). Poultry feeds are food for farm poultry including chickens, ducks, geese, and other domestic birds. Poultry feeds are referred to as “complete feeds”, if it contains all the necessary nutrients required for the proper growth of the birds; such as protein, energy, vitamins, minerals, and other nutrients necessary for proper growth, egg production, and health of the birds (Adeleye *et al.*, 2010; Amos, 2006).

Modern feeds for poultry consist largely of grain protein supplements such as Soya bean oil meal, mineral supplement and Vitamin supplements. The quality of feed depends on the weight and age of the poultry, their rate of egg production, the weather condition, and the amount of nutrition the poultry obtain from foraging which results in a wide variety of feed formulations. The substitution of less expensive local ingredients introduces additional variations; looking at comparative economic gain and rich naturally sourced feed materials. Healthy poultry require a sufficient amount of protein and carbohydrates, along with the necessary vitamins, dietary minerals and an adequate supply of water. The feed must be clean and dry, contaminated feed can infect poultry.

Nowadays, various commercial feed mills are producing different forms of broiler feed for different age group of bird. Pelleting is a processing method that is employed by the feed manufactures to improve farm animal performance. The physical form of feed (mash, pellet and crumble) is a crucial factor in meat yield of broiler. Different types of feed forms have been evolved in broiler production at the present time. Various feed forms pellet, mash or crumble that to be supplied to broiler are the most important factor which directly influence the cost of mixed feed and production performance of broiler. The major objective of poultry feeding is the conversion of feedstuff into human food. Mash is a form of a complete feed that is finely ground and mixed so that birds cannot easily separate out ingredients; each mouthful provides a well-balanced diet. However, ground feed is not so palatable and does not retain their nutritive value as well as ungrounded feed. Birds fed mash diets may have better feed conversion efficiency than those given the pellet. Study by Jahan et al., (2006), indicated that pelleted diets gave greater feed intake than mash diet, however, suggested that crumble form of feed is better than mash and pellet form for the production of commercial broiler for the age duration of 21 to 56 days.

Proudfoot and Hulan (2012) observed that the incidence of sudden death syndrome (SDS) was significantly higher for broilers fed on crumble-pellet or ground crumble-pellet form diet than for birds fed on mash. Pellet system of feeding is really a modification of the mash system. It consists of mechanically pressing the mash into hard dry pellets or "artificial grains". Pellet is a form of complete feed that is compacted and extruded to about 1/8 inch in diameter and 1/4 inch in long (Fasuyi and Odunayo, 2015). The greatest advantage in using pellets is that there is little waste in feeding. The disadvantage is that pellets are expensive-about 10 percent more expensive than that of feeds not pelleted. Pellets may have better-feed efficiency up to six-week age of birds. Pelleting of feed improves the body weight of poultry. Al-Nasrawi (2016), reported that crumble and pellet form of feed is better than mash for the productive performance of commercial broiler during the age of 21 to 42 days. Bolton and Blair (1977) reported that feed intake of broilers could be up to 10 per cent greater with crumble or pellets compared with mash. The major objective of poultry nutrition is to maximize the economic production performance of birds. Diets are formulated to provide specific level of nutrients that are needed for optimum performance. The main criteria for production of feed are feed conservation ratio, growth rate, birds' health and their body conformation (Whitehead, 2002).

The growing demand for chicken meat as a healthier and relatively cheaper animal protein compared to red meats has attracted significant investments in research and development in broiler meat value chain (Mottet *et al.*, 2017). This study examined the effects of feeding different brands (forms) of feeds on the overall performance of broiler chicken, using commercial and formulated feeds forms.

Aim and Objectives of Study

The main aim of this study was to make a comparative analysis between a breed of broilers fed two different feeds (commercial feed and formulated feed). The objectives of the study include the following:

1. To determine the difference in terms of weight gain among the breed of bird as per the types of feed fed.
2. To identify the effect of each feed form on the live weight gain of the birds
3. To identify the difference in observable physical features of birds fed different types of feeds.

MATERIALS AND METHOD

Experiments Site/Farm Location

The experiment was done at the Polytechnic farm, managed by the Department of Agricultural Technology of the Federal Polytechnic, Ekowe. The Polytechnic is cited in the ancient Town of

Ekowe (Ekeu); a small community located along the River Nun in Southern Ijaw Local Government Area of Bayelsa State, Nigeria.

Duration of experiment

The experiment was carried out for seven weeks, counting from the date of birds' arrival, which was 4th March – 24th March, 2022.

Sample size

The sample size comprised of twenty five (25) day old broiler chicks randomly divide into two groups: **Group A-** birds fed **formulated** feed and **Group B-** birds fed **commercial** feed.

Discrimination of experiment Area

The birds were kept in a 12×12 feet room divided into two compartments; each compartment for each group; with **Group A** having 10 birds and **Group B** having 14 birds respectively.

Preparation for arrival of birds

In regards to the arrival of the birds, the room was disinfected using formaldehyde for 24hrs to get rid of biotas that can serve as contaminants or that might affect the chicks or cause infection. Kerosene lamps were provided to heat up the room prior to the birds arrival and as well as to give light. The room was also provided with feeders and drinkers which were equally disinfected using dettol. The room was heated up three hours to the arrival of the birds to about 40°C to create a warmth atmosphere for the birds on their arrival while the floor was covered with sack bags.

Arrival of birds (Day old)

The birds arrived in Yenagoa, Bayelsa State at 10 am and was transported to the Department of Agricultural Technology Ekowe Polytechnic and arrived at 4:40 pm. On arrival chicks were all placed in one compartment. And immediately glucose and paracetamol were administered in a clean water to reduce the stress of the journey. Feed and water were immediately given afterwards. The feed were spread on feeding trays and on the sack for the first to fifth day and smaller feeders were used for feeding for the first two weeks and were changed as the birds grew in size. Drinkers were also improved to reduce water contamination. The floor covered in sacks were replaced daily for the first week .and were later replaced with carton and card board as they absorbed more moisture from the birds waste. The floor was covered with wood shavings and saw dust for the rest of the weeks. A for photograph of the day old chicks on arrival is presented as Plate 1.

Feed/Feeding

The birds were all fed commercial feed for the first three weeks. the different feed treatment was introduced from the fourth week afterwards. The birds were fed three times daily, clean water was administered in one large drinker and ingredients were replaced twice daily. The rooms were kept warm day and night for the first two weeks and the windows were slightly opened for ventilation

Formulated feed

The major ingredients (constituents) used for the experimental diet were mainly corn and Soyabean, with other ingredients and their measurements are presented on Table 1.

Table 1: Formulated Feed Constituents and their measurements

S/N	Formulated Feed Constituents	Weight (Kg)
1	Corn/maize	15
2	Soybean	7
3	Lysine	0.5
4	Salt	0.3
5	Limestone	0.5
6	Methionine	0.3
7	Toxin bander	0.3
8	Premix	0.3
9	PKC	0.3
10	Bone meal	0.5
Total		25

Mortality

A mortality of one (1) bird was recorded on the second day of the experiment as a result of fall in room temperature.

Drug administration

The drug administration schedule for the birds during the period of the experiment is presented in Table 2.

Table 2: Drug Administration Schedule

Day	Drugs	Mode of Administration	Comment/Remark
1-5	Multivitamin + Antibiotics	Oral	Good anti-stress
10	Infectious Bursal Disease (IBD) -Gumboro	Oral	Birds must be starved of water for about 6hours so that the vaccines could be Taken and finished within a period not More than 30 minutes
13-16	Coccidiostat	Oral	For 4 days initially
17	New Castle Disease Vaccine Lasota (NDV – Lasota)	Oral	Birds must be starved of water for about 6hours so that the vaccines could be Taken and finished within a period not More than 30 minutes
19-21	Coccidiostat	Oral	For 3 days This can be Avoided if the litters are changed weekly, And dry bedding is maintained.
27	IBD – Gumboro 2nd (booster) Dose	Oral	Birds must be starved of water for about 6hours so that the vaccines could be Taken and finished within a period not More than 30 minutes
35	New Castle Disease Vaccine Lasota (NDV – Lasota) – booster Dose	Oral	As indicated in day10 Vaccination

Data collection

Data were collected weekly on the weight gain and feed consumption rate using a weighing scale, and data on mortality rate were collected by head count. Data were represented in tables, feed cost were calculated based on prevailing market prices of commercial feed and feed ingredients.

RESULTS AND DISCUSSION

Weekly weight gain by birds

The results for weight gain per week were shown differently for birds fed commercial feed and birds fed with formulated feed respectively. Table 3 shows the weight gain per bird and average weight gain by the birds per week.

The result in Table 3 shows that birds fed with commercial feed (Group B) attained a higher body weight weekly compared to birds fed with formulated feed (Group A). And a higher average body weight of (2.8 kg) as compared to group A (formulated feed) which is (2.4kg) after feeding for 7 weeks. It could therefore be said that the difference in body weight was as a result of the different types of feed, and could further be attributed to the amount of micro nutrients presents in the different feed treatments.

Physical Observations

The different chicken groups were also observed for possible physical and behavioural differences. The observation was based on the assumption that the birds though being from the same breed, would exhibit certain physical and/or behavioural differences following differences in feed forms fed. The findings are presented in Table 4 below.

Table 3: Weight and average weight gain per bird per week

Bird Number	WEIGHT GAIN PER WEEK (KG)													
	Group A: Formulated Feed)							Group B Commercial Feed)						
	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7
1	0.164	0.422	0.4	1	2	2	2.2	0.164	0.198	0.4	1.5	2	2.7	2.3
2	0.164	0.236	0.4	1	1.5	2.3	2.3	0.170	0.186	0.3	1.2	1.8	2.2	2.4
3	0.163	0.182	0.3	1.5	2	2	2.3	0.163	0.329	1	1.5	2	2.5	3
4	0.163	0.198	1	1.2	1.5	2	2.8	0.164	0.422	0.3	1.5	2	2.3	2.7
5	0.164	0.222	0.4	1.2	2.2	2.2	2.5	0.163	0.237	0.4	1	1.7	2.7	3
6	0.164	0.322	1	1	2	2.3	2.5	0.164	0.182	0.4	2	2.4	2.5	3
7	0.163	0.233	0.3	1.5	1.8	2.5	2.5	0.164	0.222	0.3	1.4	1.9	2.1	2.3
8	0.164	0.236	0.3	0.8	1.7	2	2.3	0.164	0.322	1	1	1.8	2.5	3
9	0.166	0.422	1	1	2	2.3	2.4	0.166	0.422	0.4	1	2	2.6	3
10	0.164	0.329	0.5	1.2	1.5	2.1	2.3	0.163	0.422	1	1	2	2	3
11	-	-	-	-	-	-	-	0.164	0.236	0.4	1	2	2.7	2.5
12	-	-	-	-	-	-	-	0.163	0.232	0.3	1.3	1.8	2.7	2.8
13	-	-	-	-	-	-	-	0.165	0.232	0.4	1	2	2.5	2.5
14	-	-	-	-	-	-	-	0.164	0.422	1	1	2.2	2.1	3.1
Total weight	1.639	2.805	5.4	10.4	18.2	21.7	24.1	2.301	4.064	7.6	17.7	27.6	34.1	38.6
Average weight	0.164	0.280	0.5	1.04	1.8	2.2	2.4	0.164	0.290	0.5	1.3	2.0	2.4	2.8

Source: Field Experiment results, 2022. Difference in weight gain at 7 weeks: $2.8 - 2.4 = 0.4\text{Kg}$.

Table 4: Physical Observations

S/N	Variable	Observation
1	Weight	Group B gained more weight in the last 3 weeks compared to group A.
2	Health	Both treatments physically appeared to be healthy.
3	Mortality	Difference in feed did not cause mortality or morbidity. Rather (1) mortality was recorded based fall of temperature at (day2) which after observed, was controlled.
4	Disease	Signs of Coccidiosis was observed at 3-4week. No disease was recorded as a result of feed difference.
5	Size	Group A size was relatively smaller than group B.
6	Strength	Group A appeared to be physically stronger than group B
7	Response to feed	Group A Showed interest in response to feed
8	Response to environment	Both treatments showed to be active in response to the environment. Either negative or positive
9	Bahavioural differences	There were no significant behavioural differences in the two treatments (or groups). This means that the different feed forms did not influence or trigger any significant observable behavioural differences among the two groups.

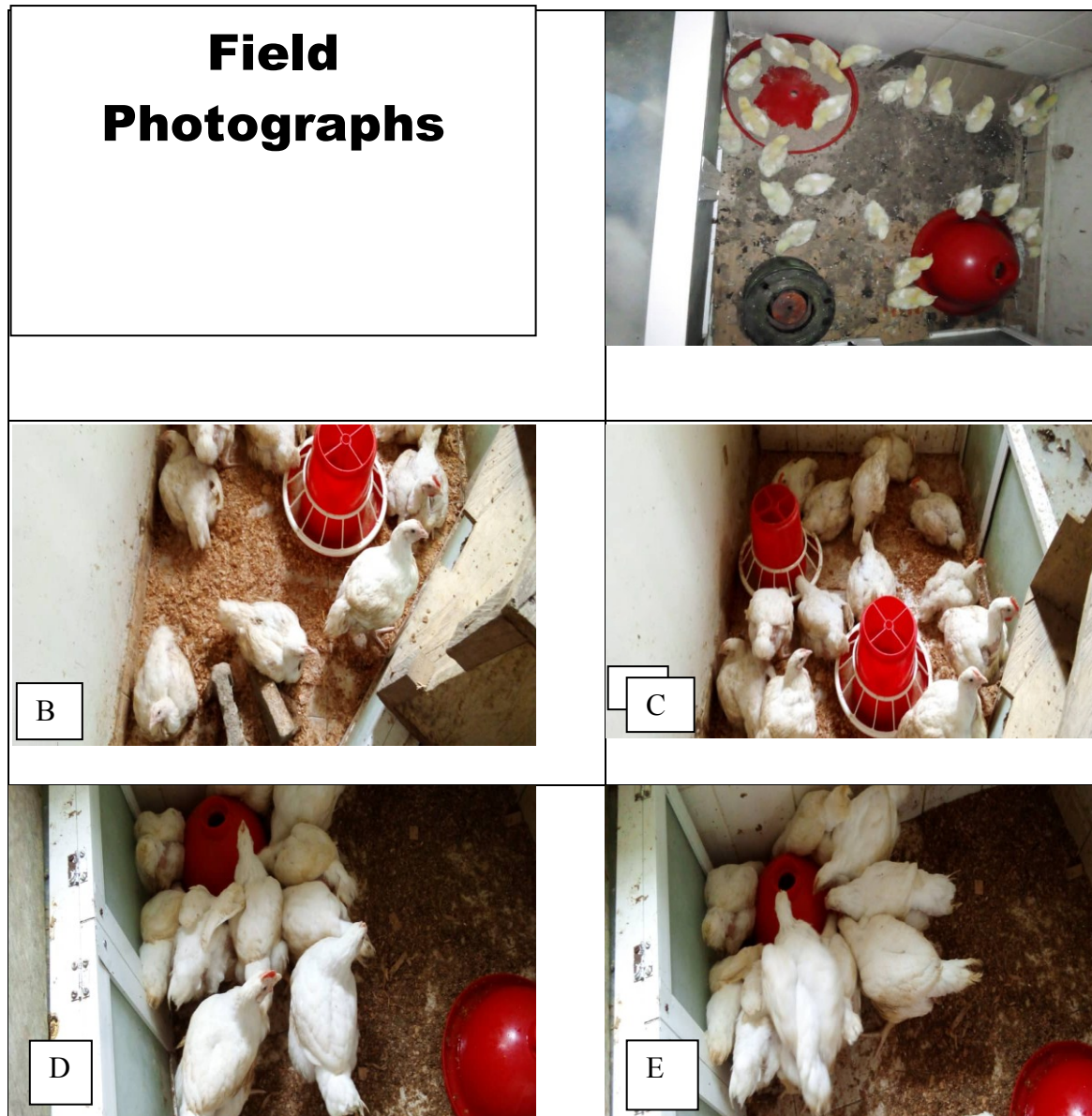


Figure 2. Photographs showing birds fed with commercial feed (Group B) and formulated feed Group A.

- (A): Day old birds.
- (B): Three (3) Weeks old Group B Chickens.
- (C): Three (3) weeks old Group A Chickens.
- (D). Seven (7) Weeks old Group B chickens.
- (E). Seven (7) weeks old Group A Chickens.

CONCLUSION AND RECOMMENDATIONS

The project was designed to make a comparative analysis between two feed forms; commercial feed and Formulated feed and their effects on a breed of broiler birds divided into two compartments; Group A and Group B. Based on the results, it has been established that broiler birds fed with commercial feed performed better than broilers fed formulated feed in terms of increase in body weight and therefore commercial feed is more preferable for commercial broiler production. However, birds fed formulated feed showed a close relationship in body weight to birds fed commercial feed; with the difference in weight gain of 0.4g not significantly different, thus, suggesting that formulated feed can be used as substitute or supplement feed in both commercial and subsistent broiler production. The economic implication of the research would also include the need to encourage economically viable and cost effective alternative sources of feed for poultry. In a bid to support rural farmers facing low capital constraints, to remain in business, there is a need to promote researches on how best production can be carried out at minimum cost. This research can be replicated in other farming enterprises to encourage production at the minimum cost. The result of the research will be of benefit to farmers who intends to set up a broiler production business. The findings of the study can serve as a reference material to students and researchers carrying out similar research on poultry production and other agricultural enterprises.

The research was constrained by small sample size and limited time frame, thus further research works are suggested on the subject matter, but involving a large sample size. Further research is also suggested to investigate in-depth health implications of using formulated feeds forms from the locally sourced raw materials. Farmers are encouraged to explore indigenous technologies and feed forms to maximize their profit. Rural and medium scale farmers are advised to also explore locally sourced feed materials which are found to be suitable alternatives to expensive exotic commercial feed forms.

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FORENSIC ACCOUNTING AND FRAUD MANAGEMENT IN FEDERAL GOVERNMENT REGULATORY AGENCIES IN NIGERIA

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ABSTRACT

Financial irregularity is a major problem of concern globally. It is a major concern to a developing country like Nigeria as well. This is evident in the level or magnitude of public office fraud in Nigeria, together with the level to which it affects citizens that are seen in terms of insecurity, crime, poverty and even putting the future generations at risk. This research study examined the effect of Forensic Accounting and Fraud Management in Federal Government Regulatory Agencies in Nigeria. The aim of the study was to investigate the relationship between forensic accounting and fraud management. Survey design was adopted, while questionnaire and interview were the instruments employed to collect the data. Primary data were utilized in course of this study. The hypotheses stated were analyzed using the statistical tool of Pearson Product Moment Correlation (PPMC) with aid of Statistical Package for Social Sciences (SPSS). The study showed that fraud is real and has become prevalent in modern Public Sector environment and this trend needs to be arrested before it is too late. The study recommends that training of professional accountants as forensic investigators in the public sector should commence, all anti-graft agencies should in their investigative units infuse forensic accountants, if they have the capacity, professional accounting bodies in Nigeria should intensify the certification of forensic accountants, new body of professional forensic accountants be given a chartered status to operate independently as an apex body on forensic issues, the various anti-corruption agencies in Nigeria such as; EFCC, ICPC should be restructured by the government such that forensic accounting unit should be in the agencies, and a special court for fraud cases should be established in Nigeria.

Keywords: Forensic accounting, fraud prevention, fraud detection, internal control

INTRODUCTION

Nigeria is observed as one of the covens of fraudulent activities in Africa. Anti-fraud agencies like Code of Conduct Bureau (CCB), Economic and Financial Crimes Commission (EFCC), Independent Corrupt Practices and Other Related Offences Commission (ICPC) were established to uncover and prosecute fraudulent financial activities and allied crimes in the Country (Edheku et al., 2020). A lot of anti-fraud agencies all over the world utilized forensic accounting mechanisms in performing their investigative duties (Edheku et al. 2020). According to Abdulrahman (2019), fraud is part and parcel of a tumorous threat that adversely affects the growth and development of any national economy which should not be underestimated globally. He further reiterate that, it is part of the motives why there is need for forensic accounting to play a key role toward preventing fraud in Nigerian economy. According to Eze and Okoye (2019), Fraud can be referred to as, an act of doing unlawful thing which portrays the violation, concealment of trust. Whereas forensic accounting is the detecting and preventing of an individual or corporate body from doing an act of questionable character or integrity which can be tendered in the court of compete Jurisdiction. He said that fraud occurs everywhere in the world especially at the present, cutting-edge technology where many employees who have the opportunity and privilege by virtue of the platform they access would simply apply their knowledge and huge amount of fund disappear. This study is aimed to examine the effect of Forensic Accounting and Fraud Management in Federal Government Agencies in Nigeria, and to know if Forensic Accounting has improved the occurrences, management and control of Fraud in Government Agencies.

Statement of the Problem

Financial irregularity is a major problem of concern globally. It is a major concern to a developing country like Nigeria as well. The level or magnitude of public office fraud in Nigeria, together with the level to which it affects citizens of the country cannot be overemphasized and if not well managed can lead to insecurity, crime, poverty and even putting the future generations at risk. The inability of this traditional audit system to check fraud menace through fraud detection, prevention, control and management has led fraudsters to continue to have freedom in perpetrating this ugly act that has eating into the fabrics of national development, which is more in the public sector of the Nigerian Economy. Edheku & Akpoveta (2020) said that civil servants and political leaders are busy misappropriating public funds while management staff who supposed to be the controlling and management officers for the Government are laundering and engaging in sharp corrupt practices without fears of getting trapped or caught.

Objectives of the study

The general objective of this study was to investigate the effect of Forensic Accounting Practices and Fraud Management in Federal Government Regulatory Agencies in Nigeria. The specific objectives include to:

1. Determine the relationship between Investigative Services of forensic accounting and internal Control System in Federal Government Regulatory Agencies in Nigeria.
2. Determine the relationship between Investigative Services of Forensic Accounting and Fraud detection in Federal Government Regulatory Agencies in Nigeria.
3. Determine the relationship between litigation Support Services of forensic Accounting and Fraud prevention in Federal Government Regulatory Agencies in Nigeria.

Research Hypotheses

Based on the specific objectives of this study, the following null hypotheses were tested.

- H₀₁: Investigative Service do not significantly relate with internal Control System in Federal Government Regulatory Agencies in Nigeria.
- H₀₂: Investigative Service do not significantly relate with Fraud detection in Federal Government Regulatory Agencies in Nigeria
- H₀₃: litigation Support Service do not relate with fraud prevention in Federal Government Regulatory Agencies in South-South Nigeria

Conceptual Review

Yigal (2020), said that the world of forensic accounting has been evolving for the past 70 years. Some credit the beginning of the understanding of fraud as a subject of scientific study to the 1934 work of Donald Cressey and Edwin Southland, who co-authored *Principles of Criminology*. Tucker, (2011); Kristen (2014), noted that accountants have been used as expert witnesses in court cases since the case of Meyer vs Seftonin 1817. According to Kristen (2014), the case was the first known instance in which an accountant was used as an expert witness in a court of law. This instance was how the profession forensic accounting began however it did not become well known until much later. Enofe et al. (2015), defines "Forensic accounting as the application of analytical and investigative skills for the purpose of resolving financial issues in a manner that meets standards required by court of law". While Abdulrahman, (2019), refers to forensic accounting as the application of accounting concepts and techniques to legal problems

Dimensions of Forensic Accounting comprise:

Investigative Services:

In investigative services, the forensic accountant is involved in searching for evidence and proof that supports an objective and also communicate the search result. Ugwu et al. (2021) sees Forensic

Accounting and Fraud Detection and Investigation whenever there is irregularity, errors or misstatement. It stirs curiosity as to the correctness of the financial report. In such a situation, the auditor conducts an investigation in order to ascertain whether there is fraud or error. It involves systematic inquiry comprising procedures resulting in successful planning and execution of proper line of inquiry to obtain evidence vital to obtain factual basis of the matter concerned. In successful carrying out of the investigation in financial crime, the investigator should realize that they are filled with complexity and they are by nature information intensive.

Litigation Support Service:

Dada and Fatai (2020), Litigation is the use of court processes to resolve a dispute, in agreement with the rules in place in that jurisdiction. According to Harwood (2016); the stages in litigation includes before litigation starts, are preparing a case and trial and enforcement. Before litigation starts, various forms of preliminary investigations take place also, various forms of alternative dispute resolution (ADR) are encouraged to be examined.

Fraud Management

The Association of Certified Fraud Examiners (2010) defined fraud as the use of one's occupation for personal enrichment through deliberate misuse or misapplication of the employing organization's resources or assets. It is therefore any act of misappropriation, theft or embezzlement of corporate assets in a particular economic environment. It has been considered as is any act of deception performed by somebody to cheat or deceive another person to his detriment or the detriment of any other, or to cause injury or loss to another person while the perpetrator has a clear knowledge of his intension to deceive, falsify or take advantage over the unsuspecting and innocent victim resulting to suffering loss or damage.

In financial crimes scenarios, the forensic accountant must appreciate the seriousness of a situation and look beyond the game of numbers. It must go beyond being a detective or regular accounting. The field of forensic accounting is the product of forensic science and accounting, Crumbley (2003), describes forensic scientists as the examiners and interpreters of evidence and facts in legal matters. It involves the examination and interpretation of economic information. Forensic accountant provides information that is used as evidence in the court of law. He investigates, appraises and documents financial fraud and white-collar crimes (such as embezzlement and frauds) by employees, management and other frauds or crimes in the organization. He estimates losses, damages and assets misappropriation and any other complex financial transaction. The whole process ends in the production of report which is tendered to assist in legal adjudication. The forensic accountants, in their investigation, use some investigative techniques in financial crimes. Fraud can be control through;

Internal Control System:

The Institute of Chartered Accountants of England and Wales (ICAE & W) define internal control as the whole system of controls, financial or otherwise established by management in order to carry out the business of an enterprise in orderly and efficient manner, ensure adherence to management policies, safeguard the assets and secure as far as possible the completeness and accuracy of records.

Joseph (2020) defined it as the measure taken by an organization for the purpose of protecting its resources against waste, fraud, inefficiency; ensuring accuracy and reliability in accounting and operating data; securing compliance with organization policies and evaluating the level of performance in the division of the organization.

Fraud Prevention:

Eze and Okoye (2019), said that, Fraud prevention entails enthrone measures that would stop fraud from happening in the first place. Fraud detection arises when it becomes difficult to prevent fraud from occurring. In the opinion of Bolton and Hand (2002); Eze and Okoye (2019), it was observed

that a fraud matter requires sophisticated approach from its preventive stage to its detection. According to Okafor (2004); Eze and Okoye (2019), it was noted that it is necessary to prevent fraud, because human ingenuity devises all diverse ways to get advantage over other individuals or organizations by falsification of accounting records and other creative accounting techniques for on due advantage.

Fraud Detection:

Ojukwu et al. (2020), said that fraud is as difficult as identifying it. No definite and invariable rule can be laid down as a general proposition in defining fraud as it includes surprise, trick, cunning and unfair ways by which another is cheated. Fraud is a legal term that refers to the intentional misrepresentation of the truth in order to manipulate or deceive a company or individual. Fraud is to create a misjudgment or maintain an existing misjudgment to induce somebody to make a contract". It involves enriching oneself intentionally by reducing the value/worth of an asset in secret. "When companies undergo severe financial problems and end up in bankruptcy, fraud by senior management may be involved.

Theoretical Framework

This study is anchored on Fraud Diamond Theory. Wolf and Hermanson (2004) as cited in Abdulla (2018); Abdulrahman (2019), proposed a new advanced fraud theory called Fraud Diamond Theory (FDT), which resemble that of Fraud Triangle Theory (FTT). They maintain that the Fraud Diamond Theory (FDT) offers an improved view of the factors leading to fraud. They added a fourth variable, which is (capacity) in addition to three (Motives, Pressure and Rationalization) factors theory of Cressey. Capability means, the fraud perpetrator or committer must have the necessary traits, abilities, or been in position of authority to pull off his crime act. Fraud Diamond Theory (FDT) offers a better out look of the factors to fraud. They are of the believe that many frauds would not have occurred without the right person with the right position and capabilities in implementing the details of the fraud. The Person must have the capacity to comprehend, understand and exploit accounting systems and internal control system weakness.

For the purpose of this research, the theoretical framework that is used for this study is fraud diamond theory, simply because, Fraud diamond theory (FDT) is more complete in exploring the interior characteristic of fraudster. Additionally, Fraud Diamond Theory (FDT) was an advanced outlook on the Fraud Triangle Theory with one additional variable that Fraud Triangle Theory lacks to address (i.e. Capacity) which enable the theory of fraud diamond to have four angles instead of three angles.

Empirical Review

Abdulrahman, S. (2019) the research examined forensic accounting and fraud prevention in Nigerian public sector using some selected passed studies from within and outside Nigeria. Its objectives were to determine how forensic accounting prevents fraud in Nigeria Public Sector and to determine whether forensic accounting prevents fraud in Nigeria Public Sector. To achieve its stated purpose, data were gathered from secondary source or Content Analysis. From its analysis, the study concludes that a significant positive influence exists between forensic accounting techniques and fraud prevention. The study was of the opinion that more steps be taken to ensure fraud prevention with the introduction of forensic accounting techniques. Additionally, an effective and systematic legal framework should be developed and be provided for active enforcement of what the law says by Government Agencies which are saddled with such responsibility on behalf of the Government

Bassey, E B (2018), in his study focused on forensic accounting as it affects the management of fraud in microfinance institutions in Cross River State. The Study adopted a survey research design and data were collected from both primary and secondary sources and analyzed using the ordinary least square method. The regression results revealed that the estimated coefficients of the regression parameter are all negative signs. The implication of these signs was that the aggressively engagement

of forensic investigation and litigation support reduces fraud in the selected microfinance banks in Calabar, Cross River State. The study also showed that the individual test of the independent variables was significant. The continued audit failures over decades have impelled a paradigm shift in accounting. It concludes that forensic accounting plays a significant role in the prevention of crimes and corruption in selected micro finance banks in Calabar, Cross River State. Management of micro finance banks in Calabar should advance more interest in forensic accounting for monitoring and investigating suspected perpetrators in fraud cases. Managers that is been appointed to run microfinance banks should be tested and the integrity and trustworthiness should be established before they are appointed as managers to oversee the affairs and the activities of the banks.

Okoye, E I. et al (2019), in his study evaluated the effect of Forensic Accounting on fraud management. The objectives were to find the effectiveness of forensic accounting in fraud prevention and the positive effect of forensic litigation on retrieval of funds lost to fraud. The Survey design was adopted. Questionnaire was used for data collection from accounting staff of Cadbury Nigeria Plc, Nigeria Breweries Plc, Nigeria Bottling Company and Dupril Forma Nigeria Ltd all in Aba, Abia State. The study adopted descriptive statistics which involved use of mean and standard deviation while regression analysis was used to test the hypotheses. Findings showed that forensic accounting significantly influence fraud detection and prevention. It was also discovered that forensic litigation has no significant positive effect on recovery of funds lost to fraud. Based on the position above, it was recommended that companies in Nigeria should step up their forensic accounting practices in order to deter fraud

Methodology

The survey research design is used in this study. The population of the study comprises all federal Government Regulatory agencies in Nigeria numbering forty-Two (42). The sampling was done using simple random sampling. The Pearson Product Moment Correlation Co-efficient (r) was used for data analysis. The data were generated using well-structured likert scale questionnaire with 5 points scale, strongly agree-5, Agree-4, Undecided-3, disagree-2 and strongly disagree-1 are logically employed to quantitatively reflect this order of ranking and to ensure validity of the questionnaire used for the study.

Questionnaire Response Rate

S/N	Name of Ministries	Questionnaires Administered	No of Questionnaire Retrieved	Not Retrieved	Invalid Copies	Usable Copies	Percentage %
1	Independent electoral Commission	47	39	8	4	35	9%
2	Economic and Financial Crime Commission	28	26	2	2	24	6%
3	Nigerian Maritime Administration and Safety Agency	49	40	9	5	35	9%
4	Ministry of Education						
4	Central Bank of Nigeria	67	57	10	6	51	14%
5	Code of Conduct Bureau	25	19	6	1	18	5%
6	Federal Inland Revenue Service	39	32	7	2	30	8%
7	Niger Delta Development	71	60	11	7	53	14%

	Commission						
8	National Population Commission	26	23	3	2	21	6%
9	Corporate Affairs Commission	23	22	1	3	19	5%
	TOTAL	375	318	57	32	286	76%

Source- Employees (2021), Krejcie & Morgan Table (1970), & Bowley's formula (1964)

Presentation of results and Discussion of findings

Hypothesis 1

HO₁: Investigative Service do not significantly relate with internal Control System in Federal Government Regulatory Agencies in Nigeria.

Correlation Between Investigative Service and Internal Control System

		Investigative Service	Internal Control System
Investigative Service	Pearson Correlation	1	.205**
	Sig. (2-tailed)		.010
	N	286	286
Internal Control System	Pearson Correlation	.205**	1
	Sig. (2-tailed)	.010	
	N	286	286

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

Table 4.15 above presents the relationship between Investigative Service and Internal Control System. By interpretation, with a Correlation Coefficient of .205, it was revealed that there is a Low positive relationship between Investigative Service and Internal Control System. With a P-value of 0.01 which lies below 0.05 level of significance, the null hypothesis was rejected, and the alternate accepted which infers that there is a significant relationship between Investigative Service and Internal Control System.

Hypothesis 2

HO₂: Investigative Service do not significantly relate with Fraud detection in Federal Government Regulatory Agencies in Nigeria

Correlation Between Investigative Service and Fraud Detection

		Investigative Service	Fraud Detection
Investigative Service	Pearson Correlation	1	.208**
	Sig. (2-tailed)		.000
	N	286	286
Fraud Detection	Pearson Correlation	.208**	1
	Sig. (2-tailed)	.000	
	N	286	286

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

Table 4.17 above presents the relationship between investigative Service and Fraud Detection. By interpretation, with a Correlation Coefficient of .208, it was revealed that there is a Low positive relationship between Investigative Service and Fraud Detection. With a P-value of 0.01 which lies below 0.05 level of significance, the null hypothesis was rejected, and the alternate accepted which infers that there is a significant relationship between Investigative Service and Fraud Detection.

Hypotheses 3

HO₃: litigation Support Service do not relate with fraud prevention in Federal Government Regulatory Agencies in Nigeria

Correlation Between Litigation Support and Fraud Prevention

		Litigation Support	Fraud Prevention
Litigation Support	Pearson	1	.508**
	Correlation		
	Sig. (2-tailed)		.000
	N	286	286
Fraud Prevention	Pearson	.508**	1
	Correlation		
	Sig. (2-tailed)	.000	
	N	286	286

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

Table 4.19 above presents the relationship between Litigation Support and Fraud Prevention. By interpretation, with a Correlation Coefficient of .508, it was revealed that there is a Substantial Positive Relationship between Litigation Support and Fraud Prevention. With a P-value of 0.01 which lies below 0.05 level of significance, the null hypothesis was rejected, and the alternate accepted which infers that there is a significant relationship between Litigation Support and Fraud Prevention.

Recommendations

Based on the discussions and conclusions above, the study hereby recommends that:

1. Training of Professional Accountants as forensic investigators in the public sector should commence.
2. All anti-graft agencies should in their investigative units, infuse Forensic Accountants.
3. If they have the capacity, professional accounting bodies in Nigeria should intensify the certification of forensic accountants.
4. New body of professional forensic accountants be given a chartered status to operate independently as an apex body on forensic issues.
5. There should be cross fertilization of knowledge between Nigeria and other Nations on Forensic Accounting Practices and Fraud related issues
6. A special court for fraud cases should be established in Nigeria.
7. The various anti-corruption agencies in Nigeria such as; EFCC, ICPC should restructured by the government such that forensic accounting unit should be in the agencies.

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YOUTH EMPOWERMENT: A GATEWAY TO SUSTAINABLE DEVELOPMENT IN NIGERIA

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ABSTRACT

Sustainable development has remained an area of national focus especially in developing countries of the world. The youth are pivotal to the development of a nation, and so the under-utilization of the youth in Nigeria is a major obstacle to its development. Despite the youth empowerment programs and strategies employed by the Government and non-government interventions, it is still a far cry from attaining up to ¼ (one fourth) of the youth population, as youth unemployment triples. Hence, there is a need to re-strategize the approaches to sustainable development in Nigeria for a more yielding result. This paper is an attempt to review Youth Empowerment Concepts and Sustainable Development in Nigeria. It ratifies the critical role of the youth in economic development, the challenges of the Nigerian youth in partaking in its normal development. The data for this paper were widely gathered from secondary sources through previous research and analysis of academic scholars. It was gathered that unemployment has tripled in the last 5 years and about 33.6 million (16.8%) Nigerians are regarded as youths (ages 15 to 35) and 43.69% of Nigerian's total population was aged 0 to 14, which indicates a huge anticipated increase of the youth in the nearest future. And amidst other suggestions is that, partnership of the Government with the youth will greatly enhance self-reliant productive youth and national economic development.

Key words: Youth Empowerment, Development and Sustainable Development.

INTRODUCTION

There is this popular saying, "catch them young", and this is because of the creativity and resilient energy that the youth possess. According to Sustainable Development Solutions Network (2014), "The fields of youth development and sustainable development sits at the frontier of new opportunities for research and practice, especially in developing nations. Sustainable development in simple term refers to the development that is stable, durable, consistent and sustainable. Historically, Sustainable Development originated from concerned efforts of local and international community to protect the human aspect of this earth planet. It is an update of the Millennium Development Goals declaration of the United Nations. The concept of sustainable development assumes that development must first occur before it could be sustained. While development depends on growth, its sustainability has remained a myriad and attracted debates among stakeholders of development, resulting to studies and quest for new approach to sustainable development".

Nothing of greatness can ever be achieved by any country without giving importance to their youth, asserted Ullah (2022). She emphasized that, youth is an amazing this because it is not only the hope of our future, but the actual strength of our nation as well. Our youth can create a difference only when they are empowered. An empowered youth is the one who learns to work on developing their skills to start earning at early age. In the same vein, Leadford and Lucas (2013) opined that, youth empowerment is different from youth development because development is centred on developing individuals, while empowerment is focused on creating greater community change relies on development of individual capacity.

It cannot be disputed that various programmes exist to empower the youth, both from the government and non-governmental. This is why Hart (2010) observed that, in Nigeria, though different strategies, including youth empowerment have been put in place over the years to sustain

economic development, yet the resulting effects are not sustainable with the current high rate of poverty and unemployment.

Positive youth development programmes afford youth the opportunity to gain the knowledge, skills, attitudes and behaviours needed to overcome constraints in life and develop into fully contributing citizens of society. Positive youth development programs not only give youth the opportunity to gain needed skills but these programs enable youth to practice these developmental attributes. These attributes are enhanced when youth are empowered, given opportunities to fully participate in their own development, and express their voice, thus leading in a higher level of engagement. A main principle for those involved in positive youth development is that youth are or should be agents of their own development (Pitman & Wright, (1991), Pitman, (1991) and Larson & Wood (2006) as cited in Maynard (2008). It is therefore, crucial for Nigerian Government to engage the youth for they are development actors.

Youth Concept

Youth is the time of life when one is young, and often means the time between childhood and adulthood (maturity). It is also defined as “the appearance, freshness, vigor, spirit, etc. characteristic of one who is young. Youth is an experience that may shape an individual’s level of dependency, which can be marked in various ways according to different cultural perspectives. The United Nation defines youth as persons between the ages 15 to 24 with all UN statistics based on this range, the UN states education as a source for these statistics. Youth is the stage of constructing the self-concept. It is a time of a person’s life when their choices are most likely to affect their future (Wikipedia.org). According to the National Youth Policy (2009), Youth in Nigeria includes all members of the Federal Republic of Nigeria aged 18-35. Unini (2020), however, noted that NATIONAL YOUTH POLICY has changed the above classification. By the new policy, a youth in Nigeria is a person between 18-29 years. This explains why NYSC is limited to graduates under the age of 30 years.

Development Concept

According to the World-Web Dictionary (2010), development entails a constant positive improvement in the existing state-of-affairs. It also covers gradual change and progression passing through different levels aimed at expansion, improvement or completeness or a state whereby the subject reveals its identity. Development is a process that creates growth, progress, positive change or the addition of physical, economic, environmental, social and demographic components. The purpose of development is a rise in the level and quality of life of the population, and the creation or expansion of local regional income and employment opportunities, without damaging the resources of the environment. Development is visible and useful, not necessarily immediately, and includes an aspect of quality change and the creation of conditions for a continuation of that change (Sid-isreal.org). Amartya Sen, in the same vein, developed the “Capability approach” which define development thus, as a tool enabling people to reach the highest level of their ability, through granting freedom of action, i.e., freedom of economic, social and family actions etc. This approach became a basis for the measurement of development by the HDI (Human Development Index), which was developed by the UN Development Program (UNDP) in 1990 (Society for International Development). The Cambridge dictionary defines development as “the process in which someone or something grows or changes and becomes more advanced”.

Empowerment Concept

The Oxford Languages defines Empowerment as, “authority or power given to someone to do something. Individuals are given empowerment to create their own dwellings. The process of becoming stronger and more confident, especially in controlling one’s life and claiming one’s rights”. Empowerment is a degree of autonomy and self-determination in people and in communities. This enables them to represent their interests in responsible and self-determined way, acting on their own authority (Wikipedia.org). Adams (2008), opined that, it is the capacity to take control of their

circumstances, exercise power and achieve their own goals, and the process by which individually and collectively, they are able to help themselves and others to maximize the quality of their lives. Rogers and Muller (2021), also affirmed that, when you empower someone, you help them feel more in control of their life-you literally give them power.

Youth Empowerment Concept

Youth empowerment can be defined as a process where people gain the ability and authority to make informed decisions and implement change in their own lives and the lives of other people. It is a means of encouraging youths to do great things for themselves and also to make great impact in their society (Olusola, 2019). It is a process where children and young people are encouraged to take charge of their lives. They do this by addressing their situation and then take action in order to improve their access to resources and transform their consciousness through their beliefs, values, and attitudes. Youth empowerment aims to improve quality of life. Youth Empowerment is achieved through participation in youth empowerment programs. However, scholars argue that child's rights implementation should go beyond learning about formal rights and procedures to give birth to a concrete experience of rights. There are numerous models that youth empowerment programs use that help youth achieve empowerment. A variety of youth empowerment initiatives are underway around the world. These programs can be through non-profit organizations, government organizations, schools or private organizations. Youth empowerment is often addressed as a gateway to Intergenerational equity, civic engagement and democracy building. Activities may focus on youth-led media, youth rights, youth councils, youth activism, youth involvement in community decision making, and others (Wikipedia.org).

Sustainable Development

In 1987, the Brundtland Commission published its report, *Our Common Future*, in an effort to link the issue of economic development and environmental stability. In doing so, this report provided the oft-cited definition of sustainable development as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs" (Emas, 2015). Obi & Nweke (2010), Viewed sustainable development in its actual meaning, denotes the action and initiatives taken to improve the socio-economic conditions of the people. The picture would be clear if conceptualized by bridging the problem of population increase with bad leadership and unequal access to limited resources available to Nigerians. The UNESCO (2015) report further posits that, Sustainable Development is an organizing principle for meeting human development goals while also sustaining the ability of natural systems to provide the natural resources and ecosystem services on which the economy and society depend. The desired result is a state of a society where living conditions and resources are used to continue to meet human needs without undermining the integrity and stability of the natural system. Amidst the many 2030 agenda for sustainable development, the UN affirmed thus, "we will seek to build strong economic foundations for all countries. Sustained, inclusive and sustainable economic growth is essential for prosperity. This will only be possible if wealth is shared and income inequality is addressed. We will work to build dynamics, sustainable, innovative and people-centred economies, prompting youth employment and women's economic empowerment, in particular, and decent work for all. We will eradicate forced labour and human trafficking, and end child labour in all its forms. All countries stand to benefit from having a healthy and well-educated workforce with the knowledge and skills needed for productive and fulfilling work and full participation in society".

Problem Statement

It is believed that development and sustaining it is hinged on development actors referred to as the youth and reports and researches affirms it so. In Nigeria however, these development actors are undermined, not empowered, and despite youth empowerment programs and strategies, Nigeria is left with a soaring record of unemployed and qualified youths, thereby hindering development with no

future to sustain. With this missing link, the focus of this study is to unravel Youth Empowerment and Sustainable Development in Nigeria as a nation.

METHODOLOGY

Data for this study has been garnered from secondary sources. The Secondary sources was based on extensive reviews of data which include internet, research articles, youth policy reports, newspapers and government publications on the concepts of Youth Empowerment and Sustainable Development with the age range of the youth between 18 to 35 years examining their role in economic development.

The State of the Nigerian Youth

The youth in any societal are viewed as elements of development. Lerner (2018) so asserts that, youth are very rich in ideas and have been proactive in identifying solutions to development challenges. As youths, you are at the centre of absolute strength. You thinking big, hope for the best and envision a better tomorrow, therefore making continuous efforts to turn your dreams into reality (Olusola, 2019). According to Akintayo & Adiat (2013), Nigeria yearns for development and prosperity then they need to invest in their youth. Olusola (2019) in his report asserts that, the global organization (UN) reports, Nigerian youth migrants in Europe and America are three times more than migrants from other West-African countries. This report also added that the migration rate of the youth was 32 percent in 1999, compared to less than 15 percent for non-youth population. It was estimated that by the end of 2012, over 50 percent of the youths in Nigeria will be residing in foreign countries where job opportunities are easier to come by. This is excluding the massive migration rate of Nigerians to Canada & other foreign countries since 2017, if not more. Individuals in Nigeria can legally work when they are 18 years old. In 2012, 11.1 million youths in Nigeria were believed to be unemployed (Outlook 2021). Uzoma et al (2016) noted that, the National Bureau of Statistics (2013) said that 54% of Nigerian youths were unemployed and the Central Bank of Nigeria (2014) concludes that youth unemployment in the country, 80 percent of Nigerian youth are without a job. According to a recent statement of NBTE boss Prof Idris M. Bugaje in the Daily Trust (2022), “the unemployment rates in the country are alarming because there is about 90 million unemployed youths in the country and majority of them obtained their degrees but without jobs.” Many undergraduates cannot find “appropriate” outfits to intern/for industrial attachments and graduates are either underemployed or unemployed leading them to crime, prostitution, hooliganism, susceptibility to being as terror agents (Uzoma et al, 2016).

In a BBC News report (2019), it was asserted that Nigerian youths constitute 64 percent of unemployed Nigerians. There is a high rate of unemployment which in turn caused insecurity, rising poverty rate and persistent unemployment. A recent update on JAMB registration 2022, Prof. Ishaq Oloyode, on Friday in Kano, northern Nigeria, said the board had so far registered not fewer than 1.4million candidates across the country for the Unified Tertiary Matriculation Examination (News One Nigeria, 2022). According to Quartz Africa, Nigeria’s unemployment rate has more than tripled in the last five years. Combined with grossly inadequate physical infrastructure, rising inflation and a political system that cannot ensure justice and inclusion, Nigeria’s youth unemployment problem portends a bleak future with millions of angry, frustrated youths (Daniels, J. 2022).

By implication, Nigerian Institutions graduate students yearly as they take in new students yearly, thereby adding to the large pool of unemployment, with no solutions for job creation. “Despite its enormous popularity in the last two decades of the 20th Century, the concept of sustainable development proved difficult to apply in many cases, primarily because the result of long-term resources focused upon (britannica.com)”. Amidst the importance of Youth Empowerment by Olusola (2019), which includes poverty eradication, improved standard of Education, good governance, crime reduction and National security is employment creation.

Employment creation is another importance of youth empowerment. A youth empowered society will not seriously suffer from the problem of unemployment that many nations are battling

with in the current time. A skillful youth is a job creator. Economic empowerment is thought to allow poor people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices (Combaz & McLoughlin, 2004). Plan international believes it is crucial that these young people have the knowledge and skills to succeed in life we are to break the cycle of poverty. Ensuring all young people, including the most marginalized and disadvantaged, can unlock their potential through access to decent work will drive progress towards sustainable, inclusive development (Plan-International.org).

The Sustainable Development Goals promote sustained economic growth, higher levels of productivity and technology innovation. Encouraging entrepreneurship and job creation are key to this, as are effective measures to eradicate forced labour, slavery and human trafficking. With these targets in mind, the goal is to achieve full and productive employment and decent work, for all women and men by 2030 (undp.org, 2022).

CONCLUSION

Noteably, Nigerian youth are a force to reckon with globally. They are a potential asset for development anywhere they are found. They are therefore, worth investing into for a re-bounding socio-economic turn over and political turn around. The Nigerian economy will be positively impacted if the youth empowerment programs targeted at eradicating poverty and creating jobs impact meaningfully in order to stimulate development.

In addition, there is a saying that, "the measure put in will be the measure to be received", it is therefore important to note that, despite the empowerment strategies/programmes in use have not made such impact as to cause a reasonable decline in the rate of unemployment. Instead, there is a tripling rate of unemployment from previous years records. There is need to re-strategize government and non-government approach in order to create jobs that will further create jobs for development and its sustainability.

Unfortunately, due to the marginalization and under-utilization of the Nigeria youth, a change in power could cause a change in youth empowerment policy, thereby a lack of continuity. This hampers progress in the efforts to mobilize the youth for development.

RECOMMENDATIONS

Since change, positive change is a desired outcome for advancement, hence the following recommendation:

1. Although entrepreneurship and skill acquisition programs are taught in technical institutions, there is need for enhanced technical teaching and training in these institutions with modern equipment/facilities and funding for the youth for self-reliance and a re-positioning of development in Nigeria.
2. Partnership with the government for productive youth involvement in national economic development is highly required for industrial development in Nigeria. With purposeful funding from the government to partner with youth with very strong ambitions could amount to the emergence of entrepreneurs for the creation of jobs and sustainable development.
3. It is pertinent to have the private sector participate in job creation. They should be encouraged to increase the scale of production and operations to the point of exporting, which will in turn curb unemployment to a large extent.
4. Lastly, there is a need to re-define sustainable development to evolve from the nations need to reposition the Nigerian economy by diversifying into Agriculture, involving the youth (graduates and skilled) in order to re-vamp the Agro-economic sector on a macro scale as a national project with a continuous policy i.e; from one government to another to ensure sustainable development.

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COVID-19 PANDEMIC AND INCREASING FINANCIAL CRIMES IN BAYELSA STATE: A CASE STUDY ON POS OUTLETS IN YENAGOA METROPOLIS

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ABSTRACT

The advent of the COVID-19 pandemic has undoubtedly brought socio-economic woes to Nigerian citizens, which became evident and worsened by the increasing financial crimes in recent times. This paper examined the COVID-19 pandemic and its spill-over effects on financial crimes carried out with the use of the POS machines. The population for the study comprised POS machine operators in the major street of the Yenagoa metropolis, bank customers, and the police crime department. A Cluster and random sampling technique were used to obtain primary data on the various financial crimes experienced. The sample population was 120 POS respondents while Yaro-Yamani's formula was used to determine the sample size of 90. A total of 80 questionnaires were filled out and returned by both POS operators and bank customers while 66 responses were received in the police section of the questionnaire. Pie charts, bar charts, and histograms were used to present and analyze the primary data. The data analysis shows that the advent of COVID-19 has caused an economic downturn and invariably increased the rate of crimes, especially the various forms experienced in the use of POS. This paper recommended that knowledge of improved technology is imperative for both bank customers and POS operators in order to outsmart fraudsters. Also, a synergy between the Central Bank of Nigeria (CBN), Interbank Settlement System (NIBSS), and commercial banks should be established to approach the fight against POS crimes in a holistic way.

Keywords: Covid-19, pandemic, Financial crimes, POS, Yenagoa

INTRODUCTION

The disruptions caused to life and economic activities by the emergence of COVID -19 have no doubt exacerbated the tendency to financial crimes by the criminal element in the country. This criminal element takes advantage of unsuspecting individuals to commit fraud of various categories. Liana Rosen (2020) stated:

“Criminal groups around the world are exploiting opportunities for illicit profit during the COVID-19 pandemic. As criminal behaviours shift, so, too, have the illicit financial footprints left behind.”

The point of sale (POS) also known as agent banking is a system created by the Central Bank of Nigeria in 2013 to achieve financial inclusion and develop a cashless economy. For many Nigerians, the POS is convenient, time-saving, and reduces the stress of standing in long queues at the ATM. According to data from Nigeria Interbank Settlement System (NIBSS) reported by Harrison *et al*, (2022), says that the value of POS transactions in the country is totaling ₦504.88 billion by August 2021. Also, there were 167, 000 POS machines active and operating. But despite the large volume of transactions recorded on the usage of POS, the increasing fraud carried out on POS is becoming worrisome. A POS operator at Yenagoa-metropolis, with the business name “Integrity POS” narrated his experiences on crimes experienced. In his words he says;

“They came as customers to withdraw a particular amount of money, but they deceive me by pressing another figure which was against what they told me they want to withdraw. I was not aware they have changed the figure I entered when I gave them the machine to put their pin”. “At another time they came for me to give them my phone to call someone who wants to send money to them so that they can withdraw. I didn’t know they want to use the number to send me a fake alert.”

It is important to note that these criminal element takes advantage of the ignorance and non-observant of the POS operators to perpetuate their crimes. Also, some of the POS operators are involved in financial fraud against their customers. Therefore, this paper examined the increasing scope of financial crimes perpetrated using POS considering present economic situations (covid-19 pandemic) and the need to be informed and be extraordinarily vigilant against being defrauded and scammed as bank customers and POS agents.

Objectives of the study

In general, this paper is carried out to point out the fact that the emergence of COVID-19 has exacerbated financial crimes and the rate has become so alarming that the Central Bank, conventional financial institutions, and Fintech (Financial technologies provider) has to step up their supervision, monitoring and system’s security measures. Specifically, three objectives shall be carried out;

1. To determine whether indeed the COVID-19 pandemic has increased financial crimes
2. To obtain likely setbacks experienced on the use of POS
3. To analyze the various categories of financial crimes as obtained in the use of POS and reveal how prevalent they are.
4. To point out various recommendations and measures to curb the menace of increasing financial crimes.

Research questions:

The following questions in line with the above objectives shall be;

1. To what extent have the Covid-19 pandemic increased financial crimes?
2. Describe what are the likely setbacks to using POS as an alternative financial transaction?
3. How can you describe the various financial crimes on POS in terms of the prevalent?
4. Have the reported cases of POS fraud been of increased lately in the police crime department?

Methodology

The study Population is 120 clusters of POS operators, Banks customers, and some selected financial crimes department officers of various police stations in Yenagoa metropolis who were served questionnaires to obtain information on various financial crimes experienced and the rate at which it is being perpetrated and reported with the use of POS as an alternative channel of transactions. Both Cluster and random sampling techniques were used. Yaro-Yamani formula was used to determine the sample size which was 90. Questionnaires were administered and a total of 80 were returned. Descriptive statistics involving Pie Charts, Bar Charts, histograms, and percentages, were adopted to analyse and interpret the primary data collected.

The population of the study: The population for this research work is 120 respondents comprising individual POS operators, bank customers, and police station financial crimes officers who have reported cases of crimes relating to the use of POS for transactions.

Sample size: 120 respondents were targeted for this research, but a total of 90 was finally chosen as the sample size using Yaro Yamani’s (1967) formula of $n = \frac{N}{1 + N*(\epsilon)^2}$

Where,

n= sample size

N = Population of the study

1 = constant

ε = error margin (5%)

LITERATURE REVIEW AND CONCEPTUAL REVIEW

Financial Fraud: financial fraud is a wide range of economic, social, and psychological phenomena. Freeman's observation on financial fraud (in Arjan Reurink, 2016) posited that although financial crimes are not a new phenomenon in any sense, both the frequency with which they occur and their scope and impact seem to have increased over the last few decades. Commentators have suggested that illegal conduct is more endemic in the financial sector than in any other sector of the economy. Arjan Reurink (2016) defines financial fraud to refer to financial market conduct that violates any kind of legal stipulation, be it regulatory rules, statutory law, civil law, or criminal law. In explaining financial crimes, Arjan Reurink pointed out that financial scams, cons, and swindles are deceptive and fully fraudulent schemes in which fraudsters, often *assuming a false identity* or exhibiting a misplaced aura of trustworthiness, convince, mislead, or induce people to voluntarily interact with the fraudster and, ultimately, to willingly hand over money or sensitive information related to their finances. Initially, the operator of the scam induces the victim to reveal to the operator of the scam information about that person's or companies financial identity, such as credit card and account numbers, security codes, and passwords. Subsequently, the operators of the scam use the obtained information to fleece investors of their money. Chakrabarty (Adetiloye et al, 2016) defines fraud as any behaviour by which one person intends to obtain a dishonest advantage over another where the person makes an illicit gain while the other party incurs a loss. The Institute of Professional Practises Framework defines fraud as 'any illegal act characterized by deceit or concealment or violation of trust which do not directly depend on the use of violence, perpetrated in firms to obtain money, property, or services; to avoid payment or loss of services; or to secure personal or business advantage (Adetiloye, et al 2016). Chakrabarty categorizes frauds into three different types; technology-related, know your customer (KYC) related, and advances related. ACL groups fraud in banking into eleven sections, with four being quite significant: corruption, cash in hand, billing and cheque tampering, non-cash skimming, and larceny. In these days of technology-enabled payment platforms, it is reported that the greatest value of fraud occurs from this channel. KYC is related to customers' planned fraud in any form either through duplication of data or through falsification or obtainment of data to commit fraud, while the third is related to the advanced portfolio which may cut across several banks. Fadipe-Joseph and Titiloye define fraud as any actions by which one person intends to gain a deceitful advantage over another. In other words, fraud is an act of commission that is planned to cause unlawful gain to one person and criminal loss to the other, either by way of concealment of information or otherwise (in Akinyomi, O.J 2012).

The following types of crimes which are not in any way complete are the most common types of bank frauds in Nigeria identified by Alashi and Adeyemo (Akinyomi, 2012) :

(a) Forgeries that involve the deceptive copying and use of a customer's signature to draw a huge sum of money from the customer's account without the previous permission of the customer. Such forgeries may be targeted at savings accounts, deposit accounts, current accounts, or transfer instruments such as drafts. Experience has shown that most such forgeries are perpetrated by internal staff or by outsiders who act in conspiracy with employees of the bank who usually are the ones who release the sample signatures being forged (Idolor, 2010).

(b). Unofficial Borrowing in which instances, bank employees borrow from the vaults, and the teller tills off the record. Such unauthorized borrowings are done in exchange for the staff post-dated cheque or I.O.U. or even nothing. These borrowings are more rampant on weekends and during the end of the month when salaries have not been paid. Some of the unauthorized borrowings from the vault, which could run into thousands of naira, are used for fast businesses lasting a few hours or days after which

the resources are replaced without any substantiation in place that they were taken in the first place. Such a practice when done recurrently and with no official records, soon very easily becomes prone to manipulations, whereby they resort to other means of balancing the cash in the bank's vault without ever having to replace the sums of money collected.

(c). **Defalcation**: which involves the misappropriation of funds that are held in trust by bankers on behalf of their customers. Defalcation of customers' deposits either by conversion or fraudulent alteration of deposit vouchers by either the bank staff or customer is a common form of bank fraud. Where the bank staff and customers conspire to defalcate, such fraud is usually smartly perpetrated and takes a longer time to find out. They can only easily be revealed during the reconciliation of customers' bank accounts.

(d). **Theft and Embezzlement** represent other forms of fraud that involve the illegal collection of financial items such as cash, travelers' cheque, and foreign currencies. It could also involve the dishonest collection of bank property such as motor vehicles, computers, stationeries, equipment, and different types of electronics, owned by the bank.

(e). **Impersonation** involves assuming the role of another person with the intent of dishonestly committing fraud. Impersonation by third parties to fraudulently obtain new checkbooks which are consequently utilized to commit fraud is another popular dimension of bank fraud. Cases of impersonation have been known to be particularly successful when done with conniving bank employees, who can readily make available, the specimen signatures and passport photographs of the unsuspecting customers.

(f). **Manipulation of Vouchers** involves the replacement or alteration of entries of one account to another account being used to commit the fraud. This account would be a fabricated account into which the funds of unsuspecting clients of the banks are transferred. The amounts taken are usually in small amounts so that they will not easily be noticed by top management or other unsuspecting staff of the bank. Manipulation of vouchers can thrive in a banking system saddled with inadequate checks and balances such as poor job segregation and a lack of detailed daily examination of vouchers and all bank records.

(g). **Computer fraud** involves the deceptive manipulation of the banks' computers, either at the data collection stage, the input processing stage, or even the data dissemination stage. Computer frauds could also occur due to improper input systems, viruses, program manipulations, transaction manipulations, and cyber thefts. In this epoch of enormous deployment of automated teller machines (ATMs) and online real-time e-banking and commerce; computer frauds arising from cyber thefts and crimes have assumed a very threatening dimension (Olorunsegun, 2010). No bank seems to be invulnerable to it, and a considerable percentage of the enormous amount of money spent annually in the banking sector to help reduce fraud usually are channeled towards fighting computer frauds and cybercrimes/thefts.

(h). **Account-Opening Fraud** usually starts when a person unsuspectingly by the bank, opens a transaction account with fake identification. Such a person might use the account for an illegal transaction and close the account within a short period.

(i). **Fraudulent Money Transfer (peculiar to POS AGENT BANKING)** which may result from a request created solely to commit fraud or the alteration of a legitimate funds transfer request. A genuine request can be altered by changing the beneficiary's name or Account number or changing the amount of the transfer. This day "yahoo boys" is the name given to scammers in Nigeria that send fake e-mails to would-be victims, asking them to apply for fake contracts or fake lottery thereby winning

non-existing money from a dead billionaire's account in different parts of the world. They connive with fraudulent bankers in the Western Union department to withdraw their ill-gotten hard currencies.

Causes of fraud: generally, the major factors that prone people to fraudulent acts are majorly Economic such as poverty, unemployment, recession, inflation, and personal circumstances (Huzeifa et. al 2010). In Nigeria, the prominent among this factor that induces fraudulent acts is the deteriorating economic situation that the nation is experiencing. A lot of economic indices have grown from bad to worse ranging from the poor standard of living vis-à-vis increasing cost of living; to unemployment and recession. Professor Adetoun Omolola Idowu (in Daily trust newspaper, July 26, 2021) stated that the government in combating cybercrime should provide employment opportunities to the student after school. This corroborates the fact that unemployment (resulting from a poor economic situation in the country) has a great cause of triggering fraudulent acts in the country. Although one cannot overlook other factors such as psychological factors, societal normalcy, and administrative/supervisory lapses that could induce one to fraud, economic factors play a larger role in influencing fraudulent acts (probably because of the need to survive and to have a form of financial security).

Covid-19 and POS Fraud Rate

COVID-19 is an acronym for coronavirus. The pandemic began in late 2019 till this present time. According to the report of WHO, the disease was first reported in the city of Wuhan, China, in December 2019 and has since then become contagious in more than 190 countries. In other words, the disease has become a global pandemic (Innocent Otache, 2020). The pandemic has caused massive economic disruptions across the globe. During this period, a lot of businesses, organizations, and government parastatals were locked down which cause low or Zero production. Many jobs were lost, workers were owed months of salaries, the movement was restricted, and the order of things completely changes in the ways and manners of doing things, especially in the banking sector. "The outbreak of covid-19 will further exacerbate the unemployment situation in the country. Any disruption to the daily livelihood activities of the people in the informal sector is capable of impacting greatly their ability to meet their most basic needs. The high level of informality and relatively low levels of social protection exacerbate the possibility" (Oruonye, et al 2020). The untold hardship brought by the covid-19 pandemic was also aided by financial institutions who adopted a lot of restrictions such as limited working hours, limited attendance to customers, a limited number of customers to be permitted into the banking hall, and implementation of social distancing rules, etc. A lot of bank customers became unsatisfied and resorted to other channels for financial transactions such as the use of Point of sale -POS (for fund deposit, withdrawal, and payment channel) as an alternative to in-person banking activity. There have been a lot of outcries by various bank customers on how they have been robbed by making use of other alternative channels apart from bank direct services. The Economic and financial crimes commission, (EFCC) in his recent observation by the Zonal Head in Sokoto CDS Bawa Usman in his meeting with the Sokoto Chapter of mobile money and Banks Agents Association (2020), expresses concern at the high rate of mobile money fraud in the zone and called on the association to join hands in the fight against money laundry and electronic fraud.

It is pathetic to say that most fraudsters have been using the POS financial alternative transaction channel as a platform to commit a crime. According to Liana Rosen (2020), more online activity during the pandemic has resulted in more opportunities for cybercriminals to target individuals and businesses. Greater dependence on remote and virtual platforms during the pandemic has further exposed cyber vulnerabilities. On exploitation as a form of fraud, Liana Rosen posited that the coronavirus outbreak has created a lead way for criminals to target sections of the population, particularly those who are economically insecure or exploitable, while engaging in online transactions and activities (e.g., the elderly and children). From the field report, various forms of POS related fraud being experienced by bank customers and POS operators can be enumerated below:

- i. Use of fake currency for deposit

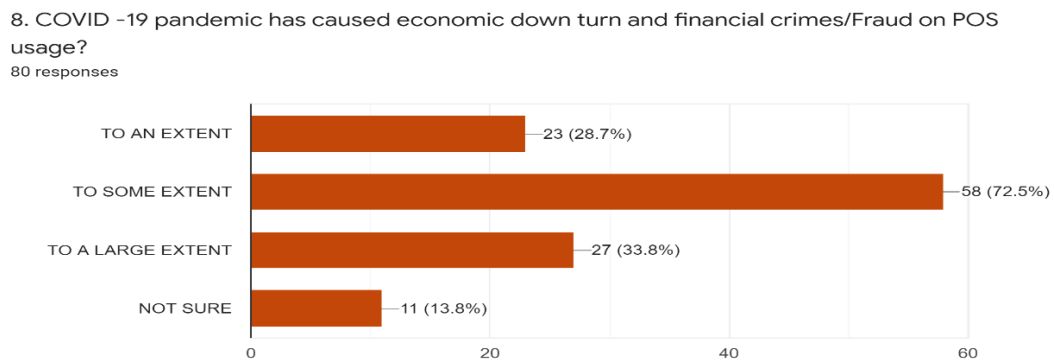
- ii. Theft of customers' ATM card-pin by some POS operators
- iii. Reset transaction figures to undervalue the amount of cash withdrawn by fraudsters on POS
- iv. Use of another person's ATM card by fraudsters to withdraw money on POS
- v. Poor administration/ or total loss (in some instances) of charge-back money on banks customer accounts who were debited but not paid while carrying out cash withdrawal.
- vi. Fake alert by fraudsters who came in the pretense of crediting POS operator's account to be given cash.
- vii. Scan customers' ATM Cards to obtain their engraved numerical data (back and front of the card).

Data presentations and analysis

The results from responses to the questionnaires given out to the targeted population and based on the underlying research questions and objectives above are presented below:

Response to Research question 1:

Figure 1: Bar chart on the extent to which the Covid-19 pandemic has caused an economic downturn and invariably increase in financial crimes.



Source: Field Survey 2022

From the chart, it can be observed that 58 out of 80 respondents comprising 72.5% agreed that the advent of Covid has caused an economic downturn and increased financial crimes.

Research question 2:

The pie chart below shows that 87.5% of the respondents have experienced one form of issue or the other with the use of POS as an alternative channel for financial transactions which caused a setback to its continual usage.

6. Do you have any issue or set back in using POS as alternative channel for transaction?
80 responses

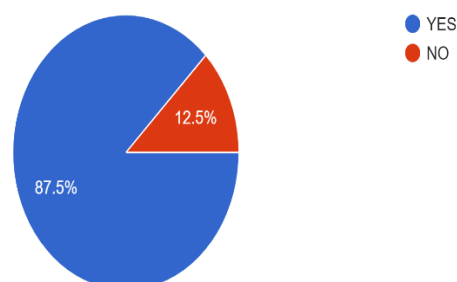


Figure 2: A Pie chart on setback to POS usage.

Source: Field Survey 2022

7. If YES, can you identify any of these related issues as a reason for setback in using POS for transactions?

80 responses

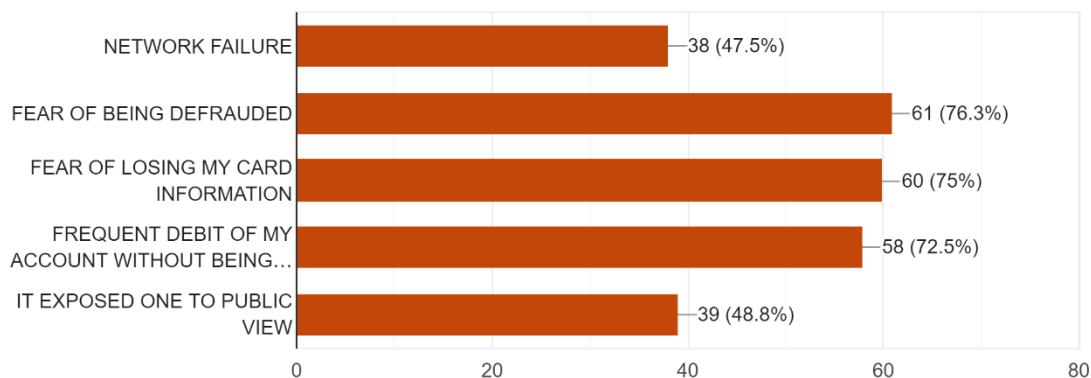


Figure 3: Related issues that caused a setback

Source: Field Survey 2022.

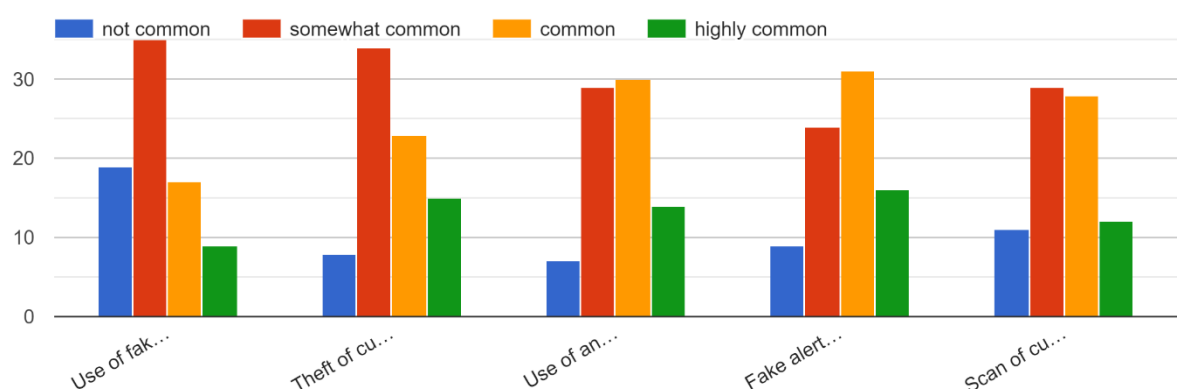
A closer look at the Bar chart above in figure 3, shows that issues such as fear of fraud, losing card information, and frequency of being debited without being paid has over 50% identified as the major cause of setback to using POS.

Response to Question 3:

Figure 4: A Histogram showing how common the occurrences of the various issues of fraud on POS usage.

From the Histogram chart below, it is obvious that the use of fake currency, theft of a customer's card pin, use of another person's stolen card, fake alerts, and scanning of customer's card information is generally consented to as a common and reoccurring fraud. Common and somewhat common have the highest ratings across all the types of frauds being perpetrated.

9. Kindly rate these POS related fraud issues from 4 to 1. 4 being the highest and 1 lowest?



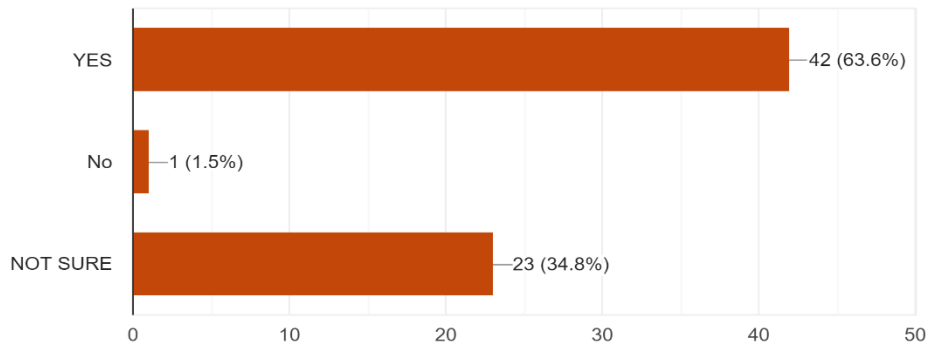
Source: Field Survey 2022.

Response to research question 4:

Figure 5: Response from Police crime department

11. Have the reported cases of POS crimes been of increase lately?

66 responses



Source: Field Survey 2022.

From the above Bar chart figure 5 above, 42(63.6%) out of the 66 respondents to the section on the questionnaire that involves Police on reported POS crime issues, affirmed that indeed cases of one form of fraud or the other have been increasingly reported lately in Bayelsa.

CONCLUSION AND RECOMMENDATIONS

It is not a hidden truth to say that the advent of Covid and its destabilization of economic activities across the globe has forced a lot of people to look for any means of survival. And to some, such survival has included going into crime by targeting POS operators to defraud them and POS operators themselves are also becoming crime suspects. The way forward, therefore, is to implement the following recommendations to curb the menace of theft on POS usage:

1. Each bank customer, POS operator, and Supermarkets and stores owners should endeavour to be technologically knowledgeable. By this, they can monitor their accounts by downloading their bank's app from the google play store to know what is going on in their accounts.
2. The Central Bank, the Nigerian Interbank settlement system (NIBSS), and the various commercial banks need to have a synergy that ensures close monitoring of funds withdrawals and transfers from bank's customer's accounts.
3. To the POS operators, they must avoid customers who approach them to "act quick" i.e., telling the POS attendance to hurry up meanwhile such customer is out to defraud. This is important also in the area of transfer of funds that could reverse back to the customer's account.
4. Anti-cybercrime agency and Economic and Financial Crime Commission should be deeply involved in the fight against frauds that targeted small-scale businesses such as POS operators.

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MANAGEMENT POTENTIAL AND SURVIVAL OF SMALL-SCALE AGRO BUSINESSES IN BAYELSA STATE

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ABSTRACT

This paper aimed to examine the relationship between management (leadership) potential and survival of small scale agro-business enterprises in Bayelsa State. Despite the significant role played by businesses in the state economic development, their growth and survival rates have been low. A conceptual framework on leadership potential and survival was made on which basis review of related literature on leadership potential and survival was made. The framework also served as a model from which the relationship between leadership potential and survival was identified. The conceptual framework presents that management potentials such as personality traits, task related characteristics and social characteristics would promote business survival in terms of competitiveness, adaptability and innovation. Competitiveness is the most important condition for agro-business survival.

Keywords: Leadership, Management, potential, survival and Agro business.

INTRODUCTION

The significance of the role of agro businesses around the world cannot be overemphasized because agriculture plays a crucial role in economic development of a state or nation. Therefore, the importance of the role of agrobusiness is increasingly identified as being the catalyst for economic development, job creation, and a driver of national economic prosperity (Abor and Quartey, 2010, p.215). Agro business refers to the various operations involved in the production, manufacturing and distribution of farm supply (input), storage, processing, packaging and distribution of farm commodities and items made from such processes for the purpose of generating revenue and sustenance of human existences. According to Abu Maji (2018), agrobusiness has to do with the coordinating science of supplying agricultural product, inputs and subsequent production. Furthermore, it describe all economic activities that are involved in the distribution and transformation of the raw materials that are from agricultural sector and non-agricultural sectors whose final product are used for agricultural purposes and agro allied industries.

The nature of agro business is often faced with highly risky business scenarios than other kinds of businesses. The nature of risk in agricultural business is largely due to weather and pest infestation, grazing of farm lands, funding or financing, perishability of produce among other risks could cause high fluctuation in farm production (Cesar Escalante and Calum Turvey, 2006). Agro business is seen as a modern type of business venture that is operated or carried out for the purpose of making profit (Olayide and Heady, 1982; Downey and Erickson, 1987). Like other kinds of businesses, the agro business industry is sub-divided into small scale industry, medium scale industry and large scale industry and each of these categories of business requires different, financing strategies, execution intelligence strategies, characteristics etc. For instance, the small scale agro businesses may be characterized by the following silent features; (a) It is being owned and managed by one individual, (b) The market share is relatively small, (a) There are no strict rules in entering the market and free exit, (c) Start-up capital is relatively small and provided by the owner, (d) The business assets are not more than ₦10,000,000 and (e) The workforce are less than one hundred (100) persons (Chukwuma, 1999).

The survival and sustainability of the small scale agro businesses may be faced by physical or natural environmental conditions, institutional regulations and economic environments which is peculiar to Bayelsa State. According to Adebayo et-al., (2004), the challenges that limit the survival of

small scale agro business in Bayelsa State include: inadequate utilization of information and communication technologies, small start-up capital. Others are inadequate credit assistance, inadequate acquisition of literacy and management skills (Opeolu and Oluwalana, 2004; Oluwalana et al; 2004; Abba and Mustapha, 2004). Small-scale agro business has formed an important engine block for the growth, development and prosperity of a growing state like Bayelsa and that is why its survival is imperative for a growing economy. Omeresan (2004), Posit that, if this industry must grow and survive in the present volatile business environment, hence, proper strategies must be developed and adopted by the owners.

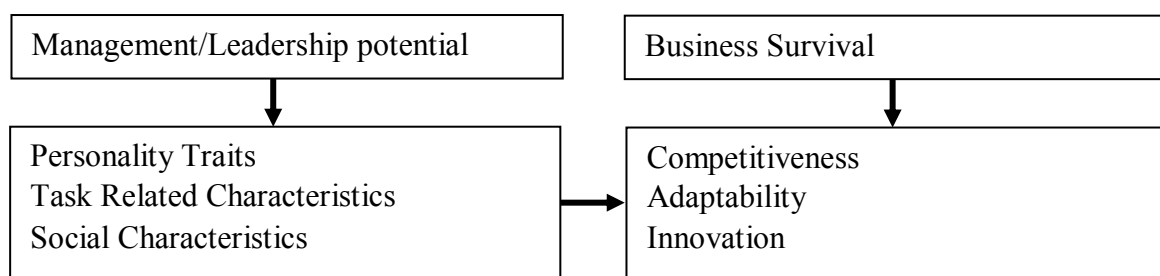
Despite, the constraint or challenges facing the survival of agro business, there are survival strategies that can be implemented which includes execution intelligence, resilience character, Job delegation among subordinates, consultative management style, product diversification, competitive low to moderate pricing methods, external credit facility, training and retraining programme, leadership potential/characteristics among others will create a competitive position necessary for the survival of the enterprise. Sakiru, D'silva, Othman, Silong and Busayo (2013, p.34) asserted that leaders may play a vital role in business operational procedures and leadership, which are vital to agro business survival and growth. Understanding leadership is very important, not only for the business itself but also for it's environment as a result that agro business are implemented or established in a social, economic and environmental background where it's actions will have an impact for the survival of its people (Mary Anne, 2019).

Leadership is followership. A good leader leads but does not push. Effective leadership can guide a group towards certain ideals without exerting much force. Agro business entrepreneurs who possess the quality of guiding and directing the subordinates under inspired impulses can be called business leaders. It took recent researchers to observe that one of the underlying and distinguishing factor that support agro business survival was leadership (Drucker, 1996; Zenger and Folkman, 2002). According to Sarros and Santora (2001), "It is the important factor that has the ability to inspire confidence and support among the people who are needed to achieve organizational goals". Stoner (2005) defined leadership as "the process of directing and influencing the task-oriented activities of group members". Leadership potential has to do with showing traits, abilities and characteristics often associated with being a successful leader. The survival of agro business or small-scale agro business is linked to leadership potential. Therefore, many small-scale agro business entrepreneurs search for individuals with leadership potential so that they can build a strong workforce and develop future leaders within the enterprise. Nevertheless, every individual may portray different leadership potential, and if you are in a management cadre, its important to understand how to identify leadership potential in employees. More importantly, identifying leadership potential, determining the right development actions for the employees and engaging high potential worker into major development roles quickly can lead to successful enterprise. The potential characteristics or skills that are needed in a leadership position or as a leader are cognitive ability, behavioural ability, communicative ability, emotional intelligence, empathy, execution intelligence, confidence, ambition among other factors.

This paper seeks to examine the relationship between leadership potentials and survival of small scale agro business in Bayelsa State.

Literature Review

Conceptual framework of leadership potentials and survival of small scale agro business



Concept of Leadership Potential

Leadership potential is part of the leader or individual dispositions that are key for leadership behaviors (Bartram, 2009; Colbert, Judge, Choi, and Wang, 2012; Hogan, 2006; Hogan and Judge, 2013; Bono, Ilies, and Gerhardt, 2002). Every individual possesses leadership potential and can be practiced. These are important skills to have as a result that a good leader is Capable of bringing out the best abilities in their employees and motivate their workforce to achieve pre-determined objective. Leadership is a universal skill that is more connected to employee than it is to the role itself and therefore, is important for all field. A leader with the right potentials know exactly what to do without pushing them, they are ready to take additional responsibilities, they posses positive attitude to work and produce superior performance, they can influence their subordinate to work for the common good of the business.

More so, these leadership potentials can be individual abilities/capabilities skills, traits, competencies and characteristics that make-up such leader. So a leader with the right mix of this potential can be successful in leadership with a focus on agro business (Saima Ahmad, Julie Atkinson, and Bev Bryant, 2018). These leadership potentials are discussed along three dimensions, which are career dimensions, growth dimensions and foundational dimensions (Saima Ahmad *et-al.*, 2018). As cited in (church and Sizler, 2014). The career dimension comprises of leadership skills, functional skills and technical skills. The growth dimensions consist of learning skills and motivational skills, while the foundational dimensions include personality characteristics and cognitive capabilities (Church and Sizler, 2014).

Personality Traits:

The first systematic effort by psychologists and other researchers to understand leadership was the view to identify the personal characteristics of leaders (Njoku and Nwosu, 2010). In other words, the traits approach theory was one of the first attempts to explain the leadership based on personal traits. Looking at the behaviour of people, we can see that people's behaviour are not the same. Truly, there are numerous ways people differ from each other. The personalities of people are in some ways unique (Ali Hussein Alkahtani, Ismael Abu-Jarad, Mohamed Sulaiman and Davoud Nikbin, 2011). That is, each person has a different make-up of traits and characteristics that typifies their own identity.

Traits are inborn or acquired personal qualities of an individual. They include physical qualities and the qualities of head and heart. Personality trait theory refers to certain traits/characteristics which separate leaders from non-leaders. Such traits enable some to rise above their followers. The basic personality traits useful for a leader include height, energy, looks, knowledge and intelligence, imagination, self-confidence, integrity, fluency of speech, mental balance, enthusiasm, courage, sociability, and friendliness etc.

Today, many scholars and authors continue the tradition of providing a list of traits that are thought to be important for a good leader to be successful in small agro business industry or sector (Fleenor, 2006). The bottom line is that if a leader possesses such traits or abilities, he/she will be a successful business leader in all situations (Fleenor, 2006).

Task Related Characteristics:

Task-related leader focuses on achieving goals. Task-related leaders delegate assignments, set clear processes and issue deadlines to ensure all group members remain focused and deliver their part of the task within the designated time. Business leaders who use this approach develop a structured workplace with clearly defined priorities and schedules. According to Njoku and Nwosu (2010, P.260), emphasis on the technical/task aspect of the job, were concerned mainly with accomplishing their group's task, and they regarded group members as a means to that end. Such a leader closely supervises his subordinates, utilizes incentives to encourage higher participation and productivity and

utilizes such techniques as time and motion studies to determine standard rates of production of agro-output.

There are appropriate or certain skills that are associated with successful task related leaders and they include time management, strategy, delegation, communication and prioritization of task and when followed through it can lead to higher achievement as well as survival of the small-scale agro business sectors.

Social Characteristics: This refers to social abilities/capabilities or skills possessed by a leader used for communication purposes. The study of social characteristics is complicated and multifaceted, overlapping interpersonal relationship, social competence, as well as interactive behaviors. (Lina Zhang, 2018). A leader has the ability to create a new atmosphere and achieve goals. He/she helps the enterprise to achieve the pre-determined objectives. The social characteristics can be defined as the ability to manage, influence and inspire emotions in others that will want them to contribute to enterprise success. Being able to handle emotions in relationships and being able to influence and inspire others are essential foundation skills for successful agro business enterprise survival (Goleman, 1995). A leader possessing the social characteristics must be visionary, influencing, inspiring and communicative and ready to take on responsibility at any time.

Concept of Survival

It is useful to examine exactly what is meant by the term 'survival'. 'Survival' as a term is broadly similar to sustainability which are sometimes interchangeable. Because of its quotidian nature, there is no generally accepted definition of this term. Survival of small scale agro business is seen as the process of an enterprise being able to sustain and grow with the aid of various strategic intervention (Akin Dele, Oginni and Omoyele, 2013, P.30). In order to respond to the activities that allow small agro business to function well, business firms are regularly in the process of setting and re-arrangement to keep up-to-date with these activities which are complex to include leadership potential and pattern of leading (Adeoye, 2012:56). The survival of agro businesses in Bayelsa State is premised on adapting to the environment where they operate. The survival of agro businesses is imperative because they are known as enabler of economic growth and prosperity.

In this peculiar environment, most small-scale agro business in general fails to survive beyond their first 10 years of establishment with an estimated failure percentage of 85%-90%. A comparative study carried shows that the failure rate or survival chances of agro business in Bayelsa State is much high compared to developed states due to environmental climate condition and other natural disasters (Mary-Anne Mchunu, 2019) Again, poor financial management skills, cost of borrowing, high interest rates, risk in agro businesses, workers qualification, access to technology, knowledge of the owners, poor marketing skills, inadequate leadership skill and style, poor human resource planning among other things can affect the survival of the business (Hove and Tarisai, 2013).

Competitiveness:

This refers to the capability of an enterprise to deliver superior value to customers than competitors. In modern business world where economic downturn is the order of the day, the survival and competitiveness of agro business enterprise is largely dependent on their strategies, practices and capabilities to adapt to external environments, which are linked to changes in customer preferences, government legislations, technology and competitors (Jayanthi, 2011). High level of competition in the small-scale agro businesses has forced these enterprises to craft various means of survival. Currently, owners or entrepreneurs of these small scale agro businesses have identified that intangible resources are key factors that firms need to succeed (Cyril Yiltsen, Reuel Johnmark and Meshach Gomam, 2018). In the light of the above they are becoming more efficient in utilizing firms resources and contemplating on new procedures to gain competitive advantage over competitors (Serravallo, 2015; Troaca and Bodislav, 2012). Therefore, competitiveness nature of a particular agro business enterprise is the capacity to achieve pre-determined goals/objectives. The strategic arrangement of

internal resources and external market demand enables both only survival, yet inclusion of competitiveness (Bates et-al, 2001; sun and Hong, 2002; Machuca, 2011).

Production strategies of the agro businesses determine the allocation of resources to enhance capabilities for creating and reducing cost of production and operations and increase product advantages in order to avouch a high level of profitability and robust market positions (Claudine Soosay et.al; 2016). Therefore, the competitiveness of the agro business enterprise must be geared towards product competitiveness, production efficiency, financial position and operational effectiveness in terms of restructuring and sales and demand stimulation.

Adaptability:

This concept literally means modifiable or flexible to something. Oxford English dictionary defined adaptability “as the quality of being able to adjust to new conditions, the capacity to be modified for a new use or purpose. However, Martin Reaves and Mike Demler argue that “adaptability is the new competitive advantage” and is the most important factor in agro business endeavours. According to Miller, D. (2002) successful leaders not only have a high level of personal adaptability but are not afraid to take risk. So, risk and uncertainty are part of agro business enterprise which entrepreneurs must understand this dynamics in order to succeed. In another instance, Miller, D. (2002) posit that “Good leaders drive change through being personally adaptable and by exhibiting the right change leadership behaviors”. For agro business enterprise to be adaptable, they must be flexible and embrace change, collaborations with external sources, learning culture and technologically driven to succeed. Technology can also assist with new pattern of working with employees and giving the employee voice in strategic issues concerning the enterprise and in quick decision making and execution, which are key factor of adaptability (Charles O'Reilly, 2014). So for the small scale agro business to succeed, adaptability must be treated as a key serious concern for the business.

Innovation:

The concept of innovation has been seen as the first source of competitive advantage for the agro business enterprise to compete in National market and even global market (Tritos and al, 2014). The process of agro business innovation in terms of product creation, packaging and marketing depends heavily on knowledge, particularly since knowledge impacts agro business performance through its efficiency in developing the intellectual assets (human resource) that are a source of competitive advantage (Davenport and Grover, 2001). Harri (2012) defined innovation as the process of transferring a novel idea to the market that creates value for the market or target market. In line with the resource base perspective, innovation as a process has become truly the most significant source of competitive edge in growing agro business firms. Creating innovative capacity has a strong relationship with a company's overall competitiveness and level of prosperity (Keller and Yeaple, 2009; Lileera and Treer, 2010). Therefore, for the small scale agrobusinesses to succeed, they must commit to mind innovative practices which would differentiate them from other kinds of businesses.

Theoretical Framework

Resource Based Theory and small-scale Agro business survival. This study shared a link to resources based theory. The resource-based theory was proposed by Barney (1991). The theory emphasized that resources are needed by agro business enterprise to produce goods and services in the business environment when formulating, monitoring and implementing business strategies for survival. The theory assumed that the competitive conduct of a business cannot determine its positioning in terms of the wider market environment, but based on certain exceptional and internal aspect of the business. According to resource based-theory, the resources possessed by a particular agro-business enterprise are the primary determinants of its performance and responds to past changing business environment and these would contribute to a sustainable competitive advantage for the agro businesses (RanJan and Read, 2016).

In the words of Barney (1991), resources includes assets, capabilities, organizational processes, firm attributes, information, knowledge, that are under the control of the firm. These valued resources enable the business to conceive of and implement strategies that improve its efficiency and effectiveness (Barney, 1991; Battilana et.al., 2015) Read and RanJan, 2016). A resource is considered important if it meets certain criteria valuable, non-substitutable, rare or specific, and inimitable to contribute to improving the performance of the agro business enterprise (Bainey 1991; Crook et.al., 2008; Turber and Gassmann, 2015). Pearce and Robinson (2013) assert that, this model produce a strategy to examine and produce important business rewards by investigating the key benefits and capabilities of a firm.

Nevertheless, this will be based on the availability of assets and abilities to innovate and advance in the technological dimension to respond to business context with the aim of meeting customers demand timely. What we are trying to establish here is that for the survival of the agrobusiness enterprise; it must rely on resources whether tangible or intangible assets for survival.

Contingency Theory and Leadership Potentials

Both the trait and behavioural leadership theories were attempts to find the one best leadership style in all situation; thus they are called universal theories (Robert Lussier and Christopher Achua, 2010, p.17). The first theories to use the label 'contingency' explicitly were F.E. Fiedler (1967) Fiedler named his leadership model 'the leadership contingency model'. This theory is a new addition to existing theories of leadership. It is a combination of different leadership styles such as autocratic, democratic, charismatic etc. A leader with potential capabilities will study the overall prevailing situation, draws conclusions about the whole situation and adopts the leadership style which is most appropriate to the prevailing situation. According to Avolio et-al (2003), leadership potential has a significant role in the development and growth of any agro business enterprises. The fact is that, a leader with the right mix of potential generally considers all the plans and business decision, effective and timely decision to ensure that the business does not fail but rather survives and grows (Mitra Madan Chaian and Hamed Taherdoost, 2017).

Conclusion:

In conclusion, the current business environment is volatile, apart from factors such as competitiveness, finance, strategy and innovation; it becomes significant that agro business leaders need to understand the road to survive the businesses and the process of creating sustainable competitive position for their enterprise. Based on the literature reviewed in this research work on leadership potential and survival of small scale agro business in Bayelsa State, it shows that to increase agro business chances of survival, sustainability and performance, the leader with the right mix of potential will bring in a suitable leadership style that will influence the behaviour of employees to act positively towards business success.

Recommendations

1. The manager or leader should develop and adopt a definition of leadership potential and identify the appropriate dimensions and indicators.
2. The manager or leader should develop and adopt a definition of survival in terms of agro business enterprises and identify measurable indicators.
3. Develop other employees that have leadership potential.
4. Develop and implement a channel of communication across all organizational settings.
5. There is a need for a platform for teaching leadership skill and resources utilization.
6. Employees should be taught organizational capabilities that can serve competitive advantage for their agro business enterprises.
7. Any agro business enterprise that must survive should embrace competitiveness, adaptability and innovation.

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DIVERSIFICATION OF NIGERIA ECONOMY VIA ENTREPRENEURSHIP DEVELOPMENT

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ABSTRACT

The study examined diversification of Nigerian economy via entrepreneurship development. Basic concepts such as entrepreneurship, economic diversification and diversification were theoretically defined in the context of this work. Issues such as entrepreneurship in Nigeria, contributions of entrepreneurship and suggestion for diversification were succinctly discussed in the work. The objective of the study is to examine the ways entrepreneurship has contributed to the development of Nigerian economy and the relationship between entrepreneurship and economic development. Descriptive and explanatory method was adopted for the study because of absence of sequential data related to entrepreneurship and economic development. The extent to which entrepreneurship as a non-oil sector contribute to the economy of the nation and to individual's life was discussed. The paper recommended that government should intensify efforts in expanding the technological base of the nation to encourage productive activities so that more goods will be manufactured locally for domestic use and for exportation to create more revenue. Government should provide skill acquisition programmes to enable young graduates to have skills in order to encourage productive activities that will increase per capita income amongst others. The paper concluded that a nation's effort to create enabling environment for entrepreneurship will greatly help in proving and contributing a great deal of economic development to Nigeria.

Keywords: Entrepreneurship, Development, Economic Development, Diversification, Nigerian Economy.

INTRODUCTION

Despite abundant natural and human resources, Nigeria faces some challenges. Up to the end of 1960's, the country was self-sufficient in food production even at net exporter of Agricultural products. Since early 1970's, as oil became a major foreign exchange earner and contributor to Gross Domestic Product (GDP), other sectors of the economy have been relegated to the background and stagnated, while crude revenues have not been managed effectively to stimulate desired growth levels and sustainable economic development. Nigeria as a nation has undergone several regimes of political leadership, all of which had made definite attempts to stabilize the economic standard of the nation through various means, one of which is entrepreneurship development. Entrepreneurship is a sure and trusted means through which the economic sector of every nation can be sustained owing to the fact that it puts the individual facilities into active work towards creating job opportunities, thereby reducing unemployment and over dependence on the government of the nation to provide for the basic needs for the citizenry. This of course facilitates the economic growth of the nation.

Zimmerer and Seatborough (2006), Kuratko and Hogetts (2001), World Bank 1995, cited in Kwala, Emenike and Amaghionye (2017), opined that entrepreneurship and small and Medium Scale Enterprises (SMEs) have provided an effective means for greater employment and improving the standard of living for the masses. Adejumo (2000) further stated that entrepreneurial activities are capable of making positive impacts on the economy of a nation and the quality of life of the citizenry. Entrepreneurship is seen as an effective means not only of combating unemployment, poverty and under-development in the developed nations but also as a strategy for rapid economic development in both developed and developing nations. Naude (2011), opined that entrepreneurship will contribute to growth and employment creation in advanced, emerging and least development economies alike.

However, the engagement of individuals in entrepreneurship as a non-oil sector of the economy can greatly improve personal, societal and economic growth. When individuals are establishing and managing enterprises, they get employed and become employers of labour and hence

reduce poverty, restiveness and unemployment to the minimum. The establishment and management of entrepreneurship are dependent on relevant skills acquired through training. The training becomes very necessary for entrepreneurship to enable them manage and grow business successfully for self-sustainability and profit maximization (Akoloh, Agbo, Ikurite and Elechi, 2017).

Objectives

The objective of the study is to examine the various ways entrepreneurship has contributed to the development of Nigerian economy and the relationship between entrepreneurship and economic development.

Method of Data

Descriptive and explanatory method was adopted for the study because of absence of sequential data related to entrepreneurship and economic development.

Concept of Entrepreneurship

According to Meredith (2003), entrepreneur is a person who possesses the ability to recognize and evaluate business opportunities, assemble the necessary resources to take advantage of them and take appropriate action to succeed. In the view of Unachukwu (2002), an entrepreneur is a person or group of persons who initiates a business, organizes, controls and combines other factors of production, directs the process of production and bears all the risks. The above definitions shows that an entrepreneur is creative person who readily bears all forms of risks associated with the enterprise. He organizes work, makes final decisions, finds customers to ensure survival of the business enterprise and handles other diverse activities at the same time. Entrepreneurship according to Gana, (2001), is the ability to seek investment opportunities and establish an enterprise based on identified opportunities. Entrepreneurship provides young people with valuable skills and tools to empower them to build sustainable and prosperous future for themselves and their society. According to Okeke, (2007), entrepreneurship is the ownership and management of private business or Small scale business oriented towards the production of goods and services to satisfy the needs and wants of customers. There are so many views of entrepreneurship as there are authors and writers on the subject. Two basic trends can be observed in the field of entrepreneurship. The first is from the work of Turgot and Say who consider the entrepreneur to be the person who creates and develops new businesses.

The second takes the view of condition and Schumpeter who says entrepreneur is an innovator (Kruger, 2004). Entrepreneurship begins with action, the creation of a new organization including the antecedents to its creation; inter alia, scanning the environment for opportunity, the identification of the opportunity to be pursued, and the evaluation of the feasibility of the new venture (Kruger, 2004). Schumpeter (1934), regards the innovator (entrepreneur) as the engine of growth in the economy, using technological advances to increase productivity and encourage efficiency in all sectors of the economy. Most studies conducted over the years on economic growth and development paradoxes or macro-economic imbalances often focus on diversification of economics with particular attention to industrialization and reforms in the financial services sector, Efi and Etim, (2014).

Economic Diversification

Economic diversification is a process of broadening the range of economic activities both in the production and distribution of goods and services. It does not necessarily increase in output but it enhances stabilization of economics by diversifying their economic base. Traditionally, economic diversification is a strategy to transform the economy from using a single source to multiple sources of income spread over primary, secondary and tertiary sectors, involving large sections of the population. A diversified economy is an economy that has a number of different revenue streams and provides Nigeria with the capacity for sustainable growth because of non-reliance on one particular type of revenue. The objective of economic diversification is to improve economic performance for achieving

sustainable growth, such as, creating job opportunities and alleviating poverty. Economic diversification has the propensity to meet the basic requirement for sustainable development like meeting the basic needs of the poor by opening diverse avenues of economic activities which accommodates broad spectrum of people. It also propels the expansion of environmental ability to meet people's needs by improving the technology, social organization, diversity of areas of economic activity and not over exploiting the oil sector of the natural resources of the nation. The call for economic diversification is very apt and timely, given the major challenges Nigeria is facing.

Entrepreneurship in Nigeria

Nigeria ranks among the most richly endowed nations in the world in terms of natural, mineral and human resources. Nigeria has a variety of both renewable and non-renewable resources, some of which have not yet been effectively tapped. Solar energy, probably the most extensive of the under-utilized renewable resources, is likely to remain untapped for some time and the vast reserves of natural gas produced with crude oil have yet to be fully utilized (Akpan, 2009 and Olumola, 2006). In view of this, entrepreneurial activities are needed to explore and tap into all these reserves of resources for the development of Nigeria. The major roles played by entrepreneurship in the economic development of Nigeria include the following: promoting capital formation by mobilizing the idle savings of the public; creating large-scale employment opportunities to the unemployed; promoting balanced regional development to remove regional disparities through setting up of industries in less developed and backward areas; reducing concentration of economic power; increasing gross national products and per capita income by exploring and exploiting opportunities; encouraging effective resource mobilization of capital and skill, bringing in new products and services and developing markets for the growth of the economy; and promoting the country's export trade as a means of improving the country's foreign exchange earnings.

Entrepreneurship and innovation are important cornerstones of competitive advantage. Economists have long said that the entrepreneur, (A person who takes the risk to exploit new commercial opportunities) has a special place in the economic system. To convert the numerous resources, both natural and human, that abound in Nigeria, a mass of entrepreneurs are needed. Schumpeter (1934), suggested that the innovator is the engine of growth in the economy, using technological advances to increase productivity and encourage efficiency in other sectors. These entrepreneurs are the people associated with new opportunities who are prepared to take the risk of investing in uncertain ventures (Ukeh, 2016). It is only when new ventures are created and productive activities are undertaken that economy can grow. Entrepreneurship as such is a useful tool for diversification if managed properly.

Contributions of Entrepreneurship to Nigeria Economy

Most of the roles played by entrepreneurship in Nigerian economy are imbedded in the activities of small business which Asaolu (2001) summarized to conclude the following: Creation of employment opportunities, reduction of regional economic imbalance, mobilization and utilization of idle resources, serving as training ground for larger businesses, conservation of foreign exchange, and stemming of rural-urban migration. In the light of the above, entrepreneurship activities are needed and as such, becomes a required and important sector for employment in the present situation of unemployment in Nigeria. Entrepreneurial activities command a large portion of the Nigerian private sector and they account for a considerable proportion of the gross domestic product. They offer productive outlets for the enterprising and independent-minded people.

Challenges of Entrepreneurship in Nigeria

There are several challenges that have hindered the growth and development of entrepreneurship in Nigeria. Some of these challenges are enumerated below.

- ❖ **Lack of Capital:** Ideas cannot be implemented and brought to fusion without the needed funds. Over the years, many Nigerians have come up with great ideas that could be made into

real and thriving businesses. The problem is the unavailability of capital to fund these business ideas. The Lack of capital is the major reason for the slow development of entrepreneurship in Nigeria.

- ❖ **Difficulty in Securing Loans from Financial Institutions:** Since every idea requires capitals, one of the most viable sources of funds in any country is loan through financial institutions. Obtaining a loan is near impossible or extremely difficult for an average Nigerian. This is because financial institutions consider it to be such a huge risk to lend money to people to run businesses.
- ❖ **Poor State of Infrastructure in Nigeria:** The poor state of infrastructural facilities in Nigeria is another major problem affecting the growth of entrepreneurship in Nigeria. The most prevalent infrastructural problem is that of unstable power supply in Nigeria. Most businesses run on electricity and require stable electricity in order to thrive. Another infrastructural problem is the lack of good roads and transportation system in Nigeria. Businesses that have to do with transportation of goods from one place to another finds it extremely difficult or impossible to do so. The poor state of roads also leads to the destruction of commodities. All of these add up to the high cost of running a business in Nigeria.
- ❖ **Unstable State of Nigeria Economy:** the socio-economic and political instability of the country adds up to the challenges hindering the flourishing of the entrepreneurship sector in Nigeria. The fall and rise of oil prices, for example, which is the major source of revenue in Nigeria, has a direct impact on the standard of living in Nigerians. This in turn affects businesses in the country. Another challenge is political instability in the country. When a new government comes into power, they change policies to suit their interests. This change in policies is another major challenge for entrepreneurs in Nigeria. Unstable socio-economic state of the country's economy has a significant impact on the progress of entrepreneurship in any country.
- ❖ **Inconsistent Government Policies:** the existence of good policies creates an enabling environment for business to thrive. When there is no continuity in government, policies that are put in place today are taken out tomorrow. Thus, business owners are not able to make sustainable and future plans to benefit the company. In Nigeria, inconsistent government policies have stifled the growth of many businesses. The Nigerian government needs to put entrepreneurs in mind when formulating policies and ensure that these policies are sustained.
- ❖ **Poor Business Knowledge and Management Skills:** Often time, many Nigerians who start businesses are not well versed on how to run and manage businesses. Many lack the technical know-how and management skills to run a business successfully. Even if the right environment is provided, when a person does not know how to manage resources, the business will fail.
- ❖ **Inadequate Planning:** This is an offshoot of inadequate business knowledge. Many people do not plan properly before starting a business. Most people do not research properly on important issues before starting their business, such as market for the business, the cost of production.
- ❖ **Lack of Patience and Commitment:** Business growth takes time, which many young Nigeria business owners are not ready to commit to. Many wants to make money quickly and hence, drop their business ideas and plan for quick money schemes. Many Nigerian youths are more money oriented than they are entrepreneurship oriented.
- ❖ **High Risk:** Many are scared of the risks involved in starting a new business, so they shy away from it. This is another reason why there has not been growth in entrepreneurship.
- ❖ **Lack of Entrepreneurship Mindset:** Many people who are intelligent, skilled or talented enough are caught up with the lack of entrepreneurial mindset. Many seek to be in the labour force or find white collar jobs, they refuse to look into starting their own businesses.
- ❖ **Lack of Access to Local and International Market:** Many entrepreneurs are not able to market their businesses internationally due to high cost of running a business. Many Nigerian businesses remain small and are not able to expand because they lack access to both international and local markets.

- ❖ **Corruption:** The prevalence of corruption in Nigeria also adds up to the hindrance of the growth of entrepreneurship in Nigeria. Business owners find it difficult to procure licenses, permits or needed goods and services from government agencies if they do not give bribes.

Suggestion for Diversification

The key to making Nigeria sustainable country in terms of development is to have a development plan that is anchored on realizing inclusive and sustainable growth. Economic policy 1999-2003 state that: *“Government will provide affordable quality education for all Nigerians, the universal basic education and mass adult Literacy programs will be pursued in earnest”* and in particular: *“Government will create incentives to expand access to information and communications technology which will facilitate leap-frog in order to short-circuit the long span of development”*. The policy even recommends partnership with national and international agencies, (Adjebeng-Asem, 1995).

However, an important distinction between developed and developing nations often lies in the wide disparity between policy pronouncements and policy implementation. Often, signs of this disparity are found in the extent to which policies are clear and measurable and application is consistent. Often, developing nations adopt excellent policies and guidelines that could, if well implemented, change the futures of their citizens but alas, they are very often not followed through.

Summary and Conclusion

Without doubt, the Nigerian economy requires integrating entrepreneurship into the main fabric of economic planning. This is with a view to enhancing the Gross Domestic Product (GDP) and other life enhancement indicators, thereby lifting the majority of the citizenry from poverty to sustainable development levels and leading to the necessary diversification of the economy through job creation in the areas such as agriculture, manufacturing, service provision and commercial activities that promotes self-dependency, economic empowerment as well as adding to the national income through export of locally made goods. The Major factors limiting entrepreneurship development in Nigeria are poor and mismanaged infrastructure, non-implementation of economic policies, high interest rates placed on loans and inaccessibility of credit facilities by women. Therefore, poor entrepreneurship development is a major factor that militates against efforts to diversify Nigerian economy.

Recommendations

To achieve economic diversification in Nigeria, the government should intensify efforts in expanding the technological base of the nation to encourage productive activities so that more goods will be manufactured locally for domestic use and for export. In such way, more revenue will be accrued to the government from different sectors of the economy apart from the oil sector. Skill acquisition programmes should be developed to give our young graduates some work skills and experience and encourage productive activities that will increase per capita income. Government should come up with guidelines to enable entrepreneurs to access low interest facilities from financial institutions in such way, entrepreneurs will have capital to start up businesses. Government should make policies that will not be so rigid for entrepreneurs thereby discouraging those with entrepreneurial intentions loss interest for entrepreneurship.

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ENGLISH LANGUAGE FOR ENTREPRENEURSHIP: CHALLENGES AND STRATEGIES IN POST COVID 19 ERA

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ABSTRACT

Many people lost their jobs as a result of the COVID 19 pandemic and in the bid for survival they had rushed into entrepreneurship. But statistics have shown that many entrepreneurs have recorded minimal success in their business endeavors due to some reasons. Many entrepreneurs lack the necessary skill for survival in a competitive business world. However, English is regarded as the world's business language and research has shown that one of the challenges facing entrepreneurship is inadequate communication skills in the English language. Learning to be fluent in English in an L2 situation can be very challenging even for an entrepreneur in Nigeria. Effective communication is key to the success of any business enterprise. Since English is regarded as the lingua franca of business, its mastery can open up business opportunities for entrepreneurship.

Key Words: English language, Entrepreneurship, trade, effective, COVID 19, L2

INTRODUCTION

According to Idowu (2006), entrepreneurship is the process by which new organization come into existence. Birthing a business is as important as sustaining the business. Going through rigorous education and training as an entrepreneur is one thing, becoming successful in the business is another. However, the COVID 19 pandemic puts a lot of stress on existing businesses as well as new ones even as entrepreneurs are trying to survive amidst much competition. In a world where every entrepreneur is struggling to survive given the limited resources, the entrepreneur needs to equip themselves with the requisite skill in order to succeed as there are a lot of people providing the same goods and services at the same time. Executing a good business plan as well as constructing effective questions to conduct market research need proper linguistic competence.

A good product may suffer poor patronage for lack of proper packaging, presentation and marketing. The success of the entrepreneur largely depends on how well they are able to literally use words to coordinate their employees, relate to their customers as well as market their products. A recent report from Forbes Insights suggests that miscommunication could have a direct impact on expansion and profitability and an unsuccessful interaction with a customer could end a business relationship (McCulloch, 2019). In this paper the researchers review the importance of English language in enhancing effective entrepreneurship.

Concept of entrepreneurship

There is no standard definition of entrepreneurship but many writers propose what entrepreneurship is and or should be. Entrepreneurship is about entrepreneurial individuals creating innovative organizations that grow and create value, either for the purpose of profit or not (Gartner, 1990). Entrepreneurship does not necessarily include the creation of new organizations, it can also occur in existing organizations (Shane & Venkataraman, 2007). It also include the entrepreneurial individual and entrepreneurial opportunities and the relationship between the individual and the opportunity, as described by Shane (2003). Using a constructivist approach Bruyat and Julien (2001) propose a definition incorporating not only the entrepreneur, but also the new value created, the environment within which it takes place, the entrepreneurial process itself and the links between these constructs over time.

Entrepreneurship is the act of being an entrepreneur, which according to Adegbite (2010) can be defined as one who undertakes innovations, finance and organizes business acumen in an effort to transform innovations into economic goods. This may result in new organizations or may be part of revitalizing mature organizations in response to a perceived opportunity. In the National Policy of Education (Federal Republic of Nigeria, 2004), emphasis is laid on a united, strong and reliant nation. The policy goes farther to stress on the acquisition of appropriate knowledge and skills necessary for one to secure paid employment in office or to be self-employed. Entrepreneurship involve one starting their own business and rising with it. It is the ownership and operation of a small scale business. It has been defined as a human creative act that built something of value from nothing. Entrepreneurship is about taking initiative and learning the skills needed to assume the risk of establishing a business.

Entrepreneurship and post COVID 19 era

One of the problems posed by the outbreak of COVID 19 is redundancy and eventual loss of jobs of a good number of people. It is a widely acknowledged fact that many people lost their jobs as a result of its outbreak. Many establishments and companies have not fully recovered from the shock posed by its effect, therefore are yet to restart businesses or full operations. Some business that survived the lockdown and its after effects are still struggling to stabilize. Hence, fostering and managing entrepreneurship has become a little more problematic. Helping the entrepreneur at these times through every means possible is key to fostering entrepreneurship.

English language in trade and business

Many researchers have acknowledged the place of the English language in trade and business. Maican (2017) for one reviewed a study on foreign language proficiency and employability which was published by the European Commission in 2015. The study clearly acknowledged the place of English as by far the most important language in international trade and the provision of services. It was reported that this was the most useful language for the jobs discussed/reviewed in all sectors and in almost all non-English speaking countries (European Commission, 2015). English therefore holds an important position in foreign language learning.

Business English (unlike English for general purposes) focuses on more special needs of learners who are or are to become specialists in one particular field, i.e. economics, as well as on the elements specific to the language, skills, types of discourse and genres that underlie their future business activity (Maican, 2017). In a study on English for Specific Purposes in Europe, Fortanet-Gómez and Räisänen (2008, pp. 44, 168) show that the business English courses are designed to develop students' language proficiency, including business content and raising cultural awareness. At B.A. level, the courses have a more general character, focusing mainly on the modality of speech, with certain countries prioritizing certain skills. At Master levels, they become more specialized and focus is shifted to written communication, although oral skills remain important. Furthermore, Rafafie (2021) posits that

the growing era of mastery of communication technology and direct interaction requires an active mastery of both spoken and written English as an international language. It doesn't stop there, today understanding and mastering English is very important because English has developed into a key that holds all aspects of life from politics, society, culture, and to the most important thing which is business. English is the key to a person's career in the business world (p.1)

Hence, the need for effective communication in business cannot be over emphasized as Rafafie (2021) reports that English in the business world is very important to establish cooperation and communication between entrepreneurs on an international scale.

The Importance of English in Business and Entrepreneurship

In the business world that continues to evolve with the times, English has become a very important aspect. English is a must for business people who want to continue to grow in various fields of the

world economy. This is because in the global market, a business will face very tight competition where they must survive with all their might, various supports, and advantages, one of which is English.

Almost all major companies in the world prioritize the use of technology whose operations are carried out using English. Therefore, understanding and mastery of English is the main consideration if someone wants to work in large companies, both multinational and international. Companies that want to take steps and part in the international business world must have a high capability. There is a separate strategy that has been recommended in the 2015 AEC Blueprint pillar which states that a country must reconstruct its main elements into a fundamental and definite sector to face the era of globalization with very strong competitiveness in various sectors, especially human resources (Handayani, as cited in Rafafie, 2021). The absorption of human resources by companies must prioritize the existence of great abilities, especially in understanding and mastering English to realize their goals to take part in the international business world.

English and the business world have a very close relationship and influence each other. If a company is supported by human resources who have a good understanding and mastery of English, certainly, the company can easily enter a higher level at the international business because they can automatically connect through direct communication with other international companies. Meanwhile, if a company is not supported by human resources who understand English well, the company will automatically find it difficult to enter the world of international business and establish cooperation with international companies. However, McCulloch (2019) report sums thus;

In a golden era of globalization, mastery of a second or third language can go a long way towards increased revenue...Whether operating nationally or internationally, communication is the key to success...Employees also reap the benefits of language proficiency with improved performance, confidence and increased engagement at work. On the flip side, language deficiencies among international workers can cost dearly (p.1).

The importance of English as business language is such that it accounts for around 30% of world GDP but is likely to decline in proportion to other business languages, according to IMF data (McCulloch, 2019).

Challenges faced by the entrepreneur regarding the use of English language

Some entrepreneurs face serious language barriers and the effects on business is better imagined than stated. Deficient language skills cost Britain's economy almost £50 billion (\$63 billion) per year, or 3.5% of GDP, according to government data, while the US Committee on Economic Development suggests that American businesses lose more than \$2 billion a year due to cultural misunderstandings (McCulloch, 2019). Chislett (2017) outlines some basic errors made by those learning English as a second language (though Chislett was addressing the Dutch speaker of English).

1. **Mixing up the word order:** The simple rule in English grammar is that the subject should always come before the verb followed by the object. This rule is usually referred to as the SVO word order. Most sentences must conform to this. English word order rules are actually not very flexible. For sentences in the present and the past, and the future, as well as negative sentences and questions, the basic, standard word order in English remains. While jumbling your word order is not always a huge problem in terms of being understood, it does tend to project an air of confusion which is highly unprofessional.
- 2) **Wrong use of Prepositions:** Mastery of the prepositions correlates to the mastery of the English language. But little problem is that there are no simple rules for prepositions, one needs to learn how they are used through observation and practice. Other problems include (Zwilling, 2013):
- 3) **Unclear frame of reference:** Whenever you discuss any startup matter, the receivers will view it from their particular frame of reference, including their values, their priorities, and their

background. The responsibility is on you the entrepreneur to decipher the receiver reference, and do the “translation” of your message to them.

- 4) **Cognitive dissonance:** Psychologists use this term to describe the genuine difficulty that people have in understanding, remembering, and taking action on inputs that they find irreconcilable with the current reality, or with strong existing beliefs. The message heard may be unintentionally distorted, and the entrepreneur must repeat and rephrase often to be effective.
- 5) **Using too much technical speech and jargon:** The entrepreneur’s business environment should not be a place to showcase intellectual prowess. Using coded vocabulary and abbreviations can send a negative signal to one’s clients. The remedy is to use clear and concise language (Manning, 2016).
Other most common problems in learning English faced by beginners, experts and entrepreneurs alike and how to improve them are discussed shortly (Daniel, 2021).
- 6) **Poor English Vocabulary:** Vocabulary is one of the integral parts of learning any language, including English. English has hundreds and thousands of words and it is impossible to know all of them at a given time. Even the native speakers do not know all the words in the language. There are way too many words for any person to learn, however, you do not need to learn every single one of the yet you need to have a strong vocabulary to speak fluently in English. If you want to be an advanced speaker, then you need to know 4,000 to 10,000 words and if you want to become fluent, then you must know more than 10,000 words. Now, the list is way too long to display, but a good way to start is by reading through the list and identifying the words you already know. Another problem people face is forgetting the words soon after learning them.

How to Improve English Vocabulary: You can start with some simple methods and games to learn and play, respectively, to work on your vocabulary. Make a list or flashcards of twenty-five words that you want to learn and keep reading it. Do not forget to write down the meanings of those words along with them so you can remember how to use a certain word in a certain situation. Divide the list of words into five parts and study five words every day.

Now, this is where the trick comes in, on the second day try to recall the first day’s five words and write them down. Continue the pattern of writing down the previous day’s words for five days. On the sixth day, try recalling all the words and write them down. When you are done, check your list and see how well you have done. If you use this method, you will see an improvement in your English vocabulary and you will never forget the words you learn with this trick.

- 7) **Confusing Spelling:** There are hundreds and thousands of words in English that have completely different spellings but sound the same when pronounced. You can have a ‘pair’ of shoes or eat a ‘pear’ for lunch. These words sound the same but have vastly different meanings and spellings. Moving on, you will also notice that individual letters in words can sound different. For instance, the letter “f” can be spelt in different ways. You can spell it like a “gh” in words such as “enough, or tough,” or you can spell it like a “ph” in words like “phone,” or you can use it like a double “f” in words like “fluff.” Whew! That’s a lot. This has to be on the top of the list of problems faced by students in speaking English. You can improve upon these problems by reading books and watching movies and noticing how some letters have different spellings and pronunciations.
- 8) **No Interaction, or Lack Thereof, With Native Speakers:** Constant practice and encounter with the native speakers and other English speakers can help the entrepreneur become fluent in English. You can find native speakers via Facebook groups and other online media. Besides, the entrepreneur can make friends with other English speakers.
- 9) **Difficult Grammar:** English grammar is intricate and tricky. Learners can find grammatical patterns difficult, especially in speaking and it can lead to a wrong message being delivered. English grammar rules are not clean-cut and there are way too many of them. As a result, they are tough to memorize, and even tougher to apply. You can work on grammar by starting with

the basics, including plural forms, comma rules, subject -verb agreement and pronoun-agreement rules.

- 10) **Pronunciation:** There is no correspondence between sounds and spelling in the English language. The relationship between them is completely arbitrary. For instance there is no explanation why the word 'read' should be pronounced /ri:d/ in the present and /red/ in the past. Some people who speak English as a second language have issues using some of these heteronyms.

How to Improve Pronunciation: Try watching movies in English because that is one of the easiest ways to deal with the problem. Hearing words spoken out loud acts as a mirror effect and improves your speaking skills. It is super important to keep practicing. You can also try reading novels. Read them out loud. Make sure that you pronounce the words rightly and read them slowly so you can pay attention to them properly. This also acts as a great solution for people who do not have any native English speakers to talk to.

Strategies of Improving the English language skills of the Entrepreneur

It is important to remember that communication only happens when the other person really hears what you mean to say. Since English has become a global language even in business and trade improving the English language skills of the entrepreneur is therefore sacrosanct to successful entrepreneurship. If the entrepreneur and the team of Human Resources are conversant with written and spoken English, minimum errors and failures will be recorded in their day to day business transactions. The entrepreneur's ability to leverage on their communicative competence and or prowess will lead to much success in entrepreneurship. To be successful, the entrepreneur has the responsibility of overcoming all barriers to make interaction effective (Daniel, 2021). Strategies through which the entrepreneur will improve upon their communicative competence are discussed briefly shortly. Some researchers have proposed some ways of improving on one's language skills, a few of them are reviewed briefly (Oxenham, 2019);

- 1) **Start by learning body language:** Communication is derived from physicality. That's why the first language that you should study isn't your target language. It's body language—specifically, the postures, gestures and mannerisms of native speakers. The next time you're sitting in a room with an international client or working with native-speaking employees, pay attention to their mannerisms: What do they do with their hands? How do they position their bodies? Do they lean in so close you can feel their breath, or do they maintain a careful distance even from dear friends? Imitate what they do. That way, even when you're self-conscious about your grammar or accent, you will still *look* the part of a native speaker. That will go a long way.
- 2) **Incorporate a few words at a time:** As you learn, go easy on yourself. In a business environment, you might feel extreme pressure to perform right away. You won't master the language overnight. Start small. Speak the language, begin with common greetings and phrases, and slowly work your way up.
- 3) **Keep track of unfamiliar words:** Whether you work in an office where everyone speaks your target language, or whether you're on a small team in charge of international clients, pay attention to what native speakers are saying. If you don't know a word, ask or look it up. Keep a running list in your phone so that you can access it on the go. Take note of business-related terms, of course, but also write down slang and idioms.
- 4) **Learn strategically:** Start with greetings, and employ them often to get comfortable with the language. From there, work on basic grammar- you should be able to construct elementary sentences and ask questions. For vocabulary, mix everyday words with terms specific to your industry. To find out what words you need, take note of conversations in English; what phrases come up often? Which do you use the most? Every day, write down ten new words to translate

and memorize. Further reviews on ways to combat communication issues are outlined shortly (Tran & Birman, 2018).

- 5) **Set specific goals.** Learning is best done by setting specific goals that are challenging yet achievable. Don't leave the timeline open-ended, either; set clear deadlines for yourself. A goal like "I want to be able to give a presentation in English," is too vague. Instead, say, "I want to be able to comfortably deliver a ten-minute presentation in English about sales goals, without using a PowerPoint, by the end of August."
- 6) **Create habits:** Find ways to practice English every day or every week. Regular effort builds momentum and creates habits of learning. For instance, try to read one industrial article a day, deliver a presentation in English once a week, or write your weekly team updates in English.
- 7) **Believe in yourself:** Learners who believe in their own self-efficacy are more motivated and more willing to take on challenging tasks. Reflect on whether you truly believe you can accomplish your set goals. If not, revise your goals and make them smaller or more manageable until you trust that you can achieve them.
- 8) **Enjoy the learning experience:** People with more positive attitudes toward learning English make more of an effort and learn more than people with negative attitudes. If you find yourself dreading English practice time, rethink your approach. Be creative: read the English version of your favorite book, for example, or enroll in an English cooking class.
- 9) **Use authentic English materials:** Textbooks and practice tests have their time and place. But authentic materials, such as TV shows, podcasts, and TED talks, expose you to English in its native habitat. They better prepare you for real-life situations, and they're often more enjoyable than strictly educational materials. Seek out good writing, watch great speakers, and try to imitate the format, structure, and language of those whose work you admire. Exposure to authentic materials not only helps with language proficiency, but it can also enhance your knowledge of a particular field.
- 10) **Join a positive learning community:** While there are plenty of good language learning apps on the market, our own research at EF shows that learners still benefit from having an effective teacher and a supportive learning community. Teachers help students set achievable goals and overcome barriers that inevitably arise along the way. Supportive classmates provide accountability and the friendly push that students need to keep up with their study plans. Our students who join a social media group with their teachers and classmates study two to three times more than those who do not.
- 11) **Ask for feedback:** Seek regular feedback from teachers and mentors while you practice an important speech or work on a critical business proposal. Find people who like to nit-pick about language and grammar. They will help you perfect your English. In today's digital age, it is becoming easier to find great resources for improving your business English. Other tips include;
- 12) **Extensive Reading :** Entrepreneurs can increase their vocabulary by reading books, articles, fairy tales, newspapers, and all materials written in English.
- 13) **Watching English movies:** Watching movies is an activity that should not be missed because it can provide refreshment for us from tiring activities. From this activity, we can use it as a medium for learning English. From this activity, we can recognize both standard and nonstandard expressions and sentences in the dialogue contained in it. Watching movies in English can familiarize us with English words and sentences and can also improve our pronunciation.
- 14) **Listening to English Songs:** An important effective tool that can help the entrepreneur is listening to English songs. Paying close attention to these songs can enhance memorizing and mastery of the lyrics. This will in turn make for increase in word knowing and pronunciation.

CONCLUSION

English has grown to be the language of business in Nigeria and the international market. Adequate knowledge of English is sacrosanct for successful entrepreneurship so as not to lose out in global competition. Any entrepreneur that wants to grow and succeed in the international level must have a good command of the English language because English has become a bridge in business around the world. Having effective communication in English can be quite challenging and exciting for the entrepreneur if they give it time. The problem of COVID 19 whose resultant effect is redundancy and unemployment for many people even necessitated the embrace of entrepreneurship. Surviving in a post COVID 19 era as an entrepreneur can be very challenging. The Importance of English and ways of overcoming the challenges of entrepreneurship regarding the knowledge and use of the English language were discussed in this paper.

RECOMMENDATIONS

- 1) Curriculum planners should emphasize English for special purposes for all students in their specific areas of specialization.
- 2) Courses relating to English for entrepreneurship or business should be inculcated into the curriculum to help develop and improve students' communicative competencies as would be entrepreneurs.
- 3) Entrepreneurs already in the field should go for training and retraining to equip them with requisite skills needed for effective entrepreneurship.
- 4) Entrepreneurs should explore business English through authentic readings and video lectures, while learning about business vocabulary, concepts, and issues.
- 5) The entrepreneur and would be entrepreneurs should enroll for online courses on English language skills like The Rocket Languages online courses occasionally. This can help them practice pronunciation and writing right up to an advanced level suited for a business environment. They can hire an online tutor to help them with improving on their English language skills.
- 6) The entrepreneur as much as possible should use less of technical semantics in relating with other employees and clients. Clarity and simplicity in language use help to forestall any manner of miscommunication that may arise.
- 7) Entrepreneurs should endeavor to ask for feedback from coworkers, employees and clients/customers to ensure effective communication.

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EXAMINING THE ROLE OF SECURITIZATION ON THE 2007/2008 FINANCIAL CRISES

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ABSTRACT

This paper examines how poor financial product designs and perverse incentives from Basel II mid-year financial frameworks and regulations in 2004 contributed to the 2007/2008 financial crisis eruption that took place in the US and spread to the rest of the world. We argued that Basel II was procyclical, of perverse incentives, subjective in risk weights determination by banks, and relied on weak and inadequate supervisory and monitoring by Central banks and other regulatory bodies where those banks were domiciled. The paper makes use of a literature review on the securitized and the traditional banking system, Charts and Tables were used to picture the various activities in the securitization process that took place both before and after Basel II was implemented and the resultant “shadow banking” that occurred. We concluded that lower capital requirements, lower credit weights, expanded issuance of subprime loans, and prejudice in ratings by various rating agencies (all occasioned by Basel II) worked together to bring the financial system to its knees in the 2007/2008 financial crisis. Recommendations were that policy “summersault” should be avoided. There is a need to stress test and subject every policy to a “Devil’s advocate” at every stage of policy development and implementation.

Keywords: *Financial product design, perverse incentives, Basel II, Financial system*

INTRODUCTION

Innovations in financial product designs and combinations of credit risk with derivatives have never been so tremendously carried out compared to those produced in the early 2000s before the 2007 and 2008 financial crises in the financial sector. New Leveraging products such as the conversion of residential mortgage-backed securities (RMBS) to tranches of Asset-Backed Securities (ABS), Collateral debt obligations (CDOs), and the existence of Special Purpose Vehicle (SPV), Credit Default Swaps (SDS), etc. were brought to the financial system--which were not bad innovations. But what seems to be great innovations became tools for the downfall of the financial system in the 2007/2008 financial crisis. Securitization created a slew of new financial instruments as well as new applications for old ones. Credit default swaps (CDS) on asset-backed securities, collateralized debt obligations (CDOs), collateralized loan obligations (CLOs), etc. (Gorton & Metrick, 2012). Markose, (2022 lecture note, 2) pointed this out saying “residential mortgage-backed securities (RMBS), is an innovation of great merit which has now fallen into disrepute due to a combination of factors that has led to the so-called ‘subprime’ crisis”. As the report has it, a total of \$8 trillion or more of asset class of residential mortgage-backed securities (RMBS) were created which were destroyed by the fall in house prices (Markose, 2022, 1). From the end of 2004, the process of securitizing mortgages from private-label asset-backed securities (ABS) issuers took off as well, but in a much more intense and nearly exponential manner (Blundell-Wignall & Atkinson, 2008). These bubbles in leveraging were busted by a lot of interconnected factors that were not envisaged as the bubbles persisted.

What then is the role of Basel II in evolving the 2007/2008 financial crisis? And how do the banks and other financial intermediaries take advantage of Basel II (perverse incentives)? These questions are what this paper seeks to provide answers to. The paper is divided into four sections: First, on literature review on securitization and Traditional banking, second, synthetic securitizations and Basel II. Thirdly, Basel II and its associated financial damnations, And fourthly, Conclusion, suggestions, and recommendations.

Objectives

This paper generally aims to examine the new securitization era in the financial sector and the role of Basel II that took place during the early 2000s and 2007/2008. Specifically, the following objectives shall be achieved:

1. To explain the synthetic nature of securitizations that took place before the 2007/2008 financial crisis
2. To discuss how Basel II promoted perverse incentives in advising a reduction of capital requirement.
3. To point out possible recommendations that could have been helpful if such were followed.

LITERATURE REVIEW

Securitization

Securitization, to begin with, is a process of transforming future cash flows from underlying assets by banks (e.g., Mortgage loans, car loans, credit cards, etc.) to present cash income by transferring the right of that future cash claims to a third party(counterparty) either at a face value or at a discount. Securitization of mortgage loans entails pooling thousands of mortgages and selling the pool to a special purpose vehicle (SPV) that funds the purchase by issuing investment-grade securities (i.e., bonds with ratings in the capital markets with varying levels of seniority (referred to as “tranches”). (Gorton & Metrick, 2012)(Banks, 2016). **Originateto distribute (OTD) model** is used in securitization. A securitized asset allows a bank to raise cash for additional lending that would otherwise be limited by the amount of deposit it can raise. In traditional banking, loans and advances are given out to bank customers and such loans are retained on the bank’s balance sheet as assets till the day of maturity. But under securitized banking, such loans need not be on the balance sheet and be waiting for future cash flows from borrowers. Special Purpose Vehicles (SPV) were used to take bank loans off from balance sheets, structure them, and sell them to investors (Markose, 2022 lecture note pg.2).

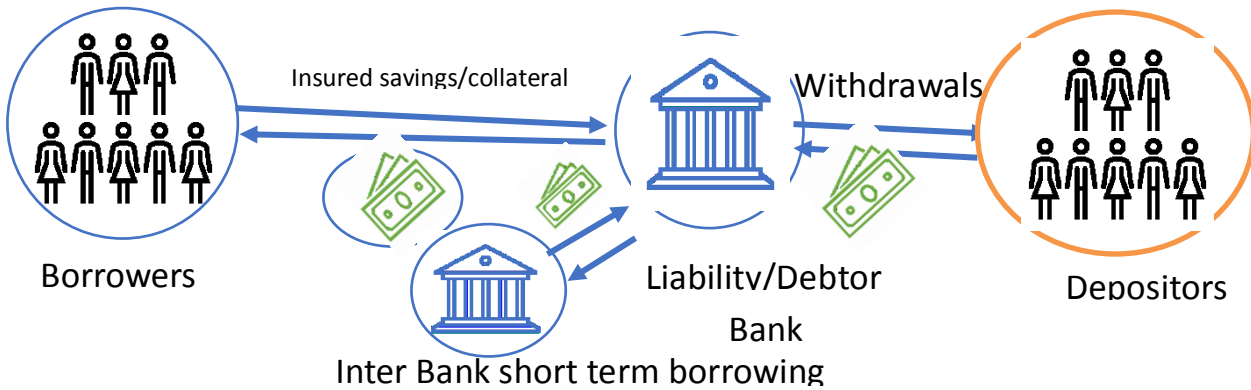
The Table below, Figures 1 and 2 summarize the difference between traditional banking and securitized Banking. It can be observed that the traditional banking system guide their customer’s deposits by securing insurance guarantor on them while securitized banking guide against credit risk by taking up collateral. Secondly, traditional banking kept their loans and advances on their balance sheet while securitized banking kept them off their balance sheet by securitizing them. Thirdly, traditional banking can raise more deposits by raising interest on deposits to attract cash inflow or by borrowing at the interbank short-term borrowing markets. In securitized banking, more cash is being raised by increasing the repo rates(the rate at which banks buy the repo agreement back from the hand of investors(lender) to whom they have sold the asset initially—usually above the face value).

Differences between Traditional Banking and Securitized Banking

Traditional Banking	Securitized banking
(1) Reserves - Minimum levels set by regulators. - Shortfalls can be borrowed from Central Bank	(1) Haircuts - Minimum levels set by counterparties - No borrowing from central bank.
(2) Deposit Insurance - Guaranteed by the government	(2) Collateral - Cash, treasury securities, loans, or securitized bonds
(3) Interest Rates on Deposits - Can be raised to attract deposits when reserves are low.	(3) Repo Rates - Can be raised to attract counterparties when funds are low.
(4) Loans held on Balance Sheet	(4) Loan Securitized - Some Securitized bonds may be kept on balance sheet and used as collateral.

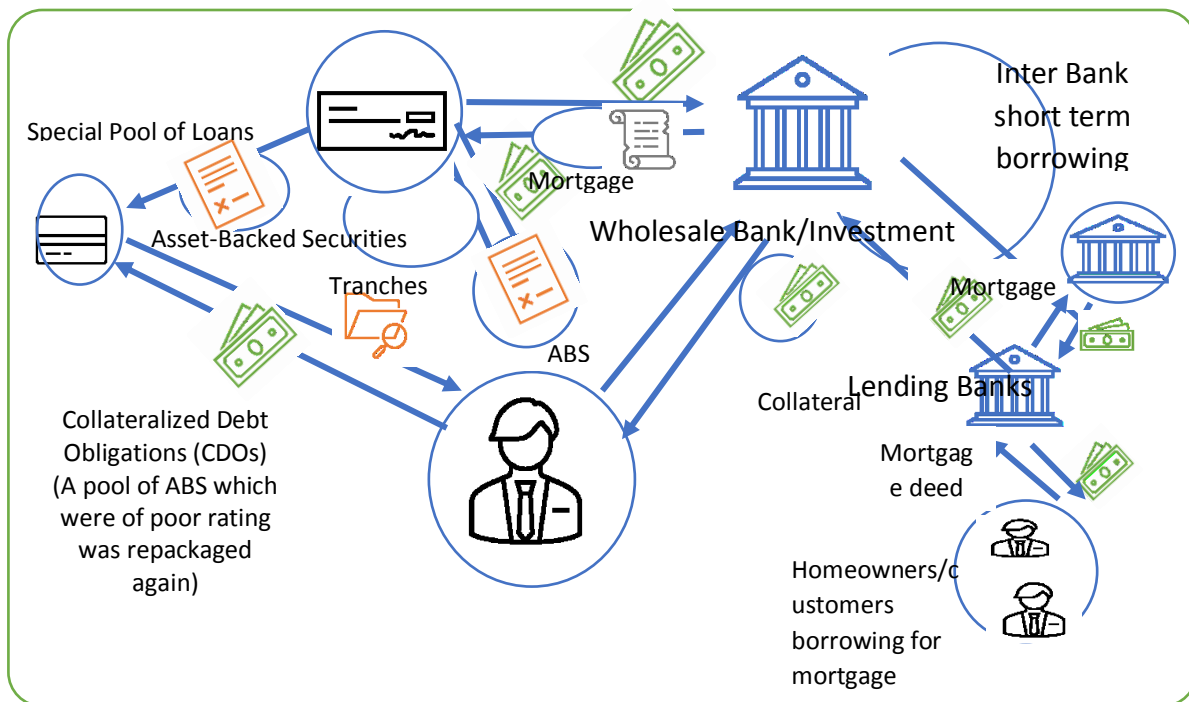
Source: Gorton & Metrick (2012)

Figure 1: Traditional banking



SOURCE: (Gorton & Metrick, 2012) was improved upon with modifications.

Figure 2: Securitized banking



SOURCE: (Gorton & Metrick, 2012) with modifications and was improved upon

Basel II

Basel is a committee of Central banks of different nations situated in Switzerland that is acting under the umbrella of the Bank for International Settlement (BIS) and was established in 1988. They give recommendations and regulations concerning banks' practices and survival (Lamy, 2008). New regulations from Basel II came in the mid-year of 2004 with the title "Revised framework for capital standard and Quantitative impact study 4 (QIS-4) Basel II" (Blundell-Wignall & Atkinson, 2008). There are three (3) pillars: Capital requirement, regulatory supervision and market discipline, as further enumerated by Lamy (2008):

1. New capital requirement of 8% to be applied to different weights (0, 20%, 50%, 100%) for credit risk and operational risk, and market risk
2. The duty of supervisors to intervene if a bank's risk profile is excessively high in comparison to its capital.

3. Requiring Banks to disclose more information than previously to improve market discipline.

Synthetic Securitization and Basel II

Synthetic securitization has generally been classified as the second phase or second level of the securitization process. It is synthetic because banks were encouraged by Basel II (An international Banking committee based in Switzerland to harmonize banking practices and regulations A.K.A Basel.) to combine credit risk with derivatives involving retaining securitized financial products on their balance sheets by taking up a Credit Default Swaps (CDS) on them. This new regulation from Basel II came in the mid-year of 2004 with the title “Revised framework for capital standard and Quantitative impact study 4(QIS-4) Basel II”(Blundell-Wignall & Atkinson, 2008). Markose, (2022), pointed out that “In particular, under synthetic securitization, which marked phase 2 of bank securitization, Basel II allowed banks to use a risk weight of 20% for bank assets that are insured by credit default swaps issued by AAA-rated CDS guarantors. Effectively, this led to players like AIG to enter the CDS market and for banks to issue mortgages for which they received a 50% risk weight and then to ensure the same using CDS”.

Basel II and its Damnation on the Financial System.

Basel II’s motivation for banks to combine credit risk and derivatives and lower risk weights that invariably lower minimum capital requirement has been termed to be **Procyclical** i.e. serves as a contributory factor to business cycle fluctuations. Basel II’s primary tenet was credit transfer. Transferring credit risk from one bank’s balance sheet to another appears to be a good idea at the individual bank level. However, if all banks did this and the credit guarantors lacked sufficient reserves, the entire system became unstable (Markose, 2022). According to Ron (2016), on Basel II he said:

*“Financial regulatory policies such as **Basel II** pushed banks to own highly rated securities, such as AA and AAA-rated MBS. Moreover, the nature of securitization meant that one bad loan pool could be owned by many institutions i.e., many institutions were connected to the same bad loans. Because the failure of an unhealthy bank can lead to the failure of an otherwise healthy one, this made the 2007/2008 financial crisis systemic.”*

Secondly, apart from being procyclical, Basel II is also of Perverse incentives and made banks to be subjective in credit weights determination i.e., asking banks to reduce capital requirements from 8% to 1.6% (using reduced risk weights 50% to 20% $= 0.8 \times 20\% = 1.6\%$) gives the financial institutions more ample opportunity for Arbitrage to go into giving out more and more subprime loan mortgages- the same problems Basel trying to solve from the deficiency observed in Basel I was created again. Basel II allowed Internal Rating Based (IRB) approach which was likely to prone banks to be subjective towards risk weights determination. Banks categorized assets according to their internal risk assessments in the IRB approach and they must have a mechanism in place that allows them to assess the likelihood of borrowers defaulting (Lamy, 2008). But this approach was an open door for banks to be subjective since they are profit-driven. Therefore, (Blundell-Wignall & Atkinson, 2008) put it this way:

“The problems of regulatory arbitrage under Basel I are not solved within pillar 1 of Basel II, and the new rules may even introduce problems. Because risk inputs are subjective, the IRB approach, for example, exacerbates the problem of moral hazard. Inputs can be manipulated by banks to reduce the number of required inputs”.

Thirdly, Basel pillar II and III, recommended supervision, monitoring by Central banks and other regulatory bodies where these banks are domiciled, and periodic publications of securitized activities by these banks. But it was obvious that many of these regulatory bodies do not have enough staff to cover and adequately carried out their oversight functions. The supervisory review process is covered

in pillar 2. Banks can be forced to hold capital for risk not adequately captured under pillar 1 through stress testing and supervisory guidelines. To build buffers in this way, supervisors must be forward-thinking, that is, they must keep up with changes in market structure, practice, and complexities. This is a difficult task by definition. Supervisors also have fewer employees (per regulated company) and are paid less. If supervisory methods lag (as they did during the subprime crisis), policymakers will be unable to address pillar 1 flaws (Blundell-Wignall & Atkinson, 2008).

Methodology: This paper makes use of an extensive literature review on securitization precluding the 2007/2008 financial crisis, BASEL II regulation. Charts and images are used to show the Interconnectedness of the different agents trading in synthetic securitization Banking (also called Shadow banking)

CONCLUSION AND RECOMMENDATIONS

At this junction, it is obvious to state that the reduction in the capital requirement, lower credit weights vis-à-vis lower lending standards that led to the expanded issuance of subprime loans, and prejudice in Ratings by various Rating agencies (all occasioned by Basel II) worked together to bring the financial system to its knees which caused the 2007/2008 financial crisis. The following therefore are recommended to foreclose future repetition of policy “summersaults” in the banking regulation and supervisory function. There should be stress testing and subjection of policies to “Devil’s advocate” (i.e., someone or a group of proficient bodies who can look at the cause and effects of such policy) before such policies are published and implemented. Capital adequacy should be taken as paramount in any policy or regulations tailored towards banking practice and survival. Supervisory and Regulatory bodies should be well equipped and staffed to ensure full coverage of all responsibilities. They should be very smart and know that banks would always want to find a way around any policy or regulation that is aimed at checkmating them.

APPENDIXES

Haircuts. A reduction in the amount paid by a lender to a borrower compared to the original value of such securities. The collateral is valued less than the face value.

Repo Agreement: An agreement to repurchase back a securitized asset by the borrower from the lender at future date.

Repo Rate. the rate at which banks buy the repo agreement back from the hand of investors to whom they have sold the asset initially--usually above the face value).

RMBS: Residential Mortgage-backed securities

CMBS: Commercial Mortgage-Backed Securities

ABS: Asset-Backed Securities (set of different types of securities such as RMBS, CMBS, CLOs, CDOs, etc.).

CDS: Credit Default Swaps (a type of insurance taken against loss on securities)

CDOs: Collateral Debt Obligation (sets of restructured securities that were of poor/lower grades or rating)

SPV: Special Purpose Vehicle (An entity that was set up to purchase the right to cashflows from an underlying asset)

CLO. Collateralized Loan Obligations (this is a securitization of commercial Banks Loans.

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BRAND EXTENSION STRATEGY AND CONSOLIDATED MARKETING PRACTICE OF NIGERIAN BOTTLING COMPANY IN PORT HARCOURT METROPOLIS, RIVERS STATE

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ABSTRACT

Recent emergence of brands in the global market following the dominance of internet, web based services, mobile telephony and related technological as well as virtual world of communication had repositioned marketing practice and opened doors for small, medium and large companies. Companies are now moving into new markets to secure market share and increasing profitability. However, the adoption of brand extension strategies does not trigger commensurate result in some cases, hence the need for continuous investigation of the subject becomes expedient. The study investigates brand extension strategy and consolidated marketing of Nigerian Bottling Company in Port Harcourt Metropolis, Rivers State. The study adopted the descriptive survey design to draw valid conclusions from facts discovered. A total of 367 respondents were surveyed through questionnaire administration. Three (3) research questions and six (6) researches hypotheses were formulated and tested. Data analysis was done with mean and standard deviation while Hypotheses were tested with Pearson Product Moment Correlation Coefficient using SSPS version 25. Findings revealed that brand extension strategy (rebranding) positively influence consolidated marketing practice (promotion) of Nigerian Bottling Company in Port Harcourt Metropolis, Rivers State. The study thus concludes that brand extension strategies significantly influence consolidated marketing practice of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State. The researcher recommends that the Nigeria Bottling Company in Port Harcourt should adopt persuasive and impersonal communication methods in advertising their products across various media platforms for increasing sales. That the Nigeria Bottling Company in Port Harcourt should regularly charge creative and inspire logo, name, image, marketing strategy and advertising themes to their products to create new identity in connecting with customer. And that the Nigerian Bottling Company in Port Harcourt should expand its market into more segments such as production of wine, food supplement and smoothies to leverage on the company's growth.

Key words: Brand, Strategy, consolidated, extension, rebranding.

1.0 INTRODUCTION

The present age which is distinctly marked by the dominance of internet, web based services, mobile telephony and related technological as well as virtual world of communication had repositioned marketing practice and opened doors for small, medium and large business companies across the world. With the current marketing practice which is supported by improved strategies small businesses can compete with a large multinational company in the marketing of product and services. Marketing and brand extension are two closely connected concepts in practice and are related by same attributes, however, they can be distinguished. Brand extension in practice reinforces the concept of branding which according to Chang and Chen (2018) while marketing focuses on what company does branding reveals the personality of a brand. Dacin and Smith, (2011) suggests that branding is vital to the success of a business, as it communicates the values, characteristics and attributes that specifies what a particular brand is, and what it is not. Aaker and Keller (2014) maintained that consumers develop associations through branding, for example prestige, economy, and status, to the product in question and eases purchase decision. This process is strategic and all about creating a brand that will last in the consumer's needs.

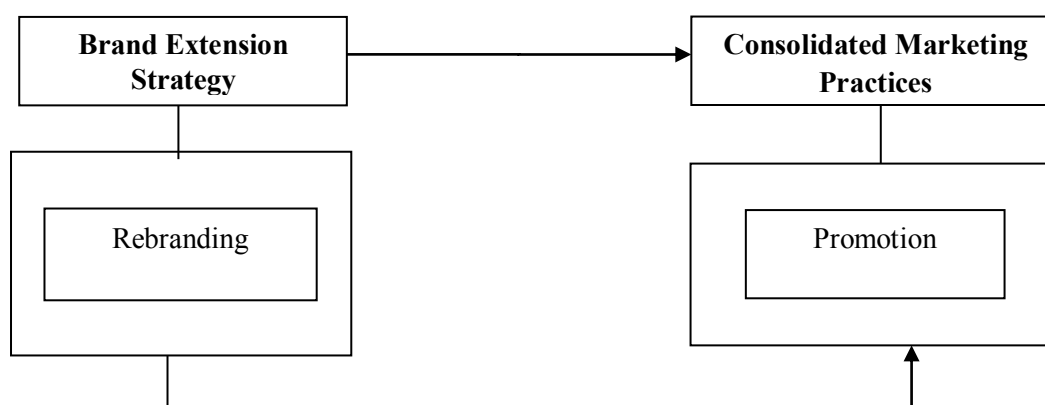
The focus of this research study is to examine brand extension strategy and consolidated marketing practice of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State. The Nigerian Bottling Company (NBC) is the bottling partner for the Coca-Cola Company in Nigeria being the market leader in the soft drinks which has been pursuing vigorously its policy of developing and adding new products to its product line. The Coca-Cola Company owns the brands and is

responsible for consumer brand initiatives. NBC manufactures, package merchandise and distributes the refreshing Coca-Cola products to its trade partners and consumers. Nigeria Bottling Company Plc is today Nigeria's number one better soft drinks selling more than six million bottles per day, a figure which is still growing with option of new plants in various parts of the Nigerian federation. The company has a product mix ranging from Coke, Fanta, Ginger Ale, Fanta Tonic, Fanta Orange, Fanta Lemon, Fanta Chapman, Kris bitter lemon and Fanta current, Diet Coke, Coke Light, Vanilla Coke, Coke free, etc the Nigeria Bottling Company (NBC) also partners with other beverage business such as Monster Energy, Edrington and Brown-Formen to sell their products (Stilling, 2015).

Statement of the Problem

The focus of branding is to develop a set of meanings for brands in relation to its attributing benefits, values and personality. One of the major branding decisions for a company is the selection of brand strategy (Hitesh, 2019; Park et al., 2001). Buday (2012) assert that a well-known brand name helps the company enter new product categories more easily. Rebranding Coca-cola bottling Company product is one major example which which has maintained existing market and penetrated new market with new product using global brand names like "Coke". Today, it is common for consumers of Coca-Cola soft drinks to patronize new soft drinks with extended brand name of Coke such as, diet Coke, Coke light, Vanilla Coke, Coke free, etc within the Coke family. However, when defect occurs in parent brand it negatively impact on extended brands thus discourages consumption of new products. Nigerian bottling company has experienced brand negative perception which has direct consequences on new market. Consumer's interest in new product is therefore determined by parent brands performance which decreases upon dissatisfaction. It is on this premise and several other intervening factors that this study: Brand Extension Strategy and consolidated marketing practice of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State becomes very crucial for investigation.

Conceptual Framework



Conceptual framework showing link between Brand Extension Strategy and consolidated marketing practice. This research which studied brand extension strategy and consolidated marketing practice of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State has two main variables; predictor variable "Brand Extension Strategy" with Rebranding, Search as its dimensions and the criterion variable "Consolidated Marketing Practice" with Promotion

Aim and Objectives of the Study

The Aim of the study is to investigate the influence of brand extension strategy on consolidated marketing practice of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State. The specific objectives are to:

1. investigate relationship between rebranding and consolidated marketing practice of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State

Research questions

These following research question was provided for the study.

1. to what extent does rebranding relates with consolidated marketing practice of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State?

Research Hypotheses

The following null hypotheses were formulated to guide the study:

H₀₁: Rebranding has no significant relationship with promotion of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State.

H₀₂: There is no significant relationship between rebranding and distribution mgt of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State.

Scope of the Study

The scope of the study is discussed on three perspectives. The content scope is limited to the influence of brand extension strategy and consolidated marketing practice of Nigeria Bottling Company in Port Harcourt metropolis, Rivers State, as well as their dimensions and measures which are domiciled in marketing mgt and consumer behavior. The Geographical scope is limited to Port Harcourt metropolis, Rivers State. The level of analysis is at firm level, specifically, the unit targeted at customers of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State.

2.0 Literature review

Concept of Brand Extension Strategy

Brand extension or brand stretching is a marketing strategy in which a firm marketing a product with a well-developed image uses the same brand name in a different product category. The new product is called a spin-off. According to Kopp (2020) brand extension is when a company uses one of its established brand names on a new product or new product strategy. It's sometimes known as brand stretching. The strategy behind a brand extension is to use the company's already established brand equity to help it launch its newest product. While, Bhasin (2019) maintains that brand extension is a strategy used in marketing. A company which is already branded in the market with a pre-defined image will make use of the same brand name to market a different product category. By using the new product category linked with the existing brand name, the market reach of the new product can be made easy. Since the market is already aware of the existing products that are associated with the brand, the new product will reach out faster to the customers. Jobber & Fahy (2009) put that when a new brand is combined with an existing brand, the brand extension is called sub-brand. An existing brand which gives rise to a brand extension is called a parent brand. In a scenario, when the parent brand is already linked with many products through many brand extensions, then it is called as a family brand.

Park, Jun, and Shocker (2016) assert that brand extension leverages the reputation, popularity and brand loyalty associated with a well-known product to launch a new product. He opined that, to be successful, there must be a logical association between the original product and the new item. A weak or nonexistent association can result in the opposition effect, brand dilution. This can even harm the parent brand. Successful brand extension allows companies to diversify their offerings and increase market share. They can give the company a competitive advantage over its rivals that don't offer similar products. The existing brand serves as an effective and inexpensive marketing tool for the new product (Kopp, 2020). Keller (2003) maintained that brand extension involves that use of ad existing brand name on a new product in a new category to benefit from the existing brand name's awareness

and associations-leverage the investments a company makes in its existing brand names and hedge against the risk of new product failures.

Dimensions of Brand Extension Strategy

For the purpose of this research the dimension of brand extension strategy will be looked at the point of rebranding.

Rebranding

According to Muzellec and Lambkin (2006) rebranding is a marketing strategy in which a new name, term, symbol, design, concept or combination thereof is created for an established brand with the intention of developing a new, differential identity in the minds of consumers, investors, competitors and other stakeholders. Often, this involves radical changes to a brand's logo, name, legal names, image, marketing strategy and advertising themes. Such changes typically aim to reposition the brands/company, occasionally to distance itself from negative up market; they may also communicate a new message a new brand of directions wishes to communicate. Rebranding is the process of changing the corporate image of an organization. Similarly, rebranding is the creation of a new look and feel for an established product or company. It is a marketing strategy of giving a new name, symbol or changing in design for an already established brand. The idea behind rebranding is to create a different identity for a brand, from its competitors, in the market. There are several reasons for a company to go for rebranding. One prominent factor is to connect with customers. Rebranding is good for the business, but at the same time it may be risky. There is always a possibility that the consumers do not like the new brand (The Economic Times- Definition of Rebranding). The usual goal of rebranding is to influence customer perception about product or service or the company overall.

Concept of Consolidated Marketing Practice

Gerry (2011) identified marketing as a two-way exchange of value between a marketer and a consumer by providing vehicle for interaction and purchase. Cletus (2019) defined marketing as any activities carried out by individuals and organizations which is intended to exchange something, that is of value to the parties involved that will make them satisfied. The above definitions sum up the essence and meaning of marketing namely, marketing is concerned with what people want or need, finding methods to produce, distribute and sell them profitably, (Chukwuka & Enyinna, 2015). According to Chukwuka and Enyinna (2015) marketing is a top man argument function and as a management process, it involves an inter face of four elements called the 4Ps of marketing namely (i) Product, (ii) Price, (iii) Place (or Distribution) (iv) ; Promotion. The 4Ps or marketing mix is a term carried by Neil Borden which are considered the ingredients that combine to capture and promote a brand or products unique selling points, those that differentiate it from its competitors. The ideas behind Borden's model were refined over the years until E. Jerome McCarthy reduced them to 4 elements called "The four Ps".

Measures of Consolidated Marketing Practice

This study adopted promotion as measures of consolidated marketing practice. Chibuike (2016) defined promotion as the marketing mix that aimed at bringing the existence of the products or services to the knowledge of those the products or services are meant for. According to Him, promotion aims at stimulating demand and increasing sales. Promotion includes activities or methods like market research, advertising, trade fairs and exhibition, sales promotion, personal selling, public relations. In short, it is used to create awareness and persuade the market in lieu of the firm's products. Chukwuka and Enyinna (2015) maintained that promotion deal with how a business enterprise should create knowledge and inform prospective customers about a product. They further assert that, promotion is the communication dimension of the marketing mix. Anderson (2021) asserts that, promotion includes advertising, public relations and promotional strategy. The goal of promoting a product is to reveal to customers why they need it and why they should pay a certain price for it.

According to Anderson (2021) marketers tend to tie promotion and placement element together so they can reach their core audiences for example, in the digital age, the “place” and “promotion” factors are as much as they are offline. He also maintained that, promotion refers to specific and thoughtful advertising that reaches a company’s target market.

Theoretical Framework

This study is underpinned by categorization propounded by Henri Tafel (1970). The Categorization Theory was propounded by Henri Tafel and his colleagues in the early 1970’s as a fundamental theory to explore the links about the brand extension. As per the theory of categorization a market where consumers have lot of products confusion in making a selection increase drastically there consumer tries to categeze the brand image as per their understanding. When two or more product exits in front of consumers, they might reposition memories to frame a brand image and concept toward new introduction. A consumer can judge or evaluate the extension by their category memory. They categorize new information into specific brand or product class label and store it. This process in not only related to consumer’s experience and knowledge, but also involvement and choice of brand. According to Kim (2003) if the brand association is highly related to extension, consumer can perceive the fit among brand extension. Some studies suggest that consumer may ignore or overcome the dissonance from extension. ie. Perceived misfit with parent brand is ignored, and does not cause dilution of parent’s brand equity.

Empirical Framework

The view of related empirical studies showed that no research study is directly related to the present study. However, some were found relevant. Fatima, Iram, Muhammad and Shahid (2015) investigated the impact of brand extension and brand image on brand equity in Pakistan. The study adopts descriptive design using questionnaire for data collection from 150 respondents. By use of the SPSS the correlation and regression tests were applied for interpreting the result. Results identified that there is positive significant relationship between brand extension and brand image on brand equity. Kalu and Samson (2014) carried a research study on “the effect of Brand Extension strategy on marketing performance of Soft Drinks Bottling Firms in Nigeria. The study adopted descriptive design. A total of 98 copies of questionnaire were administered to respondents. Analysis of the data through the use of descriptive tables and pearson moment correlation coefficient of the SPSS package. Finding shows that a significant percentage of the total soft drinks products sold on annual bases belong to the extended banks of the parent products.

Gap in Literature

Several studies had been conducted on brand extension strategy in marketing research such as studies carried out by Kalu et al. (2014) on the effect of brand extension strategy on marking performance of soft drink bottling firms in Nigeria, these and many other researches were conducted on the subject, however search through literature has revealed that, there is no known study which attempt to investigate the relationship between brand extension strategy and consolidated marketing practice of Nigerian Bottling Company in Port Harcourt Metropolis, Rivers State which created knowledge gap sought to be filled by this research. This study is titled, “Brand Extension strategy and consolidated marketing practice of Nigerian Bottling Company in Port Harcourt Metropolis, Rivers State.

3.0 Methodology

This study adopted the descriptive survey design. According to Gall cited in Ojera (2016), the purpose of the descriptive survey research design was to obtain pertinent and precise information concerning the current status of phenomenon. The population of this study comprises of people who have particular passion and fantasy for only brand of Coca-Cola products and its extended brand marketed by the Nigerian Bottling Company in Port Harcourt Metropolis, Rivers State. A sample size of 404

persons were randomly selected and served with copies of the questionnaire while a total of 367 copies of the questionnaire were successfully retrieved representing 91% response rate and used for the analysis. Data was collected by use of questionnaire which was developed in line with the purpose of the study. According to Bryman and Cramer (1990; as cited in Cavana et al., 2001) an alpha coefficient of 0.8 or higher is accepted, hence the coefficient of 0.82 gotten in our test is higher than the benchmark 0.8 by Bryman and Cramer and is considered reliable.

Data analysis was done with mean and standard deviation on a four(4) point Likert type scale (of Very High Extent = 4, High Extent = 3; Low Extent = 2; and Very Low Extent = 1) while Hypothesis were tested with Pearson Product Moment Correlation Coefficient using SPSS version 25.

4.0 Data presentation and result

Research Question 1: what extent does rebranding relates with consolidated marketing practice of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State?

Table 1: Computation of mean responses on the influence of Rebranding on Consolidated Marketing Practice of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State (346)

Descriptive Statistics						
Questionnaire items	N	Sum	Mean	Std. Deviation	Variance	
REBRANDING AND CONSOLIDATED MARKETING PRACTICE	346	1322.00	3.8208	.29125	.085	
Rebranding and consolidated marketing practice of new brand products helps to increase and average brand equity in terms of net worth and long term sustainability just from the renowned name.	346	1305	3.77	.552	.304	
Rebranding offers opportunity for change of product outlook and further appeal to more customers	346	1334	3.86	.472	.223	
Rebranding and marketing of an extended brand product increase awareness of the brand name and increase profitability from offering in more than one product category.	346	1329	3.84	.366	.134	
Profitability is only achievable if a company is closely committed to rebranding and marketing brand extension of its product line.	346	1320	3.82	.476	.227	

Source: SPSS Output, (2021).

The data (table 1) illustrate the summary of the statistics for the dimension of the predictor variable, rebranding with summarized values for central tendency based on the responses to the indicators. The analysis revealed that all items in the scale had a weighted mean scores above the criterion mean of 2.50 and thus, were accepted that rebranding relate with consolidated marketing practice of Nigerian bottling company. In summary, with a grand mean of 3.77, the respondents confirmed that rebranding relates with marketing of Nigerian bottling company in Port Harcourt metropolis, Rivers State is to a very high extent.

Hypothesis 1

Rebranding has no significant relationship with promotion of Nigerians bottling company in Port Harcourt metropolis, Rivers State.

Table 4: Correlation Analysis Showing the Relationship between Rebranding and promotion of Nigerian bottling company in Port Harcourt metropolis, Rivers State

Correlations		REBRANDING	PROMOTION
REBRANDING	Pearson Correlation	1	.530**
	Sig. (2-tailed)		.000
	N	346	346
PROMOTION	Pearson Correlation	.530**	1
	Sig. (2-tailed)	.000	
	N	346	346

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

Source: *SPSS-generated output (2021)*

The result in table 4 above shows that PPMC coefficient is calculated at 0.530. This value is significant which suggests the existence of a strong relationship between Rebranding and promotion of Nigerian bottling company in Port Harcourt metropolis, Rivers State. The positive sign of this correlation coefficient gives the evidence that Rebranding significantly relates with promotion of Nigerian bottling company in Port Harcourt metropolis, Rivers State. This implies that an increase in extensive advertising would likely increases promotion of Nigerian bottling company in Port Harcourt metropolis, Rivers State. Given the significant 2- tail value (PV) = 0.000 < 0.005, the researcher therefore reject hypothesis three which state that “there is no significant relationship between Rebranding and promotion of Nigerian bottling company in Port Harcourt metropolis, Rivers State.

5.0 Discussion of Findings

This study which investigated the relationship between brand extension strategy and consolidated marketing practice of Nigeria Bottling Company in Port Harcourt metropolis, Rivers State supports previous studies. The researchers' intention was to determine if rebranding correlates with promotion of Nigerian Bottling Company. These findings agree with the finding by Fatima et al. (2015) who found a significant relationship between brand extension and brand image on brand equity. Similarly, Kalu and Samson (2014) in their study revealed that a significant percentage of the total soft drinks products sold on annual bases belong to the extended banks of the parent products. In another study Abdul et al. (2014) show that brand extension, brand awareness, brand familiarity; customer attitude contribute to develop parent image after extension. Collaboratively, Kopp (2020) maintains that brand extension leverages the reputation, popularity and brand loyalty associated with a well-known product to launch a new product in Port Harcourt metropolis, Rivers State.

6.0 CONCLUSION AND RECOMMENDATIONS

Following the analysis and results which reveal a significant relationship between rebranding, price discounting, new market search and promotion and distribution management, the study conclude that brand extension strategy significantly influence consolidated marketing practice of Nigerian Bottling Company in Port Harcourt metropolis, Rivers State.

on the findings and conclusion in this study, the researchers therefore offer the following recommendations, that:

1. The Nigerian Bottling Company in Port Harcourt should adopt persuasive and impersonal communication methods in advertising their products across various media platforms for increasing sales.
2. The Nigerian Bottling Company in Port Harcourt should regularly charge creative and inspire logo, name, image, marketing strategy and advertising themes to their products to create new identity in connecting with customer.

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MICROFINANCE SCHEME AND PROFITABILITY OF SMALL AND MEDIUM SCALE ENTERPRISES IN BAYELSA STATE

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ABSTRACT

This study investigated the impact of microfinance scheme and profitability on the development of small and medium scale enterprises in Bayelsa State. The nature of the research was descriptive and the research design was survey design which covered both the Small-Scale businesses and the Microfinance Banks in Bayelsa State. Structured questionnaires were designed to enhance the collection of related data. The analysis involved simple percentages, and charts for easy understanding. A total of 206 (two hundred and six) questionnaires were distributed and 200 questionnaires were returned. From the study we deduce that Encouraging and significant correlation has been established between microfinance institutional systems and small and medium scale performance. About 83.5% of the study area strongly agreed that microfinance banks have contribute meaningfully to the development and profitability of small and medium scale enterprises in Bayelsa State. Despite the challenges and coupled with the unwillingness of the deposit money banks to lend to the Small-Scale businesses, the study shows that the microfinance institutions have contributed very significantly to the profitability and growth of small and medium businesses. The study recommends that the Central Bank of Nigeria should regulate the interest rates charged by the microfinance banks, and also create more credit outlets to other sectors so as to generate more employment opportunities in Bayelsa State of Nigeria.

Keywords: *Microfinance scheme, SMEs, Profitability, Bayelsa, Nigeria.*

INTRODUCTION

It is apparent that developing economies all over the world strive to achieve industrial development. Nigeria, a developing economy is not exempted. Over the years, the Nigerian economy has been dominated by large industries which are mostly multinational. This is apparently due to the government policies that encouraged and put emphasis on the development of these large industries at the over head of the small and medium scale industries. Eventually, the Nigerian government acknowledged the development of small and medium scale industries as a requirement for nourishing a well-balanced industrial sector. Faust (2010), describes four rudimentary interrelated inputs that are required to give some motivation to the spreading out of small and medium scale enterprises. They included favourable government policies and incentives, technical assistance, managerial assistance, and financial assistance. Due to the hesitations, the low rate of return, the cost of administration and the unexceptional cost of preceding government lending programmes, Faust in his view further argued that financial backing for the small entrepreneur has been missing from both the government and the commercial sources. Consequently, he suggested that an institution should be established and completely dedicated to helping small scale enterprises, the deprived persons and those households who have need for financial services. Microfinance institutions are intended to support small enterprises, especially those who have limited access to financial resources. Institutions that are providing microfinance services are varied, including deposit money banks, community banks and state-owned microfinance institutions and development banks.

According to Kirby (2002), it has recorded a huge success in most parts of the world such as South Africa, Japan, Singapore, Indonesia, Brazil, France and Sweden. In the view of Ofoegbu, Akanbi and Joseph (2013), SMEs are the universal remedy for the progress of the economy and enlargement of many less develop countries including Nigeria. They are of the opinion that concentration on SMEs would be able to contribute to creation of jobs, thereby helping for skill development and acquisition, and improvement for technological innovation and development.

Through the process of monetary deregulation and modernization, government and the Central Bank of Nigeria (CBN) have established various number of financial facilitating programmes to enable small scale businesses and indigenous operators to boost self-sufficiency and encourage main-stream financial transactions. These include Agricultural Credit Guarantee Scheme (ACGSF), Commodity Surveillance, SME Finance, Small and Medium Enterprise Equity Investment Scheme (SMEEIS) and Refinancing and Rediscounting Scheme (RRF). However, government intention of helping small scale enterprises, and their various programmes over the years have failed to produce the desired result (Yumkella and Vinanchiarachi, 2003). The reason behind the failure is as a result of the numerous challenges faced by the SMEs which are as follow; lack of long-term financing, inappropriate management skills, low market accessibility, disproportionate legislation, inadequate infrastructure, lack of electricity, etc. (Lawson, 2007). In looking at the failure of Small and Medium Enterprise Equity Investment Scheme (SMEEIS) originated in 2001, the government of Nigeria came up with plans to establish microfinance banks so as to cover the gap that exist between the money deposit banks and small and medium business owners. In the view of the apex bank, the Central Bank of Nigeria (2005), the Nigerian formal financial system, consisting largely of deposit money banks, only caters for about 35% of the population in small scale enterprises, and leaving about 65 percent of the population to be lending money through NGO's, (MFIs), private money lenders, friends, family relations and credit unions which are not under the regulation of government and are problematic because of unconventional form of agreement. The contributions made by small and medium enterprises to economic advancement and development have been recognized globally.

Ofoegbu, et al (2013) view SMEs as the force behind economic development of numerous developing countries which include Nigeria. They are on the opinion that SMEs focuses on the creation of jobs, lessening in income disparity, production of goods and services in the economy, as well as a tool for making fruitful pace for skill development and acquisition, which work for as a tool for smooth improvement for technological innovation and development especially in adjusting and perfecting evolving technological breakthroughs. The contributions of SMEs are to raise a better livelihood of the people, bring about better way or significant rural capital formation and to ensure high level of production and proficiency. And also see SMEs as a major means of attaining equitable and sustainable industrial specialization and concentration. Musa and Aisha (2012) Ogujiuba, Fadila and Stiegler (2013) subscribe that SMEs cover almost more than one third of the total share of employment, sales and value added small and medium enterprises constitute the most feasible and absolute vehicle for self -sustaining industrial development, as they possess the capability to grow an indigenous enterprise culture more than any other strategy that could be applied. SMEs represent the sub sector of exceptional focus areas in any important economic reform programmes that targets creation of employment, poverty lessening, food safe keeping, rapid industrial development and withdrawing rural urban migration. The introduction of microfinance bank is to curtail the challenges of the lack of financing for SMEs. The national conference came up with a recommendation that the development of suitable microfinance policy will be critical to the development of sustainable microfinance institutions and by implementing it through micro enterprises in Nigeria (CBN, 2004).

Microfinance banks are introduced in 2005 to replace the community banks. Even though many studies have examined the issue of small scale enterprises in Nigeria, given the prevalence of poverty, high level of unemployment and less growth in economic activities, especially in Bayelsa State of Nigeria, and not many of them have evaluated the impact of MFIs on profitability of small and medium scale enterprises development. This study aims to fill this gap. However, the main Objective of this work is to evaluate microfinance scheme and profitability of small and medium enterprises development in Bayelsa State.

The Concept of Microfinance

Consultative society aim at assist the poor (2003) define microfinance as the supply of loans, savings and providing basic financial services to the poor. These operators of small enterprises need a diverse range of financial instrument to encounter working capital requirement, building of assets, stabilized

consumption and guard themselves against risk. Financial services needed by small enterprises which include operational capital loans, credit facilities, savings deposit, secured pensions, insurance in both capital and properties and money transfer services. In preparation, microfinance is ample more than disburser rent management and collection of little bits of loan. It is rather referring to flexible process and structured to suit credit need and cash flow pattern of small business. Microfinance is not a free donation firm despite its functions as poverty lending. Primarily microfinance seek to make access to credit for the poor who ordinarily unable to access financial services in the formal financial market by reasons of their poverty, that is, no adequate assets for collateral. It therefore places requirement on the borrowers for proper utilization and to make complete repayment of the borrowed amount even at commercial interest rates (CGAP, 2003). Microfinance is not new in Africa. In other societies and history, we come across schemes and social arrangements which enable people to pull their resources for onward distribution to cooperatives and needy individuals. Examples of sure include Adashe and variants of Esusu. Nigerian microfinance institutions have also integrated the best practices of traditional scheme into operational procedures (Ehigiamusoe, 2006). The use of microfinance in Nigeria has existed for a very long time, mostly through informal microfinance activities without government policies and regulations.

The CBN (2004) noticed that microfinance institutions grew as a result of the failure of the money deposit banks to provide financial services to the deprived. Microfinance institutional system can be classified into formal and informal institutions. The former consists of banks, while the latter include cooperative societies, self-help groups etc. Several microfinance programmes and have been established by both governmental and non-governmental agencies, to encourage economic growth and development in the country by increasing and improving the productive capacity and living standard of the poor. Informal microfinance groups include: The Esusu/Itutu/Adashai, Daily/periodic contribution. While the formal group includes: The Bank for Commerce and Industry in Nigerian (NBCI), The Nigerian Industrial Development Bank (NIDB), Nigerian Agricultural and Cooperation Bank (NACB) etc. Integration of the informal subsector into the financial system, makes financial services readily available to productive Nigerians who are not eligible to services from the traditional financial system and Contribute to rural industrialization.

In December 2005, Central Bank of Nigeria (CBN) bring together a Microfinance Policy Outline to improve the access of small- entrepreneurs and low-income households to financial services essential to increase and modernize their operations in order to contribute to rapid economic growth. The brain behind was that no inclusive growth can be attained without refining access to credit of this segment of the economic strata to factors of production, especially financial services.

Since these developments, the microfinance institutional system in Nigeria had been challenged by numerous encounters since the beginning of the Microfinance Policy Framework in December, 2005. In order to redress this unintended development, the apex bank has revised the National Microfinance Policy Framework for Nigeria in July 2011 so that would it enhances the delivery of broaden the horizons of microfinance services on a workable basis for the parsimoniously active poor and low-income households. It also offers appropriate machinery for tracing the doings of development partners and other non-bank financial service providers in the microfinance sub-sector of the Nigerian economy. The policy is equipped in the powers given to the CBN by the provisions of Section 33 (1) (b) of the CBN Act No. 7 of 2007 and in enactment of the requirements of Sections 56-60 (a) of the Banks and Other Financial Institutions Act (BOFIA) No. 25 of 1991 (as amended). It should be read in combination with the MFB Operating Template and the reviewed Regulatory and Supervisory Guidelines for Microfinance Banks (MFBs) in Nigeria. Precisely, a total of about 865 microfinance banks have been authorized, Microfinance Certification Programme (MCP) for operators of microfinance banks put in place and the promotional machinery beefed up (www.cenbank.org).

Concept and definition of small and medium scale enterprises

Bountiful literature exists on small and medium scale enterprises (SMEs) are written by various authors and in different languages and for numerous purposes (Banji, 2020; Daodu, 1997; Egbong,

2004; Ekpenyong, 1992, and 1997; Ireoluwa, 2002; Olurunshola, 2001; Osinowo, 1997). This detail underlines the essence, importance and relevance and the development of small and medium scale enterprises of any given economy. The understanding from the developed economies in relation to the roles played by small and medium scale enterprises also support the fact that SMEs cannot be ignored especially in the less develop countries like Nigeria. In order to look at the importance of small and medium scale enterprises in relation to the growth and development of any given economy, SMEs have been variously referred to as the “apparatus of growth”. This curtails the fact that many countries all over the world that give attention to SMEs sector have succeeded in achieving noteworthy lessening of poverty and enhancement in the excellence and standard of living, lessening in crime rate, upsurge in per capita income as well as rapid growth in GDP among other helpful effects (Onugu, 2015).

However, there is no commonly accepted definition of small and medium scale enterprises (SMEs). This non-commonly accepted definition is held by (Onugu, 2015); he posited that the classification of businesses into large-scale or small-scale is a personal and qualitative judgment. In countries such as the USA, Britain, and Canada, small-scale business is defined in terms of annual income and the number of paid employees. In Britain, a small-scale business is defined as that industry with an annual income of 2 million pounds or less, with not less than 200 paid employees (Onugu, 2015). In Japan, a small-scale industry is defined according to the type of industry, paid-up capital and number of paid employees. So, small and medium-scale enterprises are defined as: those in manufacturing with 100-million-yen paid-up capital and 300 employees; those in wholesale trade, with 30-million-yen paid-up capital and 100 employees; and those in the retail and service trades with 10-million-yen paid-up capital and 50 employees (Nwosu, et al 2013).

In Nigeria, there is no standard definition that differentiates a purely small- scale enterprise from a medium-scale enterprise. The Central Bank of Nigeria, (CBN 1998) in its Monetary Policy Circular No. 22 of 1988, defined small-scale enterprises as having an annual income not exceeding 500,000 naira. In the 1990 budget, the federal government of Nigeria defined small scale enterprises, for purposes of commercial bank loans, as those with an annual income not exceeding; 500,000 naira, and for Merchant Bank Loans, those enterprises with capital investments not exceeding 2 million naira (excluding cost of land) or a maximum of 5 million naira. The National Economic Reconstruction Fund (NERFUND) and Small and Medium Industries Equity Investment Scheme (SMIEIS 2002) put the ceiling for small-scale industries at 10 million naira. Companies and Allied Matters Act (CAMA, 1990) defines a small company as one with: an annual income of not more than 2 million naira; total asset value of not more than 1 million naira.

Productivity and profitability of small and medium enterprises

Events of enterprise efficiency (for example, labour productivity or total factor productivity) vary critically both within and across industries. Business size may be linked with some other factors that are interrelated with efficiency, such as organizational skill and technology, and the effects of the policy environment. In the United States of America and United Kingdom manufacturing sector industries in these countries have a larger firm, have a greater market share, and have a greater productivity growth than small and medium enterprises. Most research work on developing economies show that the smallest firms are the least efficient, and there is evidence that both small and large firms are comparatively inefficient compared to medium scale firms (Little, et. al., 1987). This directly imparts on the profits made by SMEs.

It is often contended that SMEs are more innovative than larger firms. In developed countries, SMEs frequently follow 'niche strategy', (using high product quality, flexibility, and receptiveness to customer needs, as means of competing with large-scale mass producers). Many small firms bring innovations to the market place, but the contribution of inventions to productivity often takes time and larger firms may have more resources to adopt and implement them (Aes *et al.*, 1999). SMEs are highly valued, especially in developing economies, for many reasons. One of such is that SMES

achieve decent levels of productivity especially of capital and all other factors taken together than large firms and earn some good profit as well (Christopoulos & Tsionas, 2004).

Potential Sources of Finance for small and medium enterprises

There is wide agreement in Nigeria that government policies are made in favour of the formal sector and against the informal/local sector. This unfavourable situation ponders heavily on the SMEs. While formal sector enterprises enjoy such direct benefits as access to credit and foreign technology, restraint on competition through tariffs and quotas, and trade licensing, the informal sector is often ignored and even stressed by the authorities. Enterprises and individuals within this sector operate mainly outside the system of government benefits and regulations and thus have no access to the formal credit institutions and the main sources of technology transfer. Many of the economic agents within this sector operate illegally, often pursuing similar economic activities to those in the formal sector, such as marketing foodstuffs and consumer goods, repair and maintenance of machinery and consumer durables, and running transport services. Unlawfulness in this case is generally not due to the nature of the economic activity but to an official limitation of access to legitimate activity (ILO, 1973). These official limitations sometimes include requiring enterprises to register their businesses and pay high registration fees; file certain statements of accounts; provide information about their activities (which the enterprises may consider to be confidential); and pay taxes, etc. These conditions have tended to limit not only the activities of SMEs but also their sources of financing. There are two main sources of enterprise financing open to SMEs in Nigeria: formal financial institutions such as deposit money banks, merchant banks, savings banks, insurance companies, and development banks; informal financial institutions consisting of local money lenders, landlords, credit and savings associations (co-operative societies); friends and relations; personal savings (Ogboru, 2004).

Pilar, Marta and Antonia (2018), in her work tell the important implications for both policy makers and the manager of Small and Medium Enterprises. There should be an encouraging relationship between labour efficiency and the efficiency of SMEs and should be an encouragement to implement programmes that aimed at improving employee training and qualification, boosting internet organization in an approach that inspires and motivates workers, and raising the stock of capital per employee. Public authorities and high placed persons should also encourage concentration among smaller companies to help them gain size and thus improve their level of efficiency. The progressive relationship between carry across capacity and proficiency reveals the prominence of the internationalization process of small and medium enterprises (SMEs).

Thi Thu *et. al* (2009) stated that recent public debates on microfinance have been mentioned as an important instrument for economic development in developing countries. This has led to an almost overjoyed attitude among policy makers and aid organizations about potential poverty reducing effects of microcredit. A question was raised, whether microfinance really will be able to significantly reduce world-wide poverty? The researcher determines the impact of microcredit programme in Vietnam. Based on the information from the rural households retrieved from the Vietnam Household Living Standard Surveys 2004 and 2006, it also examined influence of microcredit on household-self-employment profits in Vietnam, by comparing this with the influence of money deposit bank credit. Using quite a few approximation techniques, the empirical analysis reveals that both access to microcredit and participation in microcredit programmes do not significantly affect household self-employment profits. In contrast, credit from money deposit banks seems to have a helpful effect on household self-employment profits. The same holds for access to money deposit bank credit.

Ranjula, (2008) explain that doubt and impulsiveness faced by low income households increase their helplessness by making poverty even more unbearable. The study examined whether or not microfinance involvement has results in decreasing poverty and vulnerability. A theoretical outline was developed to investigate the devices through which the financial and non-pecuniary effects of the microfinance institutional system on the beneficiaries' remunerations and enablement influence their households' ability to manage risk. Going beyond the old-style poverty estimates, they use a helplessness measure which quantifies the welfare loss accompanying with poverty as well as diverse

types of risks like aggregate and individual risks. Applying this measure to an Indian panel survey data for 2000 and 2003, he concluded that microfinance members have lower helplessness as compared to a group of non-members (control). Furthermore, we found that the poverty contributes to about 82 percent of the helplessness faced by the household followed by collective risk.

Pretes (2002) examines that the work of the Village Enterprise Fund (VEF), a US NGO in East African region – Kenya, Uganda and Tanzania as a case study in equity-based microfinance in low-income countries. Pretes observed that almost all the small and medium businesses established in developed countries depend on some form of equity capital to fund the startup phase and much of them grow successfully in their business. The achievement of startup endowments and equity financing in developed countries proposes that this technique might also be relevant in low-income or less developed countries. Using the work of the Village Enterprise Fund as an example the paper argues that start up grants and equity finance are useful and appropriate in addition to the common loan-based approaches. A typical process of such approach includes: Donor Volunteer Field Coordinator identifies potential Recipient Microfinance Institution; Business plan is written and submitted for approval; Business is established with first payment provided; Business report submitted after an agreed period of time (three months) and second payment of the grant/donation is received; Periodic assessment is done through formal and informal inspections/surveys of the project; and Monitoring continues until project reaches maturity.

Akanji (2001) in the research work recognized the proofs that poverty is indeed growing rapidly in Nigeria based on the poverty assessment study using CGAP's Poverty Assessment Tool specially made and sponsored by the World Bank. She gave two conceptual frameworks and reviews some country experiences of micro-credit programmes. The paper emphasized that indeed microfinance is an approach of economic development. Looking at the future of microfinance institutional system programme in Nigeria, the work indicated that there is noteworthy room for enhancement within the current dispensation. But he raised serious issue of supervision which must be listed and deliberated painstakingly with the financial sector regulating authorities (CBN) for the new merger of formal/informal credit institutions.

Anthony (2000), in his view stated that Government should not presume that they know what will benefit the poor better than the poor themselves. "Projects should be embarked upon because the people need them not because some contractors (those stands to make profit from the projects) are pushing for them. If development is about people, it cannot happen without the involvement of the people, he argued that the poor should clarify their own needs and priorities. It is also reasonable that before implementing any policy, the government should do well to take stock of the past attempts at alleviating poverty. The point is that when a programme has been failing each time it is attempted, the ideal thing to do would be to study the past attempts to see where the mistakes lie (policy reform).

Anthony (2000); Akanji (2001); Pretes (2002); Ranjula (2008); Thi Thu *et. al* (2009); Pilar, Marta and Antonia (2018) found significant relationship between microfinance scheme and profitability of small and medium scale enterprises in Bayelsa State. Based on the evaluation of the literature reviewed, the relevance of microfinance schemes cannot be overemphasized. The provision of microfinance has made positive influence on the individual household's budget and has changed the living standard of many low-income households in developing countries especially women in Bayelsa State.

METHODOLOGY

The researcher used descriptive research survey design in building up this study. The choice of this research design was considered appropriate because of its advantages of identifying attributes of a large population from a group of individuals. The design was suitable for the study as the study sought to look at the influence of microfinance institutional system on small and medium enterprise development in Bayelsa State. The population of the study comprised of 426 small and medium scale enterprises (SMEs) in Bayelsa State as the population of the study. The sample is the set of people or

items which constitute part of a given population sampling. Due to large size of the target population, the researcher used the Taro Yamane formula to arrive at the sample size of the study.

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

Where s = corrected sample size or sample size sought, N = population size and e = margin of error (MoE), e = 0.05 base on the research condition.

$$s = \frac{476}{1 + 476(0.05)^2}$$

$$= \frac{426}{1 + 426(0.0025)}$$

$$= \frac{426}{1 + 1.065} = \frac{426}{2.065} = 206.295 = 206$$

The major research instrument used was the researcher self-designed questionnaire entitled “microfinance scheme and small and medium scale enterprises development questionnaire” (MSASAMSEDQ). This will be appropriately moderated. The respondents will be administered with the questionnaire to complete, with or without disclosing their identities. The instrument is divided into two section A and B. Section A will elite information from bio data while Section B would obtain information from question item. The questionnaire was designed to obtain sufficient and relevant information from the respondents. The primary data contained information extracted from the questionnaires in which the respondents were required to give specific answer to a question by ticking in front of an appropriate answer and administered the same on staff of the organizations: The questionnaires contained about 12 structured questions which was divided into sections A and B. the study adopt five point Likert rating scale with numerical figures attach to it below:

Strongly Agreed (SA) 5 point; Agreed (A) 4 point; Undecided (U) 3 point; Disagreed (D) 2 point; and Strongly Disagreed (SD) 1 point.

The study employed simple percentage and five-point Likert rating scale to answer the various research questions while chi-square statistical tool was used to analyse the hypotheses at 0.05 level of significant. The simple percentage method is believed to be straight forward and easy to interpret and understand. The formula for percentage is shown as.

$$\% = f/N \times 100/1$$

Where f = frequency of respondent's response

N = Total Number of responses of the sample

100 = Consistency in the percentage of respondents for each item contained in questions.

The statistical tool to test for the hypotheses is the Chi Square (X²).

Chi Square, which is denoted by (X²) is used in measuring the discrepancy existing between observed frequency (Fo) and expected frequency (Fe). The formula for computing the Chi Square is:

$$X^2 = \sum \frac{(Fo - Fe)^2}{Fe}$$

Where

X² = Chi Square

Fo = Observe frequency

Fe = Expected frequency

The degree of freedom is calculated as shown:

$$D.F = (R-1)(C-1)$$

Where

R = Number of rows

C = Number of columns

D.F = Degree of freedom

Efforts will be made at this stage to present, analyse and interpret the data collected from the field survey. This presentation will be based on the responses from the completed questionnaires. The result of this exercise will be summarized in tabular forms for easy references and analysis. It will also show answers to questions relating to the research questions for this research study. The researcher employed simple percentage in the analysis.

Data Analysis and Interpretation

The data collected from the respondents were analysed in tabular form with simple percentage for easy understanding. A total of 206 (two hundred and six) questionnaires were distributed and 200 questionnaires were returned.

Table 1: Gender Distribution of respondent

Respondent	Frequency	Percentage
Male	100	50
Female	100	50
Total	200	100

Source: Researcher field work 2021

From table 1, it shows that the same number of response for both male and female; 100 each which comprises of 50% respondents for each.

Table 2: Age Distribution of respondents

Respondent	Frequency	Percentage
20 - 29	45	22.5
30 - 39	60	30
40 -49	75	37.5
50 and above	20	10
Total	200	100

Source: Researcher field work 2021

From table 2, it shows that 22.5% of the respondents are with the age arrange of 20 to 29, 30% are 30 to 39, 37.5% are 40 to 49, while 10% are 50 and above.

Table 3: Marital status of respondents

Respondent	Frequency	Percentage
Single	60	30
Married	90	45
Divorced	50	25
Total	200	100

Source: Researcher field work 2021

From table 3, 30% are single, 45% are married while 25% are divorced.

Table 4: Educational qualification of respondents

Respondent	Frequency	Percentage
SSCE/ND	90	45
HND/BSc	60	30
PGD/MSc	30	15
PhD	20	10
Total	200	100

Source: Researcher field work 2021

From table 4.4, SSCE/ND are 45%, HND/BSc are 30%, PGD/MSc are 15%, while PhD are 10%.

Table 5: Microfinance scheme policies encourage small and medium scale enterprises in their businesses

Respondent	Frequency	Percentage
Strongly agreed	68	34
Agreed	92	46
Undecided	12	6
Disagreed	18	9
Strongly disagreed	10	5
Total	200	100

Source: Researcher field work 2021

From the table above depict that 68 responses representing 34% strongly agreed, 92 responses 46% agreed, 12 representing 6% were undecided, 18 of 9% disagreed while 10 responses of 5% strongly disagreed. Greater percentage agreed to the fact that Microfinance scheme policies encourage small and medium scale enterprises in their businesses in making profits.

Table 6: There is a favourable interest rate given to small and medium scale enterprises by microfinance banks for profit maximization

Respondent	Frequency	Percentage
Strongly agreed	60	30
Agreed	100	50
Undecided	10	5
Disagreed	20	10
Strongly disagreed	10	5
Total	200	100

Source: Researcher field work 2021

From the above table, 60 (30%) were on opinion of strongly agreed, 100 responses of 50% agreed to fact, 10 responses were undecided while the rest percentage were disagreed. The above table shows that greater percentage agreed that there is a favourable interest rate given to small and medium scale enterprises by microfinance banks for profit maximization.

Table 7; Microfinance bank helps small and medium scale enterprises to improve their standard of living

Respondent	Frequency	Percentage
Strongly agreed	68	34
Agreed	92	46
Undecided	12	6
Disagreed	18	9
Strongly disagreed	10	5
Total	200	100

Source: Researcher field work 2021

From the table above shows that 68 responses representing 34% strongly agreed, 92 responses 46% agreed, 12 representing 6% were undecided, 18 of 9% disagreed while 10 responses of 5% strongly disagreed. Greater percentage agreed to the fact that Microfinance bank helps small and medium scale enterprises to improve their standard of living?

Table 8; Microfinance banks programmes helps small and medium scale enterprises in profit making

Respondent	Frequency	Percentage
Strongly agreed	84	42
Agreed	92	46
Undecided	12	6
Disagreed	7	3.5
Strongly disagreed	5	2.5
Total	200	100

Source: Researcher field work 2021

The table above describe the responses of small and medium scale enterprises and microfinance banks in Bayelsa State which shows 42% of the respondents were strongly agreed, 46% were agreed, 6% were undecided while only 6% were disagreed and strongly disagreed. This means that Microfinance banks programmes help small and medium scale enterprises in profit making.'

Table 9; Is there favourable time line given to small and medium scale enterprises for the repayment loan collected from microfinance banks?

Respondent	Frequency	Percentage
Strongly agreed	20	10
Agreed	30	15
Undecided	15	7.5
Disagreed	70	35
Strongly disagreed	65	32.5
Total	200	100

Source: Researcher field work 2021

The table shows that 20 respondent represents 10% were strongly agreed, 15% agreed, 7.5% were undecided, 70 respondents of 35% disagreed while 32.5% were strongly disagreed. This means that greater percentage were on the opinion that there is no favourable time line given to small and medium scale enterprises for the repayment loan collected from microfinance banks.

Hypothesis

H₀: there is no relationship between microfinance scheme and profitability of small and medium scale enterprises development in Bayelsa State?

Chi-square analysis on the extent of Microfinance scheme and profitability of small and medium scale enterprises in Bayelsa State

Crosstab

Count	Microfinance schemes contribute to the profitability of small and medium scale enterprises in Niger Delta region of Nigeria					Total
	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	
Frequency	60	81.2	12.2	26.6	20	200
Percentage	30.0	40.6	6.1	13.3	10.0	100
Valid Percentage	30.0	40.6	6.1	13.3	10.0	100

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	25.470 ^a	1	.019		
Continuity Correction ^b	4.615	1	.032		
Likelihood Ratio	5.536	1	.019		
Fisher's Exact Test				.023	.016
N of Valid Cases	200				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 21.14.

b. Computed only for a 2x2 table

Computed Using SPSS v22

The table above reveals chi-square analysis of the impact of Microfinance scheme and profitability of small and medium scale enterprises in Bayelsa State. The result indicates (r) or significance value of 0.019 at degree of freedom 1. Based on the result, our (r) or significance value of 0.019 is less than 0.05 level of significance, therefore we reject the null hypothesis (H₀) which state that Microfinance scheme has no impact on the profitability of small and medium scale enterprises in Niger Delta region of Nigeria. and accept the alternative hypothesis (H₁). that Microfinance scheme has impacted on the profitability of small and medium scale enterprises in Niger Delta region of Nigeria. This implies that there is a relationship that exists between microfinance scheme and profitability of small and medium scale enterprises in Bayelsa State.

CONCLUSION AND RECOMMENDATIONS

This study attempts to evaluate the impact of Microfinance institutional systems and small scale enterprises in Nigeria with a specific focus on Bayelsa State. Encouraging and significant correlation has been established between microfinance institutional systems and small and medium scale performance. About 83.5% of the study area strongly agreed that microfinance banks have contribute meaningfully to the development and profitability of small and medium scale enterprises in Bayelsa State. Although microfinance institutional systems in Nigeria are faced with the challenges of not enough funding, problems which militates against their efforts to funding sufficient finances to small scale enterprises (Isern *et al.*, 2009), yet there are tendencies to amplify the financial needs of small scale enterprises is substantial acknowledged. Furthermore, it has been unveiled that government

policies and programmes designed to develop small scale enterprises in Nigeria are ineffective and thereby need to be conceptualized. Apart from provision of tax incentives and financial support, it is recommended that government should try to provide sufficient infrastructural facilities such as, good road network and training institutions. Further study should be conducted on how best the small scale enterprises can make use of equity finances (such as venture capital) and other alternative sources of finance available. Based on the result of the finding, the following recommendations are made;

- i. Government should urgently tackle the problems of infrastructural development and maintenance. These include electricity, water and efficient transportation system which impact greatly on the standard of living of the people;
- ii. The government should ensure that the financial intermediary services provided by the microfinance banks be given enough publicity and captured clearly in the official financial statistics, this would assist in evaluating its contribution to the GDP of the country.
- iii. The government should ensure that activities of the microfinance institutional systems are directed to the sectors of the economy which have linkages to promote growth and development.
- iv. Microfinance Banks should create more credit to the agricultural sector so as to generate more profit opportunities in Bayelsa State.
- v. Finally, there is a need for regulatory framework to improve the lot of the stakeholders particularly the rural low-income borrowers who seem to be at the receiving end.

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FISHING FESTIVALS AND ECONOMIC LIVELIHOOD OF THE IJAWS IN BAYELSA STATE

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ABSTRACT

Festivals are a part of the African tradition in general and Nigeria in particular has different types of these festivals celebrated at one time of the year or another. In the Niger Delta region and Bayelsa State to be precise, fishing festivals are among the most prominent and celebrated festivals. Fishing festivals, apart from the fun-filled aspect, are meant to improve the economic livelihood of the people, especially indigenes of the host communities. This should lead to improved quality in the standard of living, through job creation among small businesses which ultimately culminates in poverty reduction thereby enabling self-sustenance. This study focused on fishing festivals and its contributions to economic livelihood of the Ijaws in the areas of study in Bayelsa State. The study revealed through sources of data that most fishing festivals in the state are seen as mere celebrations, therefore have no economic significance attached to them. The narrative could be changed by the planning committees getting the indigenes sensitized about the economic importance of such festivals and that they are not just fun-fares.

Keywords: Fishing festivals, economic, livelihood, Ijaws, Bayelsa

INTRODUCTION

Africa is generally said to be a continent of festivals (Ogbenika, G. E., 2020), as every aspect of her tradition is marked with one form of festival or the other. Nigeria in particular celebrates different types of colourful and vibrant festivals which range through religious, cultural, harvest (New Yam), fishing, etc. This is largely due to the diverse ethnic groups in the country, as Nigeria is said to have about 250 ethnic groups and each of these ethnic groups have their different cultures and thus celebrate to showcase their rich cultural heritage. Fishing festival are also a major type of celebration held in different parts of Nigeria, especially in the coastal regions, which are endowed with very fertile streams, rivers and lakes as well as other parts of the country that have body of waters. The Argungu Fishing Festival (Fashin Ruwa) in Kebbi State is one of such most celebrated festivals in Nigeria (Shyllon, F., 2007). There are also a number of Fishing Festivals in Bayelsa State, which are celebrated at one time of the year or another. While some of these festivals have maintained their originality, others have added additional features thereby increasing the duration of the festival. For example, the Argungu Fishing and Cultural Festival was a one-day traditional fishing competition. It has however been expanded to a week-long festival of cultural and traditional sports activities. Fishing Festivals in Bayelsa State are usually celebrated by coastal communities like Amassoma, Ossiam, Sabagreia, Opokuma, etc. These fishing festivals, if properly organized, managed and promoted, can contribute to the economic livelihood of the host communities and even extend to other nearby communities.

Objectives of the Study

Fishing festivals, apart from the fun-fare should add value to the communities economically generally and by providing income for the participants in particular. This further leads to poverty reduction and improves the quality of the standard of living of the people. The specific objectives of the study were therefore; to:

- Narrate the origin and the process of the fishing festivals in Amassoma and Sabagreia towns.
- Ascertain whether these festivals improved the economic livelihood of the indigenes of these communities.
- Examine how the festivals could be of immense economic benefits to the communities.

LITERATURE REVIEW

Fishing festivals, apart from the fun-fare should be beneficial economically to the people, making it easier for them to meet their basic needs. It should also contribute to the development of the host communities in terms of infrastructure and otherwise which will in turn be of great benefit to the indigenes. According to Asogwa *et al* (2012), the Argungu Fishing Festival has contributed significantly towards the development of Argungu town, as a result of the growing popularity of the festival. The district has been progressively identified and segregated for special infrastructural attention (Yusuf, 1982). Dantata (2007) stated that the Argungu Fishing Festival has made financial impact on the local community in terms of infrastructural development of the festival areas. The importance of the festival to the economy of the area has led the government to conserve fish stock by prohibiting use of grill nets and cast nets (Eyo and Ahmed, 2010), as the festival provides income for the participants. The Argungu Festival has been expanded from a one-day programme to a week-long festival with additional features like Boat Regatta, Traditional Wrestling and Traditional Archery. This brings about a wide range of participants in the various activities. According to Dantata (2007), the fishing festival has continued as an annual event, with additional cultural and sporting activities, attracting about 500,000 spectators from all over Nigeria and all over the world. It also attracts local and international media coverage, including the CNN and BBC. This large influx of spectators contributes to the revenue generated from the festival, as there will be a multiplier effect on businesses in and around the areas. Besides being fun, well-managed festivals and event offer a host economic and social benefits to communities. The economic benefits are easiest to see and most often cited. Festivals attract visitors which stimulates the growth of other businesses in a community or region. The visitors that attend festivals spend money, which boosts the local economy both on and off the festival site. The host community is impacted positively with increased expenditures, creation of employment, increase in labour supply, and increase in public finances, increase in standard of living and increase in awareness of the area.

Fishing Festivals

All cultures celebrate and the things, persons or themes they value provide reasons for festivals (Graham in Jafari (Ed) 2020: 226). Fishing festivals are of great value to their host communities and are therefore celebrated as an aspect of cultural tourism, as cultural tourism can be seen from diverse perspectives. First, it is a form of tourism that relies on a destination's cultural heritage assets and transforms them into products that can be consumed by tourists (DuCros&Mckercher, 2020). These cultural heritage assets include these very fertile streams, rivers, lakes and body of waters. Cultural tourism among other things also include travel to festivals (Chhabra, 2021), such as a fishing festival.

Amassoma Seigbein Fishing/Feasting Festival

This is an age-long traditional festival held annually on the 1st June at the SeigbeinOgugu Lake in Amassoma, Southern Ijaw LGA of Bayelsa State. Its origin can be traced to the death and subsequent performance of the funeral rites of Oboro, the founder and originator of Amassoma. There was an influx of guests and sympathizers and the need for their entertainment, therefore women gave baskets of yams while the men brought palm oil but fish was needed for a complete meal. The people of the community therefore went in search of fishes at "Oubulu"- a long narrow like located at the southeast end of Amassoma. They had a successful catch and then culminated in a colourful feasting ceremony (Anonymous, 2018, P.5). In honour of the late King Oboro, a fishing expedition was carried out which produced great results and thus, from this development, the Seigbein Fishing and Feasting Festival

was established and has continued over the years. This fishing festival heralds the harvesting of new yam every year and it is usually graced by beautiful dance performances of the Egbelegbele dance troupe among others. The festival tells the Amassoma tradition and displays her culture and thus promotes conservation and preserves their tradition. It features a Love Boat Party and singing, thereby attracting people from all walks of life. Highlights of the festival include harvesting of new yams, exchange of gifts & feasting. Other activities include traditional dances like the;

- Agenegbein
- Anyama Sei
- Adika
- Wrestling
- Masquerades
- Swimming Competition, etc.

The preparation for the festival proper takes place within a period of three days. The fourth day, being 1st June is the grand finale. During this period, all citizens of Amassoma are to be intact in their homes. It is a time of celebration hence free drinks and food are served, with different displays and performances by different musicians. However, there are rules that must be obeyed and observed during the period like no slaughtering of live animals and no burial activities are carried out, as it is believed that during the festival, all their ancestors were around, making merry with the people. These rules are strictly adhered to, to avoid getting the ancestors angry..

The festival comes to an end with gun shots within the town, announcing the end of the celebrations to the ancestors. It is worthy of note that the Ogugubulu (Lake) where the fishing takes place is usually reserved for a reasonable period of time. Both inlets and outlets are blocked with weaved-mats, bamboo and raffia, restricting people from gaining entrance until the fixed date which is preceded by sacrifices and canon shots. Apart from the festival being used as a remembrance of their founder, it is also said to be used to “drive or throw away evil” (Seigbein). Amassoma Seigbein Festival is the most attended festival in Bayelsa State (Charles & Ayebanoa, 2021).

Lake Effi

Lake Effi is a huge natural lake located at Sabagreia, in Kolokuma/Opokuma LGA of Bayelsa State where the fishing festival takes place. The lake was said to be discovered by one Mr. Okereke from Ikati family in Kalama compound in Sabagreia over 500 years ago. Mystically, the lake is believed to be self-purifying. Despite the thick forest surrounding it, the lake clears off every fallen piece of debris inside, leaving the entire surface clean. According to local folklore, the lake is said to periodically provide fish in large quantities for the locals. When this occurs, it is done in a celebration as people effortlessly collect the huge fishes lying around. Even more astonishing is the fact that the lake is brimming with crocodiles that do not harm humans during the festival.

Many years ago, the festival was centered on idols and hosting it was according to the dictates of the oracles. However, the owners of the lake (the Kalama compound) renounced idolatry and embraced Christianity, therefore stopped all forms of sacrifices that used to precede the commencement of the festival. The Lake Effi festival was celebrated every seven years but subject to the pronouncement of the Chief Priest of the lake, it is now celebrated annually with the advent of His Royal Highness Kala the 10th, king of Sabagreia. The festival comes up every June and lasts for three days. This is subject to ratification by the King in Council. Prayers are offered to God for protection by a pastor and a canon shot heralds the commencement of the fishing proper.

A unique feature in this festival is the fact that a Special Guest is appointed to make the first catch after which all others will follow. The fishing is done with Dii, Iboro (nets), using wooden canoes. Highlights of the festival include;

- Canoe rides
- Cultural dances and
- Fishing contest.

Prizes are given to winners in the various categories of the fishing contest.

Economic Livelihood

A livelihood is a means of making a living, which encompasses people's capabilities, assets, incomes and activities required to secure the necessities of life (Robert, C and Gordon, R. C., 1991). Its concept refers to having adequate stocks and flows of food and cash to meet basic needs, with the objective of reducing poverty by generating employment which culminates in economic viability of the people. It is also one's means of supporting existence, especially vocationally or financially.

METHODOLOGY

A qualitative approach was used in this study; with the primary data gathering techniques being field observations and interviews. These were however complemented by secondary sources of data obtained from the internet and articles on academic journals.

Area of the Study

The present day Bayelsa State was originally part of the Eastern Region of Nigeria in the three regional structures of 1954. It later became part of Rivers State by the 1969 creation of states and eventually assumed a state status in 1996, when it was excised from the parent Rivers State. The state has a total area of 21,110km² (8,150sq.ml) and has a total population of 2,278,000 as at 2016. Bayelsa State has eight (8) Local Government Areas (LGAs) and twenty-four (24) Rural Development Authorities (RDAs). The state is richly endowed culturally and one of the sectors that has the potentials to economically empower the people and provide sustainability is the various periodic festivals and cultural displays which are peculiar to the Ijaw people, such as the fishing festivals. The Amassoma Seigbein Fishing/Feasting Festival and the Effi Crocodile Lake festival of Sabagreia are the focal points of discussions in this study. While Amassoma is in the Southern Ijaw Local Government Area, Sabagreia is in the Kolokuma/Opokuma Local Government Area of Bayelsa State. Amassoma and Sabagreia are from the Ijaw (Izon) language speaking tribe in Bayelsa State and are all coastal communities.

DISCUSSIONS

- It was observed that over the years, not much has been out in to the preparation in terms of its economic benefits of festivals that will be sustainable. Festivals of this sort require proper organization, management and promotion. The locals need to be sensitized on the economic importance of such festivals and not just be mindful of the fun that comes with it.
- Taking a cue from the Argungu Fishing Festival, the government of Kebbi State has been the major sponsor of the festival. This has been passed on from one regime to another, making it an entirely a government affair. The importance of the involvement of the government in festival is seen in the calibre of personalities that attend the festivals. Some past Presidents of this country have graced the occasion at one time or the other, like President Olusegun Obasanjo and Late President Umaru Musa Yar'adua. Therefore, the need for the involvement of the Bayelsa State Government in the sponsor and participation in these festivals cannot be over emphasized.
- The festivals can be repackaged to make it more colourful and attractive and also publicized as this will attract a larger audience.
- The festivals should also include more competitive events. As stated by Mba (2011), in the Argungu Fishing Festival, the fishing contest in the waters of the river mataFada, using nets and traditional gourds made with calabashes. The fisherman who takes the biggest fish wins a prize of 7,000 dollars, a huge amount of money for Nigerian people. If competitiveness is added to the festivals, there will be more participants which will eventually lead to people spending more money in the community, thereby improving economic livelihood of the locals.

- Festivals are tourism attractions. The State Ministry of Tourism Development should therefore collaborate with the host communities and educated the planners on how best to organize these programmes, thereby Promoting the tourism attractions in the state, just as it is with the Argungu Fishing Festival which has become a leading cultural tourism activity in Nigeria.

CONCLUSION

Fishing festivals if well organized and managed by the planners, can actually contribute economically to the locals and improve their livelihood. The State Government's involvement is needed as it will on the long run impact positively on the people's well-being economically. This in turn will lead to poverty reduction and curb to rate of criminal activities within those areas. Festivals involve a large number of persons, both participants and spectators, therefore, if well-harnessed, will positively impact and affect the lives of the locals. Okpoko (1990) argues that African Countries like Nigeria have cultural festivals that are rich in mythology which can be harnessed to generate revenue. This revenue generated by the host communities and small business owners are for their benefit.

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RELIGION: ITS INTEGRATIVE AND DISINTEGRATIVE ROLE IN NIGERIA

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ABSTRACT

Religion is a way of life and so owns a special place in the human society. It has impacted on human development and peaceful co-existence in the society, and also criticized for its unproductive practices in the society. Due to the significant role of religion in the society, it is believed to have brought mankind together and divided them over the centuries. Nigeria is a religious nation and as such religion plays a significant role in its affairs and with two major religions, that is, Christianity and Islam, so much has transpired over the years giving rise to religious/ethnic clashes, and yet religion is believed to play a functional integrative role. This paper examines the integrative and disintegrative role of Religion in Nigeria. The study adopted a qualitative and descriptive method of inquiry. The study discovered that although Nigeria has and is still experiencing the disintegrative function of religion, it is the integrative function that has kept it from disintegrating. It identified and characterized the disintegrative role of religion as irrational and restrictive, causing killings, hatred, prejudice, wars and oppression between Christians and Muslims. This work concluded from its findings that, despite the disintegrative role of religion in Nigeria, the integrative role must be adhered to for nation building. It is therefore, recommended amidst other recommendations that inter-religious relationship should be improved in order to foster harmony.

Key words: Religion, Monotheist, Atheist, Agnostic, Latent Function, Manifest Function.

INTRODUCTION

History of religion is as old as the history of humanity (Apyewen, 2020). Religion is an important part of life for many people. Even people who are not all that religious by nature consider it to be important (hopetv.asia 2020). Religion is usually defined as a socio-cultural system of designated behaviours and practices, morals, beliefs, world-view, texts, sanctified places, prophecies, ethics, or organizations that generally relates humanity to super natural, transcendental, and spiritual elements. There are an estimated 10,000 distinct religions worldwide. About 80% of the world's population is affiliated with Christianity, Islam, Hinduism, Buddhism, or some form of folk religion. The religiously unaffiliated demography includes those who do not identify with any particular religion, atheist, and agnostics. While the religiously unaffiliated have grown globally, many of the religiously unaffiliated still have various religious beliefs (Wikipedia.org).

According to the findings of OpenStax (2017), it is important to note that every society also has non believers, such as atheists, who do not believe in a divine being or entity, and agnostics, who hold that ultimate reality (such as God) is unknowable. While typically not an organized group, atheists and agnostics represent a significant portion of the population. It is important to recognize that being a nonbeliever in a divine entity does not mean the individual subscribes to no morality. They further noted that, indeed, many Nobel Peace Prize winners and other great humanitarians over the centuries would have classified themselves as atheists or agnostics.

He, Y. *et al.* (2022) opined in their work that, as a special social ideology and cultural phenomenon, religion affects most aspects of human society. The United Nations Statistics Division states that currently, about 90% of people still believe in various forms of religion. As a result, we may still observe religious beliefs playing a distinctive role in many fields of modern social life. The influence of religion on ideology, culture, customs, politics, military, and other fields known.

Religious Institutions are the visible and organized manifestations of practices and beliefs in particular social and historic contexts. Like human emotions and attitudes, religious beliefs and practices project outward into the social and historic plan (lisbdnet.com, 2021).

In Nigeria, according to the survey carried out by Hoffmann & Patel (2021), religious beliefs, identities and practices are very public social markers and inanimate everyday behaviours and interactions. From social events to workplace meetings, the demonstration of a belief in a divine being that determines fortunes and outcomes as well as apportioning rewards and punishments is highly visible across the country. Schaeffer (2003), asserted that, sociologists examine religion in terms of the social functions they fulfill, such as providing social support or reinforcing the social norms. By exploring both the beliefs and the functions of religion, we can better understand its impact on the individual, on groups, and on society as a whole.

Max Weber believed religion could be a force for social change. Karl Marx viewed religion as a tool used by capitalist societies to perpetuate inequality. Religion is a social institution, because it includes beliefs and practices that serve the needs of society. Religion is also an example of a cultural universal, because it is found in all societies in one form or another (OpenStax, 2017). Therefore, in unraveling the role of religion as an integrative or disintegrative function in Nigeria in particular, there is need to adequately understand what religion is about. From the latin *religio* (respect for what is sacred) & *religare* (to bind, in the sense of an obligation) the term religion describes various systems of beliefs & practices that define what people consider to be sacred or spiritual (Fasching & deChant, 2001; Durkheim, 1915).

According to the Definitions from Oxford Languages, “Religion is the belief in and worship of a superhuman controlling power, especially a personal God or gods.” While dictionary.com in one of its definitions of religion asserted that, it is, a set of beliefs concerning the cause, nature, and purpose of the universe, especially when considered as the creation of a superhuman agency or agencies, usually involving devotional and ritual observances, and often containing a moral code governing and conducting human affairs. Durkheim defined religion as a “unified system of beliefs and practices relative to sacred things”. In his view, religion involves a set of beliefs and practices that are uniquely the property of religion-as opposed to other social institutions and ways of thinking (Scaeffler, 2003).

Religion is “human beings’ relationship to that which they regard as holy, sacred, absolute, spiritual, divine, or worthy of especial reverence. It is also commonly regarded as constituting of the way people deal with ultimate concerns about their lives and their fate after death. In many traditions, this relation and these concerns are expressed in terms of one’s relationship with or attitude toward gods or spirits; in more humanistic or naturalistic forms of religion; they are expressed in terms of ones’ relationship with or attitudes towards the broader human community on the national world” (Britannica.com).

Another constructive view of religion in Ellwood’s work (1913) observed that, “Tylor’s celebrated definition of religion, in its lowest term, as “beliefs in spiritual being” points the way to a true concept of religion. We must remember however, that man has always counted himself a spiritual being. Religion, therefore, not only includes man’s belief in spiritual life outside himself, but also man’s belief in spiritual life; it implies not only an attitude on man’s part towards external objects, but also an attitude toward himself. Practically, therefore, religion is belief in the reality of spiritual life. It is essentially an emotional, a valuing, attitude towards the universe; it is the attitude which projects mind, spirit, life into all things. Religion is, therefore, a mental attribute which finds the essential values of human personality and society in the universe as a whole or as in lower religions in material objects”.

Schaeffer (2003) observed that, Christianity is the largest single faith, the second largest is Islam. Although news events often suggest an inherent conflict between Christians and Muslims, the two faiths are similar in many ways. Both are monotheistic (that is based on a single deity); both include a belief in prophets, an afterlife, and a judgment day. In fact, Islam recognizes Jesus as a prophet, though not as the son of God. Both faith imposes a moral code on believers, which varies

from fairly rigid proscriptions for fundamentalities to relatively relaxed guidelines for liberals. He further asserted that, since religion is a cultural universal, it is not surprising that it plays a basic role in human societies. In sociological terms, these include both manifest and latent functions. Among its manifest (open and stated) functions, religion defines the spiritual world and gives meaning to the divine. Religion provides as explanation for events that seem difficult to understand, such as what lies beyond the grave. The latent function of religion is unintended, covert, or hidden. Even though the manifest function of church services is to offer a forum for religious worship, they might at the same time fulfill a latent function as a meeting ground for unmarried members.

Despite all that religion stands for and is viewed from, Karl Marx's idea of religion is, "the sigh of the oppressed creature, the heart of a heartless world, and the soul of soulless conditions. It is the opium of the people". According to Karl Marx, the father of "scientific socialism", religion is a tool used by the ruling classes whereby the masses can shortly relieve their suffering via the act of experiencing religious emotions. It is in the interest of the ruling classes to instill in the masses the religious conviction that their current suffering will lead to eventual happiness. Therefore, as long as the public believers in religion, they will not attempt to make any genuine effort to understand and overcome the real source of their suffering, which in Marx's opinion was their capitalist economic system. In this perspective, Marx saw religion as escapism (Wikipedia.org).

Problem Statement

Religion is understood from its Janus functions, such that it is viewed to serve the function of peaceful co-existence amidst other advantages that stems from its practices, and also a cause of unrest due to its excesses and intolerance. Therefore, Religion can be a tool for good, as well as a tool for evil in the society. As Africa's most religious country, Nigeria is faced with the two sided realities of religion. Hence, the focus of the study is to unravel the integrative and disintegrative role of Religion in Nigeria, with a view to enhancing its integrative functions, and proffering solutions to its disintegrative function.

METHODOLOGY

Data for this study were collected from secondary sources, which include; the internet, research, articles, newspapers. The publications were extensively analyzed as qualitative and descriptive methods of inquiry. This study considered the Christian and Islamic religions in Nigeria with a view to figure out which role religion plays in Nigeria, in terms of the integrative or disintegrative roles.

DISCUSSION

The Integrative Role of Religion

As a society, we benefit from our collective religious beliefs. In fact, there are many people who would argue that we could not function without religion (hopetv.asia, 2020). Durkheim, asserted Schaeffer (2003), sought to answer a perplexing question: "How can human society be held together when they are generally composed of individuals and social groups with diverse interests and aspirations"? In his view, religious bonds often transcend these personal and divisive forces.

According to hopetv.asia's findings, the biggest reason that society needs religion is to regulate behavior. Most of the laws that we follow today have their basis in religious teachings. There is considerable debate as to whether or not religion is required to make us good people but what is beyond dispute is that the rules for what is acceptable for society are largely based on religion. Without religion we would almost certainly live in a different type of society.

Religion helps in creating an ethical framework and also a regulator for values in day to day life. This particular approach helps in character building of a person. In other words, religion acts as an agency of socialization. Thus religion helps in building values like love, empathy, respect, and harmony (wikipedia.org, 2018).

Hoffmann & Patel (2021), further observed that, in many parts of the world, religion provides people with social solidarity and strong feelings of belonging. It also establishes and legitimizes forms of social order by prescribing the norms, practices and behaviours that actuate shared identities. Most religious teachings stipulate sanctions for undesired conduct, as well as rewards for acceptable behavior. As the most populous country in Africa and one of the continents' most religious, Nigeria's religious identities and practices are a crucial lens for understanding social relations and phenomena. A 2017 Afrobarometer survey on religion in Africa found that 56% of respondents in Nigeria identified as Christian and 42% identified as Muslim. Fewer than 5% of respondents in Nigeria said they identified with others or no religious beliefs. As an indication of religious participation, 49% of Nigerians taking part in the Afrobarometer survey said they were active members of religious groups that met outside of regular worship services while 10% of those surveyed described themselves as leaders in their religious communities. Religious organizations also play a vital role in Nigeria, often providing social services, financial support and means for social mobility adherents. Many religious organizations in Nigeria fill a critical gap in service provision left by the general feelings of state governance and poor funding of public institutions at federal, sub-nation and local levels. Services and benefits provided by religious organizations can be thought of as 'club goods', as they tend to provide exclusive benefits for members of the relevant religious community. However, religious organizations may also provide broader public goods where state social safety nets are lacking or absent, by generating non-excludable benefits to the entire community through charity and social services. So religious organizations in Nigeria often provide a range of both club goods (i.e. benefiting other community members) – for example, food donations or free medical check-ups for people in need, irrespective of their religious beliefs.

According to Goodman (2022), people who are for religion often portray it as something that gives humanity meaning and purpose, as well as providing moral compass for people to navigate by. He summed them up as the main pros of religion.

- i. Religion brings meaning to people's lives. Without a sense of meaning, people's lives can seem empty, causing depression, angst or anxiety.
- ii. Religion can bring a sense of hope and inspiration to the people, who otherwise might feel despondent, or desperate.
- iii. Many charities are run religious organisations, providing essential help to some of the most needy people on the planet.
- iv. Religion can provide social coherence, with people sharing common aims, values and moral systems.
- v. Holy teachings and books, such as the bible, Koran, or Hindu Vedas, contain great wisdom which is beneficial to all mankind and provides useful points of reference.
- vi. Religion has inspired some of the world's greatest acts, architecture, writing and sculpture.
- vii. In a changing world, religion provides a sense of continuity and a reliable foundation stone. Rites and rituals provide comfort and sucrose for people as they ride the rollercoaster of life.
- viii. Religion can act to curb the worst excesses of man's instinctive animal nature.
- ix. Churches, temples, synagogues, and mosques provide places for the community to meet, organize and socialize together.

The benefits of religious practice for society promotes the wellbeing of individuals, family, and the community (marripedia.org), thereby, the integrative role of religion to the Nigerian society.

The Disintegrative Role of Religion

Those who are against religion however, characterize it as an irrational and restrictive force that historically has brought about wars, prejudice, and oppression (Goodman, 2022). A detailed study in 1998 as detailed in wikipedia.org (2022), found 140 instances of deaths of children due to religion-based medical neglect. Most of these cases involved Christian parents who withheld medical care and relied on prayer to cure the child's diseases.

Another, well known in Western countries is honour killings which are now an extremely rare occurrence, however, they still occur in other parts of the world. An honour killing occurs when a person is killed by their family for bringing dishonor or shame upon it. Some aspects of religion are criticized on the basis that the damage society as a whole. Bertrand Russell and Richard Dawkins cite rigorously inspired or justified violence, resistance to social change, attacks on science, repression of women.

John Hartung has claimed that major religious moral codes can lead to “us vs them” group solidarity and a mentality which can lead people to dehumanize or demonize individuals who are outside their group by portraying them as individuals who are either less worthy or “not fully human”. The result of this attitude can vary from mild discrimination to outright genocide. A poll by the Guardian noted that religion is socially divisive and that this effect is harmful despite the observation that non-believers outnumber believers two to one. While terrorism is a complex subject, it is argued that terrorism is partially reassured by their religious view that God supports and rewards their actions.

Below is a summed up perspective of Goodman’s cons of religion –

- i. Religion has historically been a source of war and conflict between people ever since people started believing in it.
Religious people tend to believe that their particular religion is the only correct one and all others are false.
- ii. Religion is based on a fallacy that the universe operates according to “supernatural” rules and forces, rather than scientific ones. Stories of miracles and people rising from dead etc. remain unproven.
- iii. Religion can cause or encourage bigotry against minority groups, women and racial groups.
- iv. Religion often uses fear to gain its power, such as threatening people with hell.
- v. Some religions discourage people from living their life on earth to the full, with promise that they will get another, superior life after they’ve died.
- vi. Religion encourages an unachievable idealism and in the process creates hypocrisy, frustration, and disappointment.
- vii. Unscrupulous leaders use religion to teach themselves.
- viii. Religions are essentially manmade, rather than divinely inspired. People are encouraged to live an illusion, essentially a form of escapism.

RELIGION IN NIGERIA

The influence and the role of religion permeate every aspect of human existence on this earth and Nigeria is not an exception. Whether in rural or urban settings, Nigeria adheres to one form of religion or the other. From the lowest strata of society to the top echelon, Nigerians are quite religious (Victor, 2018). Religion in Nigeria (the most populous African country with a population of over 200 million in 2018) is diverse. Nigeria’s constitution ensures freedom of religion and the country is home to some of the world’s largest Muslim and Christian populations, simultaneously. Nigeria is divided roughly in half between Muslims, who live mostly in the north, and Christians, who live mostly in the south; indigenous religions, such as those native to the Igbo and Yoruba ethnicities, are in the minority. The Christian share of Nigeria’s population is on the decline due to fertility rate compared to Muslims in the north. Muslims are about 53.5%, while Christian population is 45.9%, while others 0.6% (Wikipedia.org).

Victor (2018) observed that, policy makers in the Executive, Legislative and Judiciary arms of government adhere to these various chosen religions and are in essence influenced by same. Therefore, religion plays a vital role in Nigeria. Majority of civil servants, corporate workers, military and paramilitary officers, students, children and individuals are believers in their chosen religions and are accordingly influenced. He further opined that, Nigeria is a pluralistic society in terms of religion and

ethnicity thus, religious influence and ethnocentric tendencies tend to affect the polity often times than not.

While religious conflict is not new in Nigeria's borders, in the 1980's, serious outbreaks of violence between Christians and Muslims, and between the latter and the government occurred, mainly in the north. Subsequent decades have seen the problem worsen, and insurgencies and new conflicts arise. Several administrations at the federal level have made efforts to counter this, which are still ongoing (Wikipedia.org). Having observed and learned over the years, Victor (2018) further asserted that, religious institutions have been playing a unique role in Nigeria by helping the government build a harmonious society and to achieve national development even though religious extremists' activities have been trying to undermine this good role of religion in the country.

CONCLUSION

There is no doubt that religion can be integrative from our findings as it possess binding factors for a harmonious society when religion is practiced from a view point of what it can offer and do for the good of humanity. This is solely because, religion provides a moral compass for people to navigate by and relate with people from everywhere and of every religion. This is further understood that, religious teachings expects the exhibition of one's religion learned in the way one relates with people of other religion, tolerating and accepting the existential differences as well.

In the same vein, religion can be disintegrative when the people become more religious than the religion itself, i.e holding unto the excesses of ones' religion. It is not surprising therefore, that those who are against religion is as a result of the irrational and restrictive force of religion that has brought forth hatred, killings, wars, prejudice and oppression. A recent global study reveals that 41% agree that religion does more harm than good in the world, while 51% disagree. On this premise, that Nigeria is still together as a nation, may be largely due to the integrative role / function of religion despite the disintegrating factors inherent in the country as we speak.

RECOMMENDATIONS

In order to deal with the excesses of religion playing out in our society today and from the observations made during the course of this study, hence the recommendations proffered:

- i. Acknowledging religious differences may lead to an appreciation of other people's religious beliefs as not everyone can be of one's religious perspective. In appreciating the existing differences lies the power to having mutual/cordial respect for each other's religions. Consequently, there would be less hatred, less killings and war as we tolerate the differences in various religious.
- ii. With a less restrictive approach to religion, improved inter-religious relationship will become evident. This may even improve the rare inter-religious marriage with a view to not change the other's religion, but, a true expression of religious tolerance as this will further foster harmony in a pluralistic nation such as Nigeria.
- iii. There is an urgent need for religious leaders to de-emphasize on religious difference, but to capitalize more religious similarities for tolerance, love and mutual respect for those of other religion. This is go a long way in getting rid of religious sentiments and paring way for greater nation building and development.
- iv. In the case of religious crisis, the government of the day must not take sides especially with his religion, rather, must deal objectively in order to promote peaceful co-existence, curb the spread of religious ideological excesses, and control the influx of eternal religious sentiments.

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LEADERSHIP AND THE CRISIS OF DEVELOPMENT IN NIGERIA

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ABSTRACT

The study examined the role of leadership in the development and underdevelopment of Nigeria, within the period, 2015 and 2019. The most critical issues confronting Nigeria is leadership. Present and past leaders of Nigeria seem to have failed to provide quality leadership capable of addressing the numerous problems confronting the country. These leadership problems are evidenced in political, socio economic instability and the prevalence of ethnic, communal and religious crises, which have bedeviled Nigeria's development. The reverberation effects of the failure of leadership is visible and being felt across all sectors and segment of the Nigerian society. Leadership is crucial to realizing any giant stride taken in pursuit of development anywhere in the world, and Nigeria is not an exception. The study adopted the Theory of Two Public propounded by Peter Ekeh to examine the role of leadership in the development and underdevelopment of Nigeria using qualitative research design as methodology. It presented and analyzed data from secondary sources using content analysis to exhaustively offer explanation to the study. It was concluded that, the crisis of development in Nigeria is as a result of the failure on the part of leadership. Therefore, to tackle the challenges of leadership that had bedeviled the country, Nigeria needs sound ethical leadership that is rooted in respect, service, justice, honesty and commitment; leaders who place fairness at the center of decision making. We therefore recommend among others that; leadership of the country should undertake concerted development effort, broadly understood as progress toward a stable and accountable society. There is a need to restructure the polity to ensure equity, justice and fairness. Leaders should be innovative, creative and committed to drive the nation to achieve the desired development.

Keywords: Accountability, Corruption, Development, Leadership, Rule of law

INTRODUCTION

The major problem confronting Nigeria and other developing countries of the world is leadership. The issue of getting the right leadership to propel development has been a recurring problem in Nigeria and other developing countries. The present and past leaders of Nigeria seem to have failed to provide quality leadership capable of addressing the numerous problems confronting the country. Governments are unable to set in place, transparent and accountable institutions capable of securing economic progress, governing effectively, and protecting their citizens. This lack of capacity of past and present leaders in the country had led to repression, insecurity, dramatic economic decline precipitated by indiscriminate corruption which had led to the crisis of development in the country. Inefficiency in governance, political instability and lack of proper accountability in the country has further deteriorated the Nigerian economy, and have severely impeded the ability of successive governments to implement economic policies for the common good of the people, thus creating lack of basic amenities for the people in the country (Ejimabo 2013). The solution for addressing these problems and consolidating democratic governance in the country lies in having a leadership that works on the principles of good governance, and most importantly, accountable to the Nigerian people. Good leadership in Nigeria is essential to its stability, growth and development. Nigeria is embroiled in massive corruption as it is evidence everywhere. Thus, according to Fagbadebo (2007) "Nigerian State is a victim of high-level corruption, bad governance, political instability, and a cyclical legitimacy crisis. The country's authoritarian leadership faced a legitimacy crisis".

Great nations all over the world are linked to purposeful leadership; such leaders have played significant roles in the socio-economic development and political emancipation of their nations. Leadership in Nigeria had failed to harness both human and material resources for national development. Thus, the crisis of development in Nigeria is simply a failure of leadership. The nature of political leadership became a problem as most of them lost or lacked control of effective leadership. This led to the scramble for state resources to suit their personal desires.

Corruption and lack of vision among past and present leaders of Nigeria culminate to hamper any meaningful effort in the quest for development in the country. It is often said that no country can develop beyond the level of its leadership. Nigeria needs committed leaders who will govern with integrity and doggedly influence its human and natural resources toward the actualization of sustainable national development.

This paper therefore seeks to examine the role of leadership in the development and underdevelopment of Nigeria, the effects of good and bad leadership on the socio-economic and political development of the nation, and lastly to recommend ways out of these leadership challenges.

Conceptual Clarification

Leadership

The word Leadership has been defined in so many ways by different scholars, and as a result, it has become almost an impossibility to come up with a single definition that is acceptable to scholars of various divides. When leadership is discussed, a crucial aspect that is well illustrated is its political strand, by which we mean the class of people saddled with the task of conducting the operations and machineries of a political system through the choice of policy decisions that impact on institutions and structures for a steady pursuit of the development ends of the territory. It also connotes the team of humans that runs the public affairs of a particular political territory.

However, leadership is the human factor which binds a group together and motivates it towards goals. Okaneme, (2017) defined leadership as “a necessary phenomenon in political field, it is the capacity in a person or in a group of persons to inspire confidence and thereby regard for himself or themselves to guide and govern the followers”. Morphet, John & Keller (1982) conceptualized leadership as “the influence of the actions, behaviors, belief and goals of one actor in a social system by another with the willing cooperation of the one being influenced”. Leadership is the process through which one individual consistently exerts more influence than others in the pursuit of group behavior (Ogunmilade, Nwoko & Akhigbe 2017).

Leadership is both the adhesive and catalyst which bind citizens of a given country together, and triggers their motivation towards the achievement of individual and group objectives. To Bedeian (1986), “leadership is the art of influencing individual or group activities towards the achievement of organizational or societal objectives”. Also, leadership involves the inducement of followers by the leader to act for certain goals that represent the values and motivation, the wants and needs, the aspirations and expectations of both leader and followers (Burns, 1978). Leadership is the ability to influence the behaviour of others in a group or organization, set goals for the group, formulate paths to the goal and create some social norms in the group (Uveges, 2003). According to Omolayo (2006) “leadership is an essential oil that keeps the wheel of government working without any difficulty. He went further to assert that, leadership makes the difference between success and failure in a country”. The qualities of good leadership include transparency, accountability, honesty, diplomacy, etc. A leader is someone who leads a group of people in the direction of the accomplishment of set goals.

It is therefore clear from the above assertions, that leadership is the pivot of development in any society, both in the developed and developing countries of the world.

Development

Development as a concept has no universally accepted definition because many scholars have view development from diverse perspectives by using different approaches in studying development. Therefore, we will try to look at some conceptual clarification of development by some scholars.

Rodney (1972) sees development both from the level of the individual and that of the society as a whole. At the level of the individual, development implies increased skill and capacity, greater freedom, creativity, self-discipline, responsibility and material wellbeing. On the level of society, development cannot be seen purely as an economic affair but rather as an overall process which is

dependent upon the outcome of man's effort to deal with the natural environment. Todaro (1982) define development as the process of improving the quality of all human lives. Development therefore can be seen as a multi-dimensional process involving major changes in social structures, popular attitudes and national institutions as well as the acceleration of economic growth, the reduction of inequality and eradication of poverty.

Marsh (1996) conceives development in terms of a huge change in the lives of people and societies. These changes relate to the astronomical record of economic growth and technological breakthrough beginning since the end of the 19th century. He further sees the concept as a progression from one condition to another; that is, from condition of underdevelopment to development. According to Yusuf (2008) development is the improvement of the living conditions of the people. He traced the modern concept of development to 1987 when the report of the Brundtland Commission defined development to include economic, environmental, social and cultural and health as well political needs. Development means the improvement of the people's lifestyle through the improvement of capabilities that include education, incomes, skill and employment. It also means that people in a given nation should have access to affordable and descent housing; they should enjoy a sense of security in their homes, that people should have a say in how their collective resources are managed. Development can also be seen as a sustained and sustainable proceeding along a trajectory leading to growth.

However, there are three broad perspectives of development; the Traditional view, the Dependency view and the Contemporary view, or 'new development' thinking (Obi & Nwanegbo2006). According Todaro & Smith (2003) "traditionally, development meant the capacity of a national economy, whose initial economic condition has been more or less static for a long time, to generate and sustain an annual increase in its gross national product (GNP) at rates perhaps 5% to 7% or more. According to Rogers, development in this perspective is seen almost as purely an economic phenomenon, thus, the major index of development has been growth of income per capita or per capita GNP. It is believed that the benefits of growth will inevitably extend to all segments of society. This process is referred to as the 'trickle-down effect' (Obi & Nwanegbo2006).

The failure of the traditional economic development assumptions to improve the living conditions of the majority of the people within the underdeveloped and developing nations called for a rethink and critical reassessment of the traditional view of development. Economic development was thereafter defined to include the reduction or alleviation of absolute, acute, extreme, severe and disproportionate poverty, inequality and unemployment within a developing economy. The failure of this model had resulted to a few very rich people and a mass of people wallowing in abject poverty. While the rich is getting richer, the poor is getting miserably poorer. It became apparent that the 'trickle-down effect' did not take place. This phenomenon is described as 'growth without development' (Obi & Nwanegbo2006).

According to Seers (1969), the questions to ask about a nation's development are: what has been happening to poverty? What has been happening to unemployment? What has been happening to inequality? If all three of these have declined from high levels, then beyond doubt this has been a period of development for the country concerned. If one or two of these central problems has been growing worse especially if all three have, it would be strange to call the result development even if per capita income doubles.

Development is therefore realization of increased self-esteem and self-reliance. People should be capacitated to have power to influence and control their own future; this concept does not only mean capacity building for socio-economic achievement, but also political empowerment so that people have power to influence their future.

Theoretical Framework

The theoretical framework of analysis adopted for this study is the Theory of Two Publics, espoused by Peter Ekeh, in his article, "Colonialism and the Two Publics in Africa: A Theoretical Statement",

which was published in 1975. Ekeh, divided African societies into two publics in contrast to the one public that exists in western societies. According to him, the two publics are the Primordial and Civic Publics. A basic reason for the division of African society into two publics is due to the discrepancy in the standard of morality between them. In western societies, the public and private realms are governed by the same moral values and ethical norms. This means that in western societies the private realm and the public realm have a common moral foundation.

Generalized morality in society informs both the private realm and the public realm, that is, what is considered morally wrong in the private realm is also considered morally wrong in the public realm. Similarly, what is considered morally right in the private realm is also considered morally right in the public realm. However, this is not the case in African societies, hence the two publics that have different standards of morality. The two publics consist of a Primordial Public which is also known as the private realm and a Civic Public that is also referred to as the public realm, the private realm is differentially associated with the public realm in terms of morality. The two publics can be likened to the search for a political and moral effectiveness in the dynamics of living a good life in an organized social community (Ekeh, 1975).

The primordial public is usually at the village or tribe level, which is moral, honest, just and communal. In this sphere, 'primordial groupings, ties, activities and sentiments influence and determine the individual's public behavior'. To this public, the Nigerian (or African) will give his all, will not corruptly enrich himself with communal funds, will give his best in whatever task that is assigned to him, will endeavor to promote the interest of others and is diligently committed to achieving the common good. He opines that the primordial public exhibits a standard of morality, diligence and commitment that does not extend to the civic public. Then, there is the civic public which includes the Nigerian state and its governmental apparatus such as the three arms of government, the security sector, civil service, the public service and the entire machinery of government at federal, state and local government levels. This public is associated with illegitimate and exploitative tendencies, it is amoral, lacks diligence and commitment etc.

This theory is very relevant and found useful in analyzing leadership and the crisis of development in Nigeria. The relevance of the theory of two publics to this study is the emphasis it places on the fact that the civic public is seen as amoral, deserving of no loyalty and is devoid of commitment from those assigned to handle tasks within it. It is also regarded as unworthy of getting the people's taxes, and should instead be extracted from to feed the needs of the primordial public. The theory helps us to understand the genesis of most people having a sense of entitlement to only benefit from the civic public. Furthermore, this theory helps us to grasp clearly the unwritten law of the dialectics that it is legitimate to rob the civic public in order to strengthen the primordial public. Consequently, the nature of politics in Nigeria and Africa which is not transparent and centered on primitive accumulation of wealth, produces irresponsible and selfish leadership and accentuates corruption.

Methodology

The study, due to its nature adopted qualitative research design, as qualitative data were generated for the study to gain an insight into the nature and character of leadership in Nigeria. It presented and analyzed data from secondary sources using content analysis to exhaustively offer explanation to the study "Leadership and the Crisis of Development in Nigeria". Data for the study was generated from text books, journals, periodicals, documentaries, newspapers, magazine, internet etc.

Discussion

Leadership holds the key to unlocking the issues of development in Nigeria. The corporate interest of the state should be made to cohere with those of the leaders. In as much as they do not, leaders can hardly use their position, creative talents and abilities for the benefit of common good. As Olugbemi (1979) puts it, insofar interest of the Nigerian state is distinguishable from the collective and or

sectional interest of the leaders, Nigerian leaders will exploit its roles to further and protect its corporate interest. Leaders are agents of transformation anywhere in the world, they bring about social change in all aspects of the societal life. They must be good listeners, visionary and missionary, patriotic and nationalistic, be prepared to serve and not to be served among others.

In this stage of the nations' live, the need for a transforming or transformational leadership as well as servant or caring leadership styles cannot be overemphasized. The theory of transforming or transformational leadership as postulated by Burns (1978) rests on a set of assumptions about the relationship between leaders and followers. Burns (1978) & Ciulla (1978) argued that leaders have to operate at higher need and value systems and play the role of raising people's consciousness. Transforming leaders are reputed for their strong value and moral ideals, which they do not water down by consensus but elevate people by using conflict to engage followers and help them reassert their own values and needs. Such leaders are concerned about liberty, justice and equality, and transforming leaders raise their followers up through stages of morality and need. Like servant leaders they turn their followers into leaders and the leader becomes a moral agent (Olayiwola, 2013).

After a careful examination of the leadership problem in Nigeria, Achebe (1983) concludes that, the trouble with Nigeria is simply and squarely a failure of leadership. There is nothing with the Nigerian land or climate or water or air or anything else. The Nigerian problem is the unwillingness or inability of its leaders to rise to its responsibility, to the challenge of personal example which is the hallmarks of true leadership.

Surely, leadership holds the key to unlocking the transformation question in Nigeria, but to sustain this drive, leaders must carry certain genes and attributes that are representative and promotive of this order. These include: (i) The existence of practical, purposeful, visionary and missionary initiative by the individual, reflecting the objectives of held ideas, values and aspirations, (ii). The existence in an individual of a clear set of ideas, values, aspirations reflecting those of the majority who are the subject or followership, and (iii). The existence of patriotic and nationalistic spirit, transparency and accountability, signs of concrete achievements involving the extent to which intended effects are produced by the leader. These are the core values of leadership. It is evident that leadership in Nigeria lacks these qualities, hence the development crisis. Thus, the following are some of the factors affecting Nigeria's development caused by ineffective, inefficient and incompetent leadership.

Lack of Rule of Law

The rule of law is a principle or system where a society or nation is governed by a set of legislation instead of by an individual making the whole decision. Rule of law makes it impossible for one person to have the unrestrained exercise of power over a society or nation. It applies and puts a limit or check to the behavior of everyone including government officials. The level of poverty and illiteracy in Nigeria is also a limitation to the rule of law. A lot of people live in ignorance of their constitutional rights which makes it easy for people to infringe on their rights. Nigerian leaders do not show respect to the rule of law, especially, judicial decisions.

The prevalent value system

The central argument of this perspective is that since the values of a given society provide insights into how the attitudes and actions of individuals within that society affect development endeavors, it is necessary to understand the prevalent Nigerian value system as a guide to solving the problems of development in Nigeria. This perspective links the crisis of development in Nigeria to the dominant value system which is defined as 'one that glorifies and endorses corrupt and illegal means as necessary, normal, and sufficient means to ends' (Umez, 2000). The prevalent value system perspective identifies the following factors as the consequences of the Nigerian value system which in turn have created problems for development:

1. Embezzlement of public funds.
2. A free-rider mentality.

3. Dishonesty.
4. Disobedience to laws.
5. Disregard for the opinion of experts.

All these issues discussed under the prevalent value system, produces, at the general level, a corrupt and inept leadership, which ultimately misappropriate public funds, thereby creating problems of development (Umez, 2000: 58)

Inferiority complex perspective

This perspective argues that at the root cause of corruption and the embezzlement of public funds only for such looted funds to be sent abroad, lies the issue of inferiority complex. The perspective views as abnormal the practice where Nigerians who are entrusted with public funds do steal such funds and then stack them in foreign banks where it will be of no benefit to Nigeria. The irony of this practice as the author points out is that leaders of these foreign countries in return see Nigerian leaders as corrupt, uncivilized, and nasty thugs (Umez, 2000: 61).

Absence of Accountability and Transparency

Lack of openness and accountability remain a frightening legacy of the Nigerian leadership since 1960 to date. A country where corruption is entrenched can never have a transparent and accountable system. Transparency and accountability are absent in Nigerian leadership. An accountable government is one that is responsive to the demands of the citizen. Accountability is best enforced through the instrument an independent judiciary and the rule of law. Citizen can seek redress in the courts for acts of omission or commission by a government and its officials. However, Nigeria has not done well in this regard; it has been corruption at all levels. And this corruption is not unconnected with profuse index of weak accountability and lack of transparency. Nigerian leaders abuse public office for private gain.

Although corruption is a global problem, Nigeria appears to suffer greatly from this menace due to leadership failure. Corruption is a huge problem Nigeria has been fighting since independence. It started with leadership, government officials and has gradually eaten deep into every other area of the economy. It is very rare to see a government official who isn't corrupt nowadays, all of which could be attributed to bad leadership in the country.

Nigeria presently ranks very high in the corruption index in the world, and as stated by former British Prime Minister David Cameron, Nigeria is 'fantastically corrupt'. It is difficult for any society to develop when there is massive corruption in that society; this is the case with Nigeria. Corruption is one of the greatest threats to good governance today (Iyoha *et al.*, 2015). It is a social problem which hampers development and robs people of the chances for any significant economic as well as social advancement (Okeyim, Ejue, & Ekanem 2013). Corruption slows down economic growth and investment. Economic growth and development in Nigeria for over the years has been soiled with misappropriation and embezzlement of funds even with the return to democracy, turning the country's economy into an underdeveloped nation with least position in international ratings (Abdullahi, 2009).

Lack of Ideology

The lack of ideology is the tragedy of our politics since 1999. An ideology is a collection of ideas or beliefs shared by a group of people. It may be a connected set of ideas, or a style of thought, or a world-view. There are two main types of ideologies: political ideologies, and epistemological ideologies. Our emphasis here is based on Political ideologies; these are sets of ethical ideas about how a country should be run. In Nigeria, the political elites constitute a nonproductive class who rely on the control of state structures to access economic rewards. The over-politicization of the Nigerian state is also understood in the context of the unmediated struggle for power, influence and patronage. The nature of political contest ensured the emergence of a local governing class without ideological

commitment. Rather than pursue political contests within ideological frameworks, politics became a contested terrain for shallow, self-centered political gains which further leads to development crisis.

Basically, it is leadership that greatly determines the development of any society, and Nigeria is not an exception. Thus, a leadership that either tolerates and/or promotes corruption is likely to face development crisis in that society. Leadership in Nigeria has over the years being enmeshed in corruption either by action or in form of policy statement. A case in point is the statement credited to Adams Oshomole (former National Chairman of All Progressives Congress, APC) who is reputed to have said: "Yes, once you join the APC, your sins (of corruption) are forgiven" (Nwafor, 2019). This means that the sins of politicians (mostly perceived to be corruption) are forgiven once they change political affiliation by joining the ruling party (APC).

The implication of this is that, leadership can by way of body language be encouraged to engage in corrupt practices because there is an assurance that they are untouchable. This is a clear proof that leadership under these types of circumstances will definitely use their position for the primitive accumulation of the public resources meant for all for their personal gains, and ultimately lead to crisis of development. Such leadership usually create tribal sentiments by buying the support of voluntary associations to further entrench themselves in corruption of unimaginable proportions. They are emboldened to engage in such acts of corruption because they can always seek refuge through weeping up tribal and other parochial sentiments. Thus, Ekeh's (1975) assertion that the unwritten law of the dialectics is that it is legitimate to rob the civic public in order to strengthen the primordial public holds very true.

CONCLUSION

One of the formidable qualities of a good leader is sincerity of purpose, which depicts that the leader must be upright, straight forward, truthful and accountable to the people, but when the reverse is the case, the leader can no longer be trusted and as such the integrity of the leader becomes questionable. In this situation, development suffers. The study discovered that, the challenges facing development in Nigeria include corruption, the prevalent value system, inferiority complex, lack of rule of law, absence of accountability and transparency, lack of commitment and poor policy formulation and implementation.

Leaders must have the required education to formulate the right type of policies and the skill to implement such policies without which development will suffer. Owing to the growing trend of consciousness, the quest for development came knocking and staring at us in the face. The problem of unemployment, poor power supply, poor health care facilities, bad roads, lack of quality education, insecurity, poor housing, corruption, political instability and so on, is generally believed could be blamed on bad leadership. Consequently, the level of development or underdevelopment of Nigeria is as a result of the lackadaisical attitude, incompetence, ineffectiveness and misconduct of its leadership.

Nigeria needs sound ethical leadership that is rooted in respect, service, justice, honesty and commitment to truly clean up bad leadership and corruption; leaders who place fairness at the center of decision making, including the challenging task of being fair to individuals as well as to the common interest of the community they serve. The country needs people who are educated, sincere and honest both in administration and leadership styles. In the Nigerian leadership situation, self-less and charismatic leaders are needed to amend the wrong. The most fundamental measure required in confronting the challenge and averting the Nigerian state from failure and collapse is strategic and progressive leadership.

RECOMMENDATIONS

Based on our findings in the study, the following recommendations are proffered to address the leadership problem. That leadership of the country should undertake concerted development effort, broadly understood as progress toward stable and accountable society. Restructure the polity to ensure

equity, justice and fairness. Leaders should be innovative, creative and committed to drive the nation to achieve development. Indeed, creativity plays an important role in the quality of decisions: the ability to propose innovative solutions is essential to decision-making process such as the development of new opportunities and problems diagnosis. There should be frequent leadership education and training in Nigeria as to enable leaders be at par with their counterparts in other clines to drive development. The anti-corruption agencies in the country should be strengthened to deal with allegations of corruption. Leaders should help arouse their followers' uniqueness and potential innovation perspective for more effective problem solving without direct intervention from their leader. Leaders should have good moral conduct and ethical responsibility to enable them to attend to the demands, concerns, needs, and problems of the citizens in the country. Above all, the rule of law should prevail in all circumstances no matter who is involved.

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EFFECT OF ENTREPRENEURSHIP ON ECONOMIC GROWTH AND DEVELOPMENT IN NIGERIA

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ABSTRACT

This paper examines the benefit of entrepreneurship to economic growth and development in Nigeria. The paper argues that proper development of entrepreneurship will impact the nation's economy due to the enormous contributions of micro (small) and medium enterprises to the rapid social and economic development of the economy. The study critically examines the recent evolution of entrepreneurship in Nigeria and the relationship between entrepreneurship and economic growth and development. The descriptive and explanatory method was adopted for the study because of the absence of sequential data related to entrepreneurship and sustainable economic growth. The paper demonstrates that entrepreneurship can enhance economic growth and development if an enabling environment can be created for micro (small) and medium enterprises to function effectively through wealth creation and employment generation. The paper recommends that a sustainable approach to poverty reduction be implemented through encouraging youths, particularly those with identified entrepreneurial skills to go into private business particularly in science and technology following their natural potentials for business development.

Keywords: Entrepreneurship, Economic growth, Development, Wealth Creation, Employment generation

INTRODUCTION

Nigeria is naturally endowed with entrepreneurship opportunities; however the realization of the full potential of these opportunities has been dampened by the adoption of inappropriate industrialization policies at different times. An entrepreneur is an individual who creates a new business, bearing most of the risks and enjoying most of the rewards. The process of setting up a business is known as entrepreneurship. The entrepreneur in modern times is viewed as an innovator, a source of new ideas, goods, services and business. Entrepreneurs play a vital and important role in any economy, using the skills and initiative available to anticipate needs and bringing new ideas to the market. Several policy interventions that were aimed at stimulating entrepreneurship development in Nigeria through small and medium scale enterprises promotion initiatives based have failed to achieve the desired goals as it led to the most indigenous entrepreneurs becoming distribution agents of imported products as opposed to building in-country entrepreneurial capacity for manufacturing, mechanized agriculture and expert services (Thaddeus, 2012).

The level of economic growth and development of a country will affect whether entrepreneurship will lead to greater economic growth. Though the relationship between economic growth and entrepreneurship may be u-shaped, Studies by UNIDO-Nigeria, 2012 show that Micro, Small and Medium Enterprises (MSMEs) has the propensity to drive the Nigerian Economy, and data reveal that there are currently over 17 million MSMEs employing over 31 million Nigerians. MSMEs account for over 80% of enterprises that employ about 75 % of the Nigeria's total workforce, and therefore formulating and effectively implementing MSMEs friendly policies represents innovative ways of building the capacity to engage in entrepreneurial activities and creating job opportunities thus, playing a central and invaluable role in helping Nigeria realize its quantity advantage.

Recent report from the worlds entrepreneurship monitor indicates that Nigeria is one of the most entrepreneurial countries. The 2012 report indicates that 35 out of every 100 Nigerian are engaged in one form of entrepreneurial activity or the other. Therefore it has become imperative and

not out of place to evaluate not just the principle of entrepreneurship but the practice and its contribution in fostering economic growth and development in a developing of economy like Nigeria. It is important to note that Entrepreneurship is not limited with small business alone. Certainly, small firms are an out- standing vehicle for individuals to channel their entrepreneurial ambitions. The small businesses scattered all over the country is an extension of the individual in charge (Lumpkin and Dess 1996). However, entrepreneurship is not restricted to persons starting or operating an (innovative) small firm. Enterprising individuals in large firms, the so-called ‘entrepreneurs’ or ‘corporate entrepreneurs’, undertake entrepreneurial actions as well.

Nigeria’s GDP growth rate of between 6 – 8 percent in the last ten years shows the country is one of the fastest growing economies in the world. The implication is that any good business established is capable of generating unusual and above average returns. It is one of the few countries with the highest returns on investment anywhere in the world. Money, market, capital market, mutual funds, real estate and property, entrepreneurship, etc (Popoola, 2014). For entrepreneurs to continue to play critical roles in economic development through wealth creation and employment generation just to mention a few, the role of the state remains important. If not more than before, Strong states, as regulators and gatekeepers, play a vital role. In the absence of appropriate ‘rules of the game’, entrepreneurship may result in undesirable social outcomes, including corruption, crime, speculation and financialcrises, and may worsen the vulnerabilities of people during natural disasters (UN Report,2011).

Objective of the study

Although there is quite a lot of researches and studies on the link between entrepreneurship and economic growth and development, there is still the need to assess the case of the Nigerian economy. The main objective of the study is to examine the paradigm shift shaping entrepreneurship in Nigeria for its enormous contribution to economic growth and development. It also intends to evaluate the concept and principles of entrepreneurship and its role in promoting economic development

Roles of entrepreneurship in economic development

Entrepreneurship plays a vital and influential role in promoting economic growth and development in most third world and developing countries like Nigeria especially in the area of advancing the standard of living, reducing poverty and improving per capita income. One critical area entrepreneurship contribute s to economic development is in the area of wealth creation. Through establishing of micro, small, medium enterprises, Entrepreneurs invest their own capital and resources and equally attract capital from investors, lenders and the public. By mobilizing public wealth and providing opportunity for people to benefit from the success of entrepreneurs and growing businesses. This kind of pooled capital that results in wealth creation and distribution is one of the basic imperative and goals of economic development and advancement. Job creation and employment is one important way entrepreneurship contributes to economic and social development of most third and developing countries. Entrepreneurs are by nature job creators and not job seekers. The simple analysis is that when several individuals embrace entrepreneurship, there are fewer job seekers and employment opportunities are provided for multiple other job seekers. This kind of job creation by new businesses is one of the basic goals of economic development.

Entrepreneurs promote rural development. Entrepreneurs setting up new businesses and industrial units help with development by establishing business in less developed and backward areas. The growth of industries and businesses in rural and underdeveloped areas leads to infrastructural improvement through provision of better roads and rail links, stable electricity and water supply, schools, hospitals and other public and private services that would not otherwise be available. Every new business whether micro, small or medium enterprise that is located in a developing or less developed area will create both direct and indirect jobs helping to lift people out of poverty and want through wealth creation. The combined spending by all the new employees of the business supporting

jobs in several businesses adds to the local and rural economies output. Governments have also supported such initiatives in most developing nations providing registered (MSME) various benefits and concessions. Entrepreneurship increases the standard of living of citizens. Increase in the standard of living of people in a community is not just done by creating jobs but also by developing and adopting innovation that leads to improvement in the quality of life of their employees, customers and other stakeholders in the country.

Challenges of entrepreneurship in Nigeria

Today, a lot of attention is drawn to the evolution of entrepreneurship in Nigeria, and many resources are spent on improving entrepreneurship in Nigeria due to its huge potential in contributing to economic growth and development of emerging economies. The entrepreneur is confronted with the following challenges as viz:

1. **Inadequate capital:** This challenge is one of the main reasons why entrepreneurship in Nigeria hasn't improved after several years. A lot of emerging entrepreneurs fail because of lack of investment. This is the reason why thousands of ideas that can improve business in Nigeria haven't been implemented. The lack of capital is caused by insufficient potential or innovation and entrepreneur's uncertainty and fear to promote the business. As a beginner, an entrepreneur wants to get his business running at optimum capacity but not so many people are willing to invest their money in an untested or unpractical idea. A business must show that it can be practicable with no funding as investors do not want to risk their money. Alternatively, they need to see that the business idea is 100% percent practical. It should be new and fill the gap or need in the particular market niche. The lack of capital however poses a serious challenge to all entrepreneurs operating small businesses in Nigeria.
2. **Difficulty in accessing loans:** while the first problem faced by most entrepreneurs is usually lack of capital, the second challenge they face is related to securing loans from financial institution. Many potential Nigerian entrepreneurs go through many difficulties when trying to secure loans from financial houses. The problem is that banks and other financial institutions do not wish to risk lending money to emerging entrepreneurs who don't have much experience in running a business. The banks are more loyal to those who already have at least a small business since there are higher chances that the loans will be paid back.
Another reason securing a loan is so difficult is the requirement needed for securing such loans. Banks ask for high interest rates so which small business owners and entrepreneurs cannot afford. This has affected the morale of emerging entrepreneurs to approach banks for loans and other forms of credit facility.
3. **Lack of infrastructural facilities:** lack of infrastructural facilities is a serious problem confronting the development of businesses in Nigeria. The state of infrastructure is just destitute. The infrastructural challenge is faced by all entrepreneurs, especially those who work in the agriculture or industrial sectors. The unstable power supply and poor transportation system have forced a lot of businesses to close down. The cost of running a business is getting higher and challenging since most entrepreneurs need to use generators and spend a lot of money on buying and fueling generators. Sometimes businesses do not even get up to 5 hours of electricity in a day, and some companies introduced night shifts as power often comes in the nights. The insufficient supply of electricity has negatively affected many businesses.
4. **Lack of good roads and railways** is the second infrastructure challenge affecting entrepreneurship in Nigeria. Many entrepreneurs need to move raw materials and finished products to the customers living in various cities in Nigeria and the lack of motor able roads and railways affect the delivery of finished products to consumers.
5. **Unstable Nigerian economy:** the state of Nigerian economy and politics is also a problem confronting entrepreneurship in Nigeria. The state of the economy increases the chance of development as the confidence posed by both local and foreign investors affect the ability of

businesses to operate. All the socio-economic problems and political instability don't help in the successful development of small businesses.

6. Inconsistent government policies and programmes: most countries in Africa do not have consistent policies since the constant change of government affects the maintenance of several policies. In general, the existing policies are not good enough to create the necessary conditions for the development of businesses in Nigeria. The entrepreneurs need more freedom and flexibility for running their businesses. The process of starting a businesses or registering a business with Corporate affairs commission, National association for food and drug administration (NAFDAC) or accessing funds from the bank of industry (BOI). All this issues affect investor's confidence on the nation.
7. Over bloated taxation by government agencies: another serious challenge faced by many entrepreneurs is multiple and over bloated taxation. While businesses are responsible for funding the government through paying taxes, the Nigerian entrepreneurs are charged too many taxes which negatively affect the businesses. While Nigeria's companies income tax has approved only 39 taxes, over 500 various taxes are imposed by local government that are in most cases duplicated and not lawful.

Strategies adopted by government to improve entrepreneurship in Nigeria

Despite all the potential challenges faced by entrepreneurs in Nigeria, the government has adopted several measures to encourage entrepreneurship and small businesses in Nigeria. Currently, the government is developing an economic transformation plan for the economic growth of the country. There has also been a lot of efforts undertaken to create a comfortable environment for fast tracking business growth. A historical survey of entrepreneurship development in Nigeria became significant only after the Nigeria civil war (1967-70). Since the mid-1980s there has been an increased commitment of government to entrepreneurship development especially after the introduction of the Structural Adjustment Program (SAP) in 1986. The government has also introduced National Directorate of Employment (NDE), National Open Apprenticeship Scheme (NOAS) and, the Small and Medium Enterprise Development Association of Nigeria (SMEDAN) (Thaddeus, 2012). Fundamentally this programmes where targeted at promoting entrepreneurial culture through initiatives that build business confidence, positive attitude, pride in success, support and encouragement of new ideas, social responsibility, providing technological supports, encouraging inter-firm linkages and promotion of research and development.

Furthermore, due to the importance role of entrepreneurship in creating wealth and providing employment opportunities for the teeming youth population in most developing countries like Nigeria, the government of Nigeria in the early 2000s, encouraged entrepreneurship studies to be introduced into the Nigerian educational system especially in higher institutions as a mandatory course to teach undergraduates on the benefits of entrepreneurship education and the need for youths after graduation to be self-sufficient and job creators in the bid to fight the high rate of unemployment among young graduates of our tertiary institutions cutting across universities, Monotechnics and other degree awarding institutions. The Centre for Entrepreneurship Development (CED) was also created with the objective of teaching and encouraging students of higher institutions (especially in science, engineering and technological (SET)) to acquire entrepreneurial, innovative, and management skills, was established. The Centre's goal is to make the graduates self-employed, create job opportunities for others and to generate wealth (Thaddeus, 2012). He continued that entrepreneurship development in Nigeria became significant only after the Nigerian civil war. At the end of the war the 2nd National Development Plan focused on the development of the 3Rs objectives of Reconstruction, Re-development and Reconciliation. The activities in the plan challenged/tasked the ingenuity and inventive skill of the individuals.

The government has also established specialized institutions including the Nigerian Industrial Development Bank (NIDB), the Nigerian Bank for Commerce and Industry (NBCI), the National

Economic Reconstruction Fund (NERFUND), the Nigerian Export-Import Bank (NEXIM), the National Directorate of Employment (NDE), Industrial Development Coordinating Centre (IDCC), Peoples Bank, Community Banks, Construction Bank, Family Economic Advancement Programme (FEAP), State Ministries of Industry SME schemes, the Nigerian Agricultural and Cooperative Development Bank (NACDB), BOI [bank of industry] etc. These institutions and other incentives created by the government were mainly aimed at encouraging entrepreneurship development in Nigeria to help reduce unemployment and create wealth for youths to contribute to socio-economic development.

CONCLUSION

It can be seen that entrepreneurship entails identifying, utilizing and maximizing profitable business opportunities in a sustainable manner that can foster the economic growth and development of a community or nation. Business entrepreneurship usually results in flourishing micro, small and medium enterprises (MSMEs) which generates gainful employment, creates wealth and consequently grows the economy. Although Nigeria has been experiencing a reasonably consistent economic growth, the rates of unemployment and inflation have been far greater. This means economic development has not actually been achieved as it were. This is due to the lack of data to measure the level of entrepreneurship development in Nigeria,

RECOMMENDATIONS

We recommend that the Nigerian government should strive at ensuring a conducive business environment and enforcing flexible local policies that promote private entrepreneurship, the private sector should take a more proactive role in addressing the structural challenges to enhancing business services and providing opportunities for entrepreneurship development.

A pragmatic and strategic plan on gainfully engaging Nigerian youths is another indispensable solution. The primary focus of this piece is the youth who are correctly regarded as the future of every nation. Several governments are handling entrepreneurship education given its crucial nature. Some governments are rethinking the way the young are educated by infusing creative thinking and innovation in their nation's educational curriculum. In the same vein, they are putting much emphasis on the need to train future entrepreneurs through infusing entrepreneurship components within the educational option, especially at the tertiary level. Some countries have taken this initiative to a higher level by introducing entrepreneurship education at elementary school and encouraging them to be future entrepreneurs when they are of age.

A more sustainable approach to poverty reduction if not elimination is through encouraging youths, particularly those with identified entrepreneurial skills to go into private business particularly in science and technology because these have natural potentials for business development. As a result, there is need for reforms in the educational curriculum to prepare students for self-reliance.

Fixing Nigeria's basic infrastructure can do the magic in reviving entrepreneurship development in Nigeria and promoting the micro, small and medium enterprises sector to facilitate economic growth and development. If the government of the day will face square the daunting problem of epileptic power supply, entrepreneurs would survive and their businesses sustained. The resultant effect on the economy would be immense because jobs will abound and wealth created in abundance

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USE OF COMMUNITY RADIO FOR AGRICULTURAL COMMUNICATION IN ILARO AND IDOGO COMMUNITIES IN YEWA SOUTH LGA, OGUN STATE

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ABSTRACT

Radio has over time proven to be affordable, dependable and effective medium communication especially in the area of development communication. Widely accessible nature of radio has made it a medium widely use to disseminate information on agriculture. This is the reason community radio is seen as a veritable medium for agricultural communication. The need to share useful information on agriculture among agricultural stakeholders is pivotal to agricultural development especially among the rural dwellers which community radio has been designed to champion. Development media theory and Participatory communication theory were reviewed to understand the theoretical framework of the study. The study adopted quantitative and qualitative research techniques using questionnaire and Key Informant Interview (KII) as instruments. About 50 agricultural stakeholders were identified in Ilaro and Idogo communities and five community radio personnel were identified in Poly Ilaro 92.1 FM totaling 55 as population of the study. Simple random technique was used to select twenty – five agricultural stakeholders while purposive was used to select producer and presenters of agricultural contents on Poly Ilaro 92.1 FM. Questionnaire was used to gather data from the agricultural stakeholders while interview guides was used to gather data from the personnel of the community radio station. Simple percentage and arithmetic tables using SPSS were used to analyse and interpret data collected through questionnaire while descriptive approach was used to analyse interview conducted. Finding revealed that agricultural stakeholders largely depend on community radio to get agricultural information on government policies about agriculture especially government support for fertilizers, largely scale farming to boost food security, livestock, opening up of rural roads to ease moving of products and mechanizing farming. They also revealed that community radio is the most accessible medium to communicate among themselves and the government on agricultural issues. It is was recommended that, the government should do more to encourage rural communities or suburban communities to set up community radio to boost agricultural communication among stakeholders and to encourage most campus radio stations which have rural communities as hosts to extend radio services to the communities to boost agricultural communication and development.

Keywords: Agricultural communication, agricultural information, community radio, agricultural programmes, Ilaro and Idogo communities

INTRODUCTION

Communication is one inevitable activity of mankind in every moment and time. No mankind can do without communication in one form or the other. Odenike, Gbadamosi, Sotayo – Aro and Jonathan (2020) posit that, communication plays a vital role in the existence of mankind irrespective of planet, continent, color, background and language. The same goes for the communication between all living creatures among themselves and with their creator. Meaning that, individual engages in communication from meditation to the concept of mass communication. Communication is a fundamental part of all our lives. Corroborating the above, Aina (2003) as cited in Odenike et al (2020) states that, an individual, in his entire life spends 75 percent of each day communicating and that each individual spends 10 or 11 hours a day everyday performing verbal communication behaviors. Hence, the popular British saying ‘man cannot not communicate’ also gives credence to the fact that communication is key human existence and development. Describing communication, Seema, (2013) explains that “Communication involves two or more persons who come together to share, to dialogue, and to commune or just to be together for a festival or family gathering. Dreaming, talking with someone, arguing in a discussion, speaking in public, reading a newspaper, watching TV are all different kinds of communication that we can engaged in everyday”. The position of Seema above indicates that communication goes beyond the activities or the process of relating with people rather it

social and cultural togetherness (Seema, 2013). Communication is critical to the development of every socio – economy sector of any nation. In other words, it can be regarded as the engine room of any economy to drive change and open doors for new resources and opportunities. It is important to note that communication has been regarded as a link among stakeholders in the economy, promotes their dialogue, and informs their policies. Furthermore, communication can empower communities which are marginalized and offer them a voice to influence the decisions that affect their enterprises and their livelihoods (Leaders International, 2022).

Going by the place of communication in economy development, communication is also vital to agricultural development. In agriculture, there is need for communication strategies to be designed to advance the development of agriculture. Kayode-Adedeji, Oyero, & Aririguzoh (2017) assert that it is necessary for the government to come up with communication strategies that could build this sector for development. Food and Agricultural Organisation (2012) submitted that that communication can play a decisive role in promoting human development. Hygeinus, Nwankwo & Kenneth (2017) asserted that in the past fifty years, development planners have made use of communication to support and promote agricultural development policies and programmes.

The report of Oyeniran (2020) in African Continental Free Trade (AfCFTA) on the state of Nigeria Agricultural Sector indicated that “Agriculture is broadly divided into four sectors in Nigeria—crop production, fishing, livestock and forestry. Crop production remains the largest segment and it accounts for about 87.6% of the sector’s total output. This is followed by livestock, fishing and forestry at 8.1%, 3.2% and 1.1% respectively. Agriculture remains the largest sector in Nigeria contributing an average of 24% to the nation’s GDP over the past seven years (2013 – 2019). In addition, the sector employs more than 36% of the country’s labour force, a feat which ranks the sector as the largest employer of labour in the country. Approximately 80% of the population is dependent on agriculture for their livelihood”.

It is in this regard that, governments across the global have been promoting community broadcasting especially community radio to promote agriculture. Community broadcasting as recognized by the African Charter on Broadcasting is the third tier of broadcasting and it is imperative for democratization for socio-cultural, educational and economic development. It is a non-profit, grassroots public broadcast service medium, through which community members can contribute and foster civic responsibilities and integration (National Broadcasting Code 6th Edition).

The import of the above submission is that community broadcasting especially radio is expected to design contents that will promote agriculture and enhance communication among the stakeholders in agricultural sector. This is important to critical agricultural growth especially in the current face of food insecurity. Nigeria as a country, agriculture plays critical role in the development of economy through its impact on the overall economic growth, household income generation, and food security. This means community radio being the closest medium to the people and a radio being the most accessible and affordable medium should engage in agricultural communication to keep people abreast of government policy on agriculture and emerging or trending issues and idea on agriculture across the globe.

Agricultural communication seeks to disseminate information about agriculture among agricultural stakeholders and between agricultural and non-agricultural stakeholders. This information does not focus on farming and its methods or techniques, it also includes cropping and food, [fiber](#), animals, rural issues, and [natural resources](#) (Doerfert, (Ed.), 2011). Community radio is expected to be used for agricultural communication because of its easiest accessibility, affordability and language. From observations, stakeholders both illiterates and literates in agriculture business mostly leave in the communities very close to their farms, In Idogo and Ilaro communities of Yewa South Local Government Area of Ogun State, most farmers leave in these communities. Hence, community radio will best serve them with relevant agricultural information.

The only community radio which covers these communities is Poly Ilaro 92.1 FM. The radio station is campus radio station licensed under the third tier broadcasting system; community broadcasting: is a key agent of democratization for socio-cultural, educational and economic

development. The campus radio disseminates educational agricultural programmes such as Agbe Logba and a segment on Akotun Ojo. This paper aimed at examining the use of community radio for agricultural communication in Idogo and Ilaro communities.

Statement of Problem

It is unfortunately that a country like Nigeria with over 200 million population could not transform her huge human and natural resources into wealth. The report of Oyeniran (2020) revealed that Nigeria still remains a net food importer in Africa with the agricultural trade deficit has dwindled with imports exceeding exports by N689.7 billion in 2019 compared to N549.3 billion in 2018. Also with the challenges such as absence of value addition and supply-chain linkages, outdated system of agriculture Outdated methods of agriculture and lack of adequate information system on advanced farming techniques and reliable market for their farm produce (Oyeniran, 2020); it is important to examine the extent to which community radio can be used for agricultural communication in Idogo and Ilaro communities. It is also imperative to find out the source of agricultural communication among stakeholders in these communities.

Objective of the Study

The purpose of the study is to examine the use of community radio for agricultural communication in Idogo and Ilaro communities of Yewa South Local Government Area of Ogun State while the objectives are the following:

1. To find out the extent to which community radio station (PolyIlaro 92.1 FM) is used for agricultural communication in Idogo and Ilaro communities
2. To know the extent to which community radio can be used for agricultural communication
3. To find out the source for agricultural communication among agricultural stakeholders in Idogo and Ilaro communities
4. To ascertain the extent agricultural communication through community radio can enhance and promote agricultural development

Research Questions

1. To what extent is community radio station (PolyIlaro 92.1 FM) used for agricultural communication in Idogo and Ilaro communities?
2. To what extent can community radio be used for agricultural communication?
3. What is/are the source for agricultural communication among agricultural stakeholders in Idogo and Ilaro communities?
4. To what extent can agricultural communication through community radio enhance and promote agricultural development

Conceptual clarification

Agriculture: Agriculture which can be regarded as farming in this context is the practice of cultivating plants and livestock. It covers cultivation of the soil for the growing of crops and the rearing of animals to provide food, wool, and other products. Again, one can also defines Agriculture as the process of using natural resources to produce commodities which maintain life, including food, fiber, forest products, horticultural crops, and their related services. Also, Agriculture is the art and science of cultivating the soil, growing crops and raising livestock. It includes the preparation of plant and animal products for people to use and their distribution to markets. Agriculture provides most of the world's food and fabrics. Cotton, wool, and leather are all agricultural products. Agriculture also provides wood for construction and paper products (National Geographic, 2022).

Communication: Communication has been defined in several ways based on the field of application. Generally speaking, communication is the process of sharing idea, thought, belief and opinion between

the sender and receiver. Sodiya, Awotunde, Banmeke & Lawal – Adebowale (No year) defined communication as a conscious attempt to share information and ideas with others. Communication can also be defined as the sharing of ideas and information between one people or the other. Baran (2013) defines communication as the transmission of a message from a source to a receiver. According to Baran, this definition has been identified with the writing of political scientist, Harold Lasswell (1948) who said communication is best explained by providing answer to the following:

- i. What?
- ii. says what?
- iii. Through which channels?
- iv. To whom?
- v. With what effect.

Verderber and Verderber (2005), sees communication as the process of creating or sharing meaning in informal conversation, group interaction, or public speaking. Communication is a two way process of exchanging ideas or information between human beings. Communication can be defined as the process through which two or more persons come to exchange ideas and understanding among them. In agricultural context, communication can be explained to be sharing or exchanging of information or ideas between a source (a broadcaster and agricultural extension officer) and a receiver (farmer or agricultural stakeholder).

Agricultural Communication: The term agricultural communication is combination of two words “agriculture”; the practice of planting and livestock and Communication”; the sharing of information, idea, thought and message between a source and receiver. Meaning agricultural communication is the sharing of information about the practice of planting and livestock. In other words, it is the exchange of accurate information about the agricultural and natural resource industries. Scholars have explained that agricultural communication reflects a vast and complex agricultural industry through the use of multiple communication outlets. According to Kurtzo, Hansen, Rucker & Edgar (2016), agricultural communication can be defined as the ability to share the message of agriculture through many different facets within communications. They further explained that it includes promoting awareness, discussing the purpose of agriculture, informing an audience, and creating cohesiveness. Agricultural communication also addresses all subject areas related to the complex enterprises of food, feed, fiber, renewable energy, natural resource management, rural development and others, locally to globally. Furthermore, it spans all participants, from scientists to consumers - and all stages of those enterprises, from agricultural research and production to processing, marketing, consumption, nutrition and health. Agricultural communication is delivered through effective and efficient communication channels with the use of appropriate communication techniques and theories. Generally, one of the medium of delivering agricultural communication is community radio.

Community Radio

Community broadcasting is a form of mass media in which a television station, or a radio station, is owned, operated or programmed by a community or a group of people to provide programmes of local interest known as local programming. These community or groups may be people of a particular community, religious body, and tertiary institutions and so on. Community stations are most commonly operated by non-profit groups or cooperatives (Odenike et al, 2020). Corroborating the above, Al-hassan, Andani, & Abdul-Malik (2011) posit that, “community radio is a type of radio service that offers a model of radio broadcasting beyond commercial and public service. Community radio broadcasting serves geographic communities and communities’ interest. The content of broadcasting is largely popular and relevant to a local/specific audience but which may often be overlooked by commercial or mass-media broadcasters. Community radio stations are operated, owned, and driven by the communities they serve. Community radio is not-for profit and provides a mechanism for facilitating individuals, groups, and communities to tell their own diverse stories, to

share experiences, and in a media rich world to become active creators and contributors of media in many parts of the world today.

Describing the feature of a typical community radio stations, Enemaku (2003) notes that, community radio is set up by a community that has recognised a need for it and that can mobilise the required resources to operate it. But sometimes, external parties such as non – governmental organisations or sometimes the government may establish such a station for the people but everything relating to the running of the station, programming and other decisions are taken by the community involved. In the same vein, White (2001), asserts that, community – oriented broadcasting represents a quiet different paradigm of communication and of broadcasting. The classical linear model of public media came into existence at the time of apogee of the liberal, modernizing state which aspired to impose an order of instrumental nationality upon the society.

Brief history of Poly Ilaro 92.1FM

The Federal Polytechnic Ilaro was given a licence to run campus radio under NBC's Act that establishes community broadcasting. Consequently, PolyIlaro 92.1 FM was inaugurated in December 16, 2019 in an epoch making event that has in attendance the representative of the National Broadcasting Commission, the management team of the institution and the Olu of Ilaro and Paramount Ruler of Yewa Land, HRM, Oba Kehinde Olugbenle MFR and commenced full fledged broadcast in July 11, 2020. Organisation structure consists of the Radio Station Management Board which has a chairman, Secretary who is a representative of the registrar, a representative of the bursar, the Deputy Registrar Public Relations, A Legal Adviser, Head of Department of Mass Communication, Head of Broadcast Unit of the department and the Station Manager. The management team of the station consists of the Station manager, Head of Programme Unit, Head of News and Current Affairs and Head of Marketing Unit. The radio extended its broadcast coverage beyond the four walls of the institution to the host community – Ilaro town and environs in which over 95 percent of the staffers are residents. Currently, the station transmit more than 60 programmes to its listeners with over 80 percent of the operatives being the students of mass communication department, lecturers and volunteers within the campus while others are volunteers from the host community.

Theoretical Frameworks

Anaeto, Onabajo and Osifeso (2008) defined theory as a formal set of idea that is intended to explain something which happens or exists or a set of principles on which an activity is based. Also, Folarin (2005) opined that good theories enable researchers to put facts in perspective and to hypothesize what will happen, even, before they do happen. Therefore, the following theories will be used as framework for the study is development media theory and participatory communication model.

Development media theory: The development media theory was propounded by Dennis Mcquail in 1987 and the theory holds among others that the media must accept and carry out positive development tasks in line with national and established policy, freedom of the media should be opened to economic priorities and development needs of the society, the media give priority in their content to national culture and languages and the media should give priority to news and information that link with other developing countries, which are close geographically, culturally or politically. Folarin (2003) aptly redefines the assumption of the theory by adding that, local media in this case community media should give priority to local cultures and languages. Hence Folarin believed development media theory can be used to address development communication and development journalism which are within the purview of community radio. Therefore, a good community radio with people oriented programme must be able to constantly deliver agricultural communication to enhance and promote development of agriculture

Participatory communication theory: Participatory communication theory was propounded by Paulo Freire in 1970. The theory according to Anaeto et al (2008) assumed that people should rely on

local knowledge and local capability. They should be encouraged to make their own plans and participate in their own development initiatives planned programmes. Therefore, participative communication theory focuses on self-determination and empowerment (Anaeto et al, 2008). Hence, community radio which encourages people's participation and involvement in programmes development should be used to package agricultural communication. This is more so that most of agricultural stakeholders are individuals who leave within the community and have farming as their occupation.

METHODOLOGY

The study adopted quantitative and qualitative research techniques using questionnaire and Key Informant Interview (KII) as instruments. About 50 agricultural stakeholders were identified in Ilaro and Idogo communities and five community radio personnel were identified in Poly Ilaro 92.1 FM totaling 55 as population of the study. Simple random technique was used to select twenty – five agricultural stakeholders while purposive was used to select producer and presenters of agricultural contents on Poly Ilaro 92.1 FM. Questionnaire was used to gather data from the agricultural stakeholders while interview guides was used to gather data from the personnel of the community radio station. Simple percentage and arithmetic tables using SPSS were used to analyse and interpret data collected through questionnaire while descriptive approach was used to analyse interview conducted.

Findings

Research Question 1: To what extent is community radio station (Poly Ilaro 92.1 FM) used for agricultural communication in Idogo and Ilaro communities?

Analysis revealed that majority of the respondents who constituted 74% (37) indicated that to large extent they are aware and listen to agricultural communication on the available community radio in their communities. They are able to identify agricultural programmes on Poly Ilaro 92.1 FM such as Agbe Loba, and a segment on Akotun Ojo. They also identified the presenter of Agbe Loba as also a farmer; Mr. Kola Sodimu who in most times keep them abreast of the programme. They revealed that they depend on community radio to get agricultural information on government policies about agriculture especially government support for fertilizers, largely scale farming to boost food security, livestock, opening up of rural roads to ease moving of products and mechanizing farming. The Key Informant Interview conducted on the personnel from the radio station especially the producer of the programme revealed that agricultural communication is one of the objectives of the radio station. According to him “apart from the social responsibility programme of the station to extend our radio service to the host community, don't forget that we also have agricultural engineering and agricultural science departments with the students of these department being trained in the practice of farming and agricultural mechanization. So, the radio station assists them to disseminate useful information that help them”.

Research Question 2: To what extent can community radio be used for agricultural communication?

Going the result of the questionnaire administered on the 50 farmers/agricultural stakeholders, the entire respondents (100%) agreed that community radio can be used for agricultural communication. Enumerating the reason, respondents said that community radio is very useful to communicate to them about relevant information on agriculture. They indicated that radio receiver is always with them anywhere they are whether at home or at the farm. They also revealed that if agricultural programmes on community radio can be communicated in the local languages of the people, it will definitely aid agricultural communication. Hence, it will help to enumerate issues affecting farmers. Corroborating the above analysis, KII with the personnel of Poly Ilaro 92.1FM revealed that if managers of community radio can give priority to agricultural programmes, community radio can be sufficient and

effective used to disseminate agricultural communication. In the words of the head of programmes. “the primary objective of community broadcasting to aid development communication which is critical to agricultural communication. Hence, promoting and enhance agricultural development should be part of the responsibilities of community radio. So, managers of community radio should see to it that they give 30 % of their programme contents to engage in serious agricultural communication to help both the literates and the illiterates in agricultural business”.

Research Question 3: What is/are the source for agricultural communication among agricultural stakeholders in Idogo and Ilaro communities?

Eliciting from on the source/sources of agricultural communication, respondents were differed in their responses. 46% indicated other radio stations they could their signals, 31% indicated conversation or discussion with other stakeholders, 15 % information leaflets/brochures, 5% through government agents and the remaining 3% through social media platforms. Asking them same question with the presence of Polyilaro 92.1 FM in community, 76% of the entire respondents indicated that they stay tuned to the Polyilaro 92.1 FM every Wednesdays and anytime its segment is featured on Akotun Ojo to listen to agricultural issues. The personnel of the radio station especially the station manager disclosed that, going the feedbacks the station get from the listeners, it is true that most the stakeholders do listen to radio station to get information about agriculture.

Research Question 4: To what extent can agricultural communication through community radio enhance and promote agricultural development?

Majority of the entire respondents who consist 96% indicated that community radio can be used to disseminate agricultural communication to enhance and promote agricultural development only if the radio station is not derailed from its primary objective of serving the wellbeing of the community. The personnel of the radio station opined that, agricultural communication can be effectively disseminated through community radio. The station manager said that “going by our experience in running campus radio, we believe that if government can assist communities or amend the policies that establish campus radio to legally serve the host communities, community radio or campus radio can adequately help or assist to disseminate agricultural communication thereby promoting agricultural development in these communities.

CONCLUSION

The findings above give evidence to the fact that community radio is useful for the dissemination of agricultural communication. The current trending in agricultural development and challenges facing countries on agriculture and food security owing to Climate Change, war some parts of world especially Russia/Ukraine war, fluctuating value of foreign/local currencies which is affecting importation and exportation of agricultural materials and products, farmers and agricultural stakeholders will need adequate information to keep tab with current issues and optimize their investment. Hence, the findings clear showed that community radio if properly established by communities or encouraged by the government to be established can help to adequate disseminate information which can help promote agricultural development.

RECOMMENDATIONS

Based on the findings, it is recommended that community radio should be adequately encouraged by the government to be established by communities. The importance of agricultural communication to agricultural development make it imperative for government and its regulatory agency to encourage at three communities of similar characteristics and common interest to come together and establish community radio for the purpose of promoting agriculture and development. Also, where the above is impossible to be implemented, government to revisit the policy that establish campus radio to extend

radio services to the host community/communities to assist or help to disseminate agricultural communication which can promote and enhance agricultural development.

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DEVELOPMENT OF A META-LANGUAGE AS A DRIVER FOR AN EFFECTIVE TECHNOLOGICAL AND ENTREPRENEURSHIP EDUCATION

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ABSTRACT

Technological and entrepreneurial education is a critical agent of change in the society, benefitting the society not only economically, but also socially. Language plays a key role in learning because, it is the medium of education. Thus, the use of the right language of instruction is essential for learning to take place optimally. This paper argues that, to drive this very important aspect of education, and ultimately make it most captivating and effective, meta-language in the area of technology and entrepreneurship should be developed in the language of the immediate environment of the learner. The use of the mother tongue to explain unfamiliar concepts and terminologies in technology and entrepreneurship will build a more solid and lasting foundation in the learner, rather than using a second or foreign language. The goal of a technologically based entrepreneurship education is to improve the economy (amongst other things), and the ability of the learner to understand and grasp what he is taught, will motivate him to be more innovative and creative in becoming an entrepreneur, thus bringing about more economic growth and sustainability in the society.

Keywords: *Meta-language, Mother Tongue, Technology, Entrepreneurship, Education.*

INTRODUCTION

The need for an entrepreneurship education has been established over the years, and a lot of countries, including Nigeria have keyed into this important aspect of education, as engagement in entrepreneurship education has been known to cause an increase in economic growth, GDP, job creation, etc. in the society. The importance of entrepreneurship education cannot be over emphasized, particularly in a country where there is a dearth of industries and companies. Countries that are economically developed and stable, are countries that have incorporated technological and entrepreneurship education into their educational system. Entrepreneurship education creates more awareness, creativity, knowledge, skills, and the desire to be more innovative in learners, thus making them entrepreneurs who are not only self-employed, but also add value to themselves, and by extension, to the society by becoming employers of labour. This will in turn supplement for the lack of government jobs, reduce over dependence on government to create jobs, reduce the number of miscreants in the society, and dependency generally. However, if entrepreneurship has brought about an increase in economic growth, a technology based education (TEE), is said to account for much more economic growth and sustainability. This is so because, when technology is introduced to any venture, there is usually more productivity and efficiency.

Literature Review

In this section, we will be looking at different studies that have been carried out in the areas of entrepreneurship, technology, education and language. Entrepreneurship is a derivative of the French word 'Entrepreneur', meaning someone who undertakes something. In this case, entrepreneurship means someone who owns or runs a business. (Obiora E., Enwere, K. 2016). Wilson (2009) in Takawira M.N (2020) has defined entrepreneurship education as the building of the right mind set, behaviours, and competence that is needed for a successful career in entrepreneurship. Entrepreneurship education, besides knowledge and skills is mainly about the development of certain beliefs, values, and attitudes, with the aim to get students to really consider entrepreneurship as an attractive and valid alternative to paid employment or employment (Holmgren et al. 2004, Sanchez

2014). Hausemark (1998) on his part, opines that while traditional education is basically concerned with the transference of knowledge, entrepreneurship education is focused on the development of better attitudes and incentives to succeed.

A distinction between enterprise education and entrepreneurship education has been made in the literature. Enterprise education refers to adding personal values like the development of the mindset, skills, attitudes and abilities to enable the individual function as an entrepreneur, while entrepreneurship education is more focused on setting up a venture or business and becoming self-employed, as well as an employer of labour. So entrepreneurship involves recognising opportunities and seizing them to add or create value, while a positive mindset, attitude, and skills (entrepreneurial education) will help to drive the process. According to Lackeus (2015), entrepreneurial education which is a more accommodating term has been advanced by some scholars. However, the terms are used interchangeably in this study.

Technology

Technology can be most broadly defined as the entities, both material and immaterial, created by the application of mental and physical effect in order to add some value. (New Word Encyclopedia) Technology can also be used to refer to a collection of techniques. In this context, it is the current state of humanity's knowledge of how to combine resources, fulfill needs, or satisfies wants, it includes technical methods, skills, processes, techniques, tools and materials. Technology based entrepreneurship education (TEE) is achieved when technological knowledge and tools are combined with entrepreneurship to produce massive economic growth. Boocock, Frank, and Warren (2009), note that technology based entrepreneurship education supports universities' technology transfer agendas, as well as focuses on economic value creation from technological change. Boocock, Frank and Warren (2009) further says that technological based education incorporates the key elements of entrepreneurship education (EE), concentrating on the creation of economic value from technological change.

According to Bager (2011), entrepreneurship education concerns the knowledge-building process and the ability to recognize entrepreneurial opportunities and become entrepreneurially active. Bailletti (2012, S. 9) defines technological entrepreneurship as follows: "Technology entrepreneurship is an investment in a project that assembles and deploys specialized individuals and heterogeneous assets that are intricately related to advance in scientific and technological knowledge for the purpose of creating and capturing value of affirm.

Language in Education and the Language of Instruction

Language is a very important tool in teaching and learning because, it is the medium through which knowledge is transferred to the learner. Robert H.R says 'Language is a system of conventional spoken manual (signed) or written symbols by means of which human beings, as members of a social group and participants in its culture, express themselves.' Bernard and George on the other hand, posit that 'Language is a system of arbitrary vocal symbols by means of which a social group cooperates. However, whether arbitrary or conventional, both agree that language is a system of symbols through which individuals in a social group communicate. Some researchers have argued that teaching should be done in the language of the immediate environment or the mother tongue of the learner because, communication is the desired goal of the teacher and learner in any educational system, and if the teacher cannot communicate with the learner effectively, learning cannot take place. Obiora and Enwere (2016) argue that education is about the acquisition of knowledge and skills amongst other things, and can be taught in any language but more effectively in a language in which both teachers and learners are most comfortable. They further buttress that English is the mother tongue of England, French of France, German of Germany, Japanese of Japan, Korean of Korea, Chinese of China and in all these countries, the whole of education is conducted in their respective mother tongues.

Meta-Language

Meta-language refers to words or symbols that are used to describe another language. It is an artificial language that is used in logic, mathematics, computer science, linguistics etc. Our focus in this work is the linguistic use of meta-language. Meta-language in linguistics refers to a language that is used to describe another language. The notion of metal language is used in two different areas. In the field of linguistics, the term refers to the language that is used to refer to another language, while in computer science, the concept refers to the language used to describe a programming language system. (<https://whatdoesmean.net>).

Another definition of meta-language says, it is 'A language which is used either with linguistics or through the use of symbols to describe and even evaluate another language or set of symbols. Examples include the use of English vowels in the teaching and communication of foreign languages in modern foreign language lessons.' <https://psychologydictionary.org>. Abdullah Sam in Linguistics study notes posit that meta-language is any natural or artificial language by means of which another language is described. In the most general sense, the meta-language is a language for describing some of any language. Meta-language is the vital factor of any verbal development. The interpretation of one linguistic sign through other, in some respects homogenous, signs of the same language, is a metalingual operation which plays an essential role in the child language learning.

Teaching the learner in the mother tongue can not be over emphasised as studies like the Ife project have shown that it is always better and easier to explain concepts to learners in the language that they are most competent in. Some of the findings of the six year Yoruba Language Project are outlined below:

1. The findings show that when the child is taught in the mother tongue from the primary level, it leads to a more permanent literacy and numeracy.
2. The learners had a faster and more rounded development. It was demonstrated that they were more intuitive, intellectual and skillful than those that were taught in a foreign language.
3. Education in the mother tongue in which people are more competent helps the people to have better values, more confident and better adjusted citizens in the society.

CONCLUSION

In conclusion, it has been established by the six year Ife project and other studies in different countries; that the mother tongue or language of the immediate environment is the best language of instruction to use in the education of the child. But it is quite disheartening that despite all these studies and body of evidence, most children are taught in a foreign or second language they are not competent in. Looking at the Nigerian experience, there is always a high rate of failure in English Language and other subjects among the students in the rural areas because, these learners are barely able to communicate in English as the mother tongue is their means of communication. At best, they speak the Nigerian Pidgin, but unfortunately for some, they can barely communicate fluently even with the pidgin. As a result of this, there is a poor learning outcome, a high rate of school drop outs and half-baked graduates. In the same vein, this paper argues that to drive this very important aspect of education in entrepreneurship and technology, and ultimately make it most effective, a meta language should be developed in the mother tongue of the learner, where these strange concepts are made familiar and clearer to the learner because they are coined in his language.

RECOMMENDATIONS

The economic growth of a country is largely dependent on thriving businesses and industries, which are usually borne by people with technological and entrepreneurship skills. So to get the optimal learning outcome in entrepreneurship and technology, we recommend that:

1. A meta language in the mother tongue or the language of the immediate environment of the learner be developed. This will involve: Government and their agencies, non-governmental organizations (language associations, writers associations, cultural groups, teachers etc.) and native speakers.
2. Teachers should be trained in these specified areas to enable them teach competently and effectively.
3. Meta language in the above mentioned areas should be used to teach the learners for optimal results.

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LANGUAGE BARRIERS: ADDRESSING ISSUES AND CHALLENGES TO ECONOMIC AND CULTURAL INTEGRATION IN WEST AFRICA

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ABSTRACT

The multiplicity of languages spoken across West Africa has created a unique society in which the average person is constantly surrounded by a language, which is ethnically different from his own. This phenomenon creates peculiarities not commonly found in monolingual societies. Multilingualism, historically, has often been viewed as problematic since it has always been perceived that a single language unites while many languages divide. This implies that multilingualism is an obstacle to cultural integration and economic advancement. However, using the integrated literature review method, the researcher explores the historical interplay of colonial and indigenous languages and its impact of its contact on indigenous languages as well as the linguistic, economic and sociopolitical issues and challenges associated with West Africa's linguistic complexity. This study found that the wrong perception about language has its roots in colonialism that largely left the colonized with negative attitudes towards their indigenous languages. The result is failure to transmit these languages to the next generation leading to language endangerment and death. The study also found other countries who embraced multilingualism yet have experienced cultural integration and economic advancement. Therefore, this study argues that multilingualism is not a barrier to regional integration rather it brings with it the much-needed fire for regional cohesion and economic growth.

Keywords: West Africa, Multilingualism, indigenous, language, barriers, cultural integration

1.0 INTRODUCTION

The West Africa society is characterized by an intricate interaction between several languages. Childs (2008) observes that multilingualism is widely recognized as the rule rather than the exception in West Africa. Culturally, the people of the region belong for the most part to one of three major language families. In the northern and least-populous Saharan regions, Arabs and Imazighen (Berbers; singular Amazigh) of the Afro-Asiatic language family predominate. South of a line connecting the course of the Sénégal River, the Niger River, and the southern two-thirds of Nigeria, Niger-Congo languages are spoken. Along the middle course of the Niger River and around Lake Chad, Nilo-Saharan languages related to those of peoples farther east predominate. These peoples are divided into a very complex ethnic mosaic but may often be conveniently classified by their individual languages.

Multilingualism is often perceived as a challenge to integration in the West African sub-region. This multiplicity of languages is viewed as a major barrier to economic, social and political gains. But multilingualism is not an entirely new phenomenon rather it has been in existence for hundreds of years through migration and interaction of various ethnic groups. The coming of the colonizers with their foreign language only served to place the indigenous languages in the back burner and this was accepted for the purpose of unity. However, the regional development and unity much sought after has remained unattained and the division persists. This then begs the question: if this single official language does not unite, could it be possible that numerous languages ought not to divide?

In this paper, we shall examine the historical background of the linguistic colonization of West Africa by tracing the colonial intrusion into the linguistic landscape. We shall also consider how this has affected the roles, the status and the perception of indigenous languages in the West African sub-region. Furthermore, by considering other multilingual language policies around the world and the positive results they bring, we will argue that multilingualism does not act as a barrier to political, social and economic development of West Africa.

2.0 Literature Review

2.1 The Colonization of West Africa

As Europe scrambled for Africa, Britain occupied Sierra Leone, the Gambia, Nigeria (with the British Cameroons), and the Gold Coast (including Gold Coast crown colony, the Asante empire, the Northern Territories, and British Togoland). The British policy of indirect rule was formulated by Frederick J.D. Lugard in Nigeria. In the early 1900s, long after Britain annexed Lagos as a crown colony (1861), Lugard conquered the north. Northern Nigeria and Southern Nigeria, established as separate units in 1906, were merged in 1914 under Lugard's direction. His central government comprised an appointed governor, an executive, and a legislative council. Local administration and jurisdiction, however, depended on traditional rulers and traditional institutions. In some cases, this meant removing authority from the new class of Western-educated Africans and suppressing social change that was already under way. A British resident or district officer served as the liaison between the traditional ruler and the colonial regime. Lugard's system became the model for all of British West Africa.

By the early years of the twentieth century the French held most of what would come to be their colonial territory in West Africa (including present day Senegal, Mali, Burkina Faso, Benin, Guinea, Ivory Coast and Niger). A governor-general of French West Africa was appointed to administer the federation and was based in Senegal, the only place where African people had even minimally been assimilated under the original French plan. Only in St. Louis did even a small percentage of West Africans come to participate in French national affairs. Outside of this area, West Africans had become subjects (*sujets*), not citizens. This dynamic was due most likely to the increasing awareness by the French of the unlikelihood that the African peoples they were colonizing would be 'suitable' French citizens. When the original federation of the French West African colonies was achieved, there was no strong statement of the program for assimilation. The French began to install a very centralized federalist administration in their new territory, a system of direct rule.

However, due to colonization of Africa by Europe, foreign languages were introduced into Africa. As territories were claimed by these European countries, colonial languages were imposed as official languages in these territories. Africans spoke the indigenous African languages as their first language and the colonial or official language as their second or third language (Yaro, 2008). The search for national unity after the gaining of political independence by these West African countries led to the selection of one language, usually the colonial language, as the language of government, business and education. Thus began the cultural and linguistic colonization of West Africa by Europe.

2.2 Issues and Challenges of West African Languages

The imported European official languages (English, French, Portuguese, etc.) have continued to maintain their dominance over indigenous languages for decades with attending consequences within the West Africa. These consequences have arisen as a result of the indigenous languages taking the back seat in both national and international discourse. We shall proceed to examine them.

2.3 Low status and restricted roles of African languages

Bamgbose (2011) notes that the low status of African languages is because they have not been developed to cope with new domains in which they have not been hitherto used. This includes the need to reduce the said language to the written form and/or harmonize the orthography of that language. The fact that many indigenous languages do not have written forms makes it difficult to expand their vocabulary and make them applicable to wider domains. This creates a restriction to their usage. For economic and/or for political reasons, West African countries have chosen the colonial languages as official languages. These are the languages used by the government to run its operations and conduct its business. They are also used in education by the schools, in jurisprudence by the courts, etc. Thus, the colonial languages have a high status and the indigenous languages a low one.

2.4 Negative attitudes and perception of African languages

Guerini (1999) states that language attitudes tend to be affected by the functions that a language may fulfil within a given speech community as well as by its potential use in a range of linguistic domains, i.e. perceived practical and social worth of the language. Quite often, one encounters negative attitudes towards indigenous languages from the speakers of the language themselves. West Africans have conferred a 'prestige' on the colonizer's language even to the extent of denigrating their own language. By using the foreign language as the official language, it depicts that African languages are unfit for use in formal, institutional and official domains, and could play a significant role in reversing language shift (Fishman, 1991). Bambgose (2011) notes that elites prefer to educate their children in the imported language and not give their children the chance to speak the native language, even at home. For this reason, there is no will towards the development of indigenous languages. For instance, African languages lack written tradition, vocabulary, orthography, production of materials that can be used in schools, and new concepts that fits in the current world development of science and technology (Babatunde, 2014).

Africa, as a whole, is known for her multiplicity of languages. Bambgose (2011) notes that out of roughly 6,700 found in the world, just over 2,000 or almost 30% of these languages are found in Africa. He observes the fact that the presence of many languages is often negatively perceived as a disadvantage especially from the point of view of communication and cost when compared to monolingual societies. This implication of this view is that operating a single language is more economical than operating several since it avoids the problems of translation, interpretation and production of documents in several languages. However, Bambgose (2011) argues that this perception ignores the fact that these are languages spoken by millions of people with many people speaking two or more languages. Moreover, he opines that the real cost is denying the citizen the right to be heard in his or her language. This negative perception of the presence of many indigenous languages serves to diminish the status of African languages.

It is important to note for our discourse that African languages can be subdivide into three types namely the major, minority and endangered. The major languages are those languages that are spoken by large number of speakers and although they may be associated with a higher status, they still rank lower than imported languages. Examples of the major languages are Hausa, Yoruba, Ibo, etc. Minority languages, on the other hand, lack both the advantage of numbers and status. Hence, they are ignored since it is perceived that it is not economical to cater for them. This leads to the next consequence, which is language endangerment and death.

3.0 Research Process/Method

This study is an integrated literature review. This specific review method summarizes past empirical or theoretical literature to provide a greater comprehensive understanding of a particular phenomenon (Broome, 1993). This study synthesizes secondary text or data from journals, research papers, policy documents, etc. in an integrated way in order to obtain a new perspective.

4.0 Findings

From the statistics gathered by Matthias Brenzinger, Bernd Heine and Gabriele Sommer (1991), it reveals that there were 54 Extinct, 67 Near Extinct and 49 Dying languages in Africa. Bamgbose (2011) notes that when languages are endangered and there is no attempt to take principled action to preserve them, it is logical to conclude that such languages are held in low esteem. He proceeds to identify six major characteristics of an endangered language as follows:

- i. Very few speakers remaining, most of them old
- ii. No longer used for any meaningful purpose in the community
- iii. Not being transmitted to the younger generation
- iv. No orthography or written materials in it

- v. Language shift has taken place such that the language has been or is being replaced by another language
- vi. On the verge of extinction

Nikitina (2018) likewise notes that a criterion that contributes to language loss includes shifts in domains of language use, which can directly affect its transmission to the next generation. For instance, when a dominant language (e.g. English language) replaces the endangered one in school education, the use of the dominant language in new domains like radio broadcasts, etc.

5.0 Discussion

Having examined the factors that led to the emergence of the colonial language as official language into Africa's linguistic landscape, we have shown the impact this has made on the indigenous language in terms of restricted roles, low status, negative attitudes and perception and the subsequent endangerment and possible death of the local language. We shall proceed to argue that multilingualism is need not be a barrier to regional integration in West Africa. To do this, we shall examine other multilingual language policies around the world specifically the multilingual language policy of the European Union (EU). With 507 million citizens in 2014 and 28 Member States, the EU has 24 official and working languages, some of them with a worldwide coverage. Some 60 other languages are also part of the EU heritage and are spoken in specific regions or by specific groups (European Commission 2008, p. 4). The official and working languages of the European Union are Bulgarian, Croatian, Czech, Danish, Dutch, English, Estonian, Finnish, French, German, Greek, Hungarian, Irish, Italian, Latvian, Lithuanian, Maltese, Polish, Portuguese, Romanian, Slovak, Slovene, Spanish, Swedish. Each new EU member state when joining the Community is allowed to have its national language as an official language of the EU.

According to Article 3(3) TEU, the European Union "shall respect its rich cultural and linguistic diversity and shall ensure that Europe's cultural heritage is safeguarded and enhanced". Article 22 of the Charter of Fundamental Rights of the EU, which states that, also protects this linguistic diversity: "The Union shall respect cultural, religious and linguistic diversity." Besides the general principle of linguistic diversity, the EU is concerned with protecting the use of languages to enhance the participation of citizens in the democratic life of the Union and thereby contribute to its legitimacy (European Commission 2012b, p. 78). In this context, it is important to argue that at the centre of EU language policy is not the preservation of linguistic diversity for the sake of this diversity itself but the reflection of a given distribution of powers between the EU itself and the Member States. As part of its policies and practices, it states that documents, which a Member State or a person subject to the jurisdiction of a Member State sends to institutions of the Community, may be drafted in any one of the official languages selected by the sender. The reply shall be drafted in the same language". EU citizens similarly are entitled to use their language while communicating with European institutions.

The European Commission has addressed the question of languages in several documents. Its policy has three aims: to encourage language learning and promoting linguistic diversity; to promote a healthy multilingual economy; and to give citizens access to European Union legislation, procedures and information in their own languages (European Commission 2005, p.3). The commission views multilingualism as key to the achievement of European economic integration which require free movement of goods, persons, services, capital and payments. Studies have shown that the use of foreign languages by companies in their cross-border communication and export strategies indicate the importance of language skill for the expansion plans of their companies and in making their workforce more effective (Czyżewska, 2014).

The first and perhaps the greatest challenge of implementing the extensive multilingual policy in the EU is firstly the cost especially of translation and interpretation to all EU institution which is estimated to be around €1 billion per year. This represents less than 1% of the EU budget or just over two euro per citizen. Spending about two Euro per year to ensure that every EU citizen has access

to the EU legislation in his/her native language seems good value for money (Czyżewska, 2014). The second challenge of implementing the multilingual policy is time constraints. Translation of the official documents into several languages can take several months resulting in delays in the adoption of EU documents. The third challenge has to do with the future accession of new EU member states. The implication of this is that it will result in the increase of translation and interpretation costs of the EU institutions.

By drawing similarities between the EU and West Africa, we can easily surmise that the concept of linguistic plurality holds true for both regions of the world. However, in the EU, it is considered fundamental that her citizens be able to use their language while communicating with European institutions and herein lies the crux of the matter. In West Africa, what exists is a linguistic restriction. So instead of being able to communicate with regional or national institutions in the local or indigenous languages, the foreign/colonial language is imposed since it is the language of officialdom.

On the issue of challenges faced by the EU in the implementation of this multilingual policy, the high cost of translation and production into several languages and the associated delay involved in this process was the most significant challenge. But this has not deterred the EU as a higher value is placed on giving people access to EU legislation. In West Africa, on the other hand, the regional government has sought to save cost by curbing the need to translate and produce policy documents in several languages. The result is that many indigenous people, who otherwise cannot speak the official language, are excluded. This creates a superficial division between those with access (as a result of education) and those without further creating a wider divide not only along ethnic lines but across socio-economic ones too.

In spite of these challenges, the EU has recorded some economic successes and as such views multilingualism as key to the achievement of European economic integration, which requires free movement of goods, persons, services, capital and payments. As such, the EU commission encourages language learning, promotes linguistic diversity and a healthy multilingual economy. Perhaps this can also hold true for West Africa when she embraces a multilingual language policy.

6.0 CONCLUSION

This paper has examined the factors that have led to rise of the single ‘unifying’ official languages in the region and the negative consequences of excluding indigenous languages from both national and regional official discourse. We must acknowledge the fact that these foreign official languages have not brought the much-sought unity and that multiplicity of languages have not divided the EU rather it has caused it to grow stronger since more nations keep joining the Union. We therefore submit that multilingualism is not a barrier to regional integration rather it brings with it the much-needed fire for regional cohesion and economic growth.

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EDUCATION AND PERFORMANCE OF WORKERS IN FULFILLING ACHIEVEMENTS DETAIL AT GLO COMMUNIQUE NETWORK, PORT HARCOURT, NIGERIA

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ABSTRACT

The purpose of this research work is to find out the main final results of education on workers' performance in a telecommunications business enterprise-GLO Networks constrained, Port Harcourt, Rivers State. A cross-sectional survey study design was used for this study because it allowed investigations of possible relationships among variables in addition to information series from broader categories and comparisons among variables at identical times. The population became two hundred staff from GLO Communication Community Limited, Port Harcourt. A pattern of one hundred forty-five changed into a draw. According to the study's findings, for organizations to see improvements in workers' overall performance, there is a need to increase education applications and sensitization for employees, who are, of course, the most important assets of a corporation. This study concludes that the choice of procedure, educational design, and educational shipping style influence the effects of training packages and, ultimately, the performance of the employees. It is endorsed that stakeholders of the GLO network confined to Port Harcourt have to make sure of a powerful schooling layout to enhance the fame and self-achievement desires of the personnel. The GLO community and training partners should undertake effective training methods to make certain individuals with education packages maximize the opportunity and make significant contributions to driving overall performance, growth, and competitiveness in the regional and international marketplace.

Keywords: Education, Telecommunication, Business, and Employees'

LITERATURE REVIEW

Due to extensive adjustments within the company's global and/or groups-including GLO Networks restricted, remember the fact that maintaining a competitive edge within the market requires investment. Employees ought to be ready with the right abilities, which might be obtained through in-depth education (Ahmed & Yohanna, 2014). Education can also make sure that the group of workers can adapt seamlessly to new generations, increasing the efficiency and productiveness of people and agencies (Khan, Abbasi, Waseem, Ayaz, & Ijaz, 2016). Training is the success of applicable capabilities or the provision of important knowledge for personnel to perform precise responsibilities to attain a common goal (Olaniyan, 2008). It has specific effects, which include advanced staff competency and potential for performance. An organization can also find it tough to maintain a ready team of workers on its payroll if the education of its team of workers isn't prioritized. This can ultimately avoid the fulfillment of organizational desires. In this age of technological advancement and change being consistent, groups must ensure regular schooling so as to tackle the challenges that arise from political, financial, societal, and pioneering environmental modifications (Buckley & Capel, 2009). For corporations to continue to exist, grow, and expand, they must increase their capacity to adapt to the external and internal desires that arise as a result of those changes (Noe, 2008).

It is important for companies to parent out ways to draw, hold, and encourage their professional staff for improved overall performance. This is due to the fact that "the human component" plays a crucial role in accomplishing organizational desires (Gberevbie, 2010). Customer

service efficiency, quality, employee retention, and development are a number of the motives that pressure the implementation of training applications in businesses as a way to improve performance (Noe, 2008). This competitiveness serves as motivation to enhance an employer's capacity to possess and sustain market proportion in a particular enterprise. As a result, a large number of businesses have been pushed to construct schooling centers to ensure they have an advanced stance in the market (Noe, 2008). Due to the growth in worldwide competition, agencies should discover ways to reduce their expenses while also improving reliability, transport speed, and adaptability. It is also critical to improve not only the awareness of output and the feasibility of technical techniques but also the personnel who carry them out. As a result, it has become increasingly important for employees to adapt to change quickly while remaining capable and inspired (Bokhorst & Slomp, 2007). Schooling has become a necessity in order to retain a group of workers capable of effectively manipulating a large customer base of over forty million and ever-changing technology within the industry. This research seeks to find out the impact of education and development on personnel and their performance.

The purpose of the study

The study tested employees' overall performance in Globacom network offerings restricted to Port Harcourt, Rivers State.

1. Ascertain the impact of educational choice approaches on employee overall performance.
2. Ascertain the impact of education design on employee performance.
3. Determine the impact of fashion schooling on overall worker performance.

Research Questions

The research questions for this study are:

1. To what extent does personnel education method selection influence employee performance?
2. To what degree has educational design affected schooling layout on employee performance?
3. To what degree does fashion schooling have an effect on how training delivery style affects employee performance?

Study Hypotheses

Three hypotheses was formulated for testing to obtain the objectives mentioned above. Those are indexed beneath:

- H₀₁. There may be no correlation between the choice system of employees for training and employee performance.
- H₀₂. There is no correlation between worker schooling and worker productivity.
- H₀₃. There's no correlation between education delivery style and employee overall performance.

Significance of the Study

The outcome of this study is important to management, individuals in personnel, human aid management, and researchers in making knowledgeable choices about employee training. Through Pinnacle control, employees could make selections that develop employee overall performance through organizing schooling and performance improvement applications. This study will provide the human aid branch with applicable records for suitable making plans and the implementation of training and development packages.

A Summary of the Literature and the Theoretical Framework

Conceptual Framework

Parent 2.1: Conceptual framework of the impact of education on an employee's overall performance

The idea of training

Training is the systematic acquisition and improvement of information, capabilities, and behaviors required for employees to complete their daily activities or to perform at higher levels in the workplace. According to various studies, education can also be defined as the intentional development of one's mind-set, information, or ability through knowledge acquisition in order to achieve advanced overall performance in a specific mission or type of obligation (Beardwell & Holden, 2001:324).

The exponential rate of technological development in facts and eras reduces the timeframe in which information and talents end up old. This makes it impossible for the abilities required by personnel for painting to remain stagnant. As a result, it is paramount for employees to align their non-public improvement desires with that of their employer and their own future growth (Holden, 2001). Regardless of differing perspectives, everyone agrees that education aids in the development of a worker's overall performance. A wide variety of one-of-a-kind types of schooling methods are available (Adamu, 2008), which incorporate a wide variety of styles: on-the-job and off-the-task training (DeCauza et al., 1996). process, induction/orientation, and apprenticeship Rotation is an additive of on-the-job education, whereas worker overall performance indicators (quantity, high-quality, timeliness, and creativity) are additives of off-the-job training.

The outcome of employee training and performance

Trainers should be knowledgeable about the connection between training and profit (Pont, 2003). Education ought to yield a competent body of workers that may keep pace with the excessive level of abilities and abilities that are crucial in today's dynamic work environment and prepare employees for future needs. Running shoes are then expected to use each opportunity as a reaction to achievements, primarily in business to senior control (Pont, 2003). If the schooling supplied isn't delivered professionally, the fine of mastering diminishes, inflicting reduced individual competence and, in the end, having an unfavourable effect on enterprise performance (Biech, 2009). Businesses recognize their plight in dealing with challenges that arise in a dynamic world of business and monetary uncertainty (Tai, 2006). As a result, firms must spend money on education applications to make sure their personnel are successful and able to face uncertainties and take timely and effective decisions to maintain a competitive edge in the marketplace (Ezigbo, 2011).

Education design and employee performance

Groups must be cautious while designing education programmes (Armstrong, 2000; Khan, Khan, & Khan, 2011; Partlow, 1996). When developing an education plan, consider the following factors: expertise, trainee eagerness, learning styles, and trainee expertise transfer (Mathis & Jackson, 2000).

Effect of schooling delivery style on employees' performance

A key issue in the education transport programme is its shipping fashion (Carlos, 1995). If education isn't always delivered in a suitable style or attractive to its target audience, the essence of education is misplaced (Phillip and Eves, 2005). Transport style is a critical detail in education because it is the figuring out issue in accomplishing the modifications predicted for the trainee (Mathias & Jackson, 2004).

METHODOLOGY

A move-sectional survey layout was used for this study, in which information was gathered through the use of questionnaires. Two styles of records have been amassed for this study: primary and secondary. Many of the personnel of Globacom Port Harcourt use questionnaires for primary information. Secondary data was accrued from relevant articles, books, journals, and reports. The sample length reached two hundred, comprising 136 junior groups of workers and 64 senior teams of workers. Questionnaires were used as a technique of record collection in this study. Records generated from the questionnaire were entered and cleaned with the use of Microsoft Excel, while correlation

evaluation was performed with the Statistical Package for Social Sciences (SPSS) for ascertaining the hypothesis.

Information analysis and dialogue on findings

The entire reaction from workforce members was seventy-two percent (one hundred and forty-five). question 1: confirm the effect to which the choice process of personnel for education affects worker performance.

Table 1: The impact of education selection techniques on overall employee performance

S/N	Does the employee selection procedure for training affect employee performance?	Strongly Agree	Agree	Strongly Disagree	Disagree
1.	I am trained consistently at GLO Networks, Limited	48	58	9	30
2.	The HR department and on-the-spot supervisors have a strong influence on the choice of an employee for training	33	81	22	9
3.	Discrimination in selection for training has a negative impact on employee Performance	44	88	6	7
4.	Unsystematic approach of selection affects employee performance	31	99	4	11

Based on survey responses, the bar chart depicts the effect of procedure selection on overall worker performance.

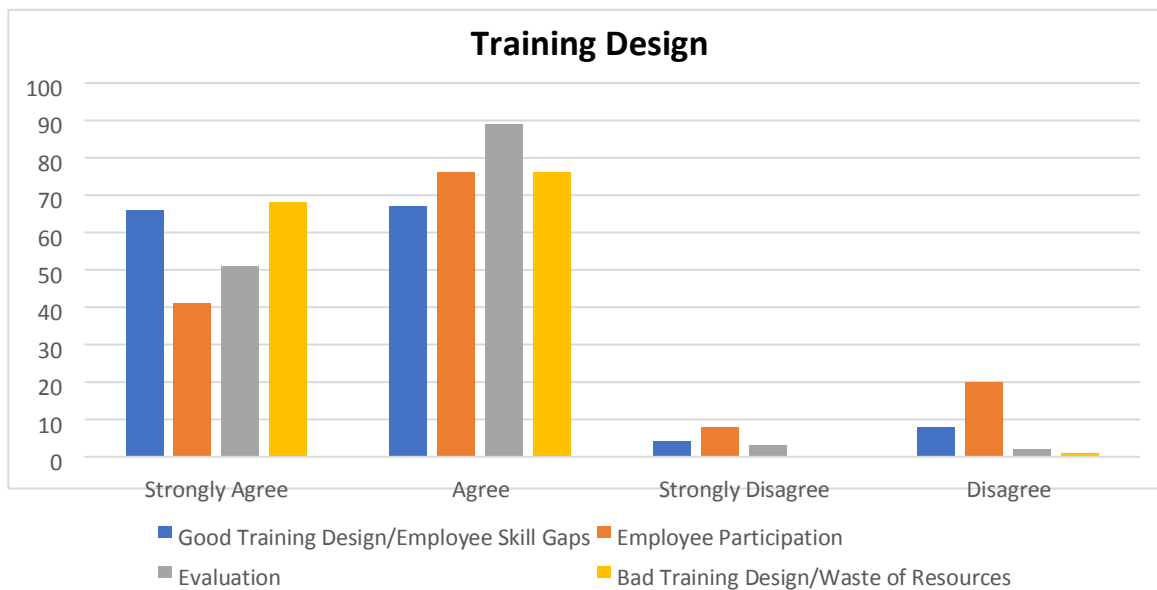
The result in desk 1 indicates that 73% of employees who participated in the survey agree that they are skilled frequently. Approximately 27% of those who responded were dissatisfied with the frequency of education at Globacom constrained, Port Harcourt, Rivers state. An evaluation discovered that GLO is extra inclined to put money into higher-stage personnel who have proven commitment to the organization.

Also from desk 1, human resource managers and instant supervisors are major identifying factors in the choice of training methods. About 22% of respondents strongly disagree with this belief. This can be because of the variations in leadership patterns amongst supervisors in specific departments. The levels of flexibility of managers and supervisors may also differ, with some allowing their subordinates to have a strong influence in decision-making. An evaluation of the survey conducted confirmed that discrimination influences the choice system negatively, inferring that those who want training may not get it. This could bring about an entire wastage of resources channeled into education packages. Also, it is able to be deduced from the survey that an unsystematic approach to the choice process for schooling affects worker performance.

Question 2: Determine the effect of educational design on overall employee performance.

Table 2 shows the impact of schooling layout on employee performance based solely on the survey.

S/N	Does education level affect a worker's overall performance?	Strongly Agree	Agree	Strongly Disagree	Disagree
1.	Excellent education guarantees that identified employee skill gaps are accurately captured.	66	67	4	8
2.	School design impacts employee participation.	41	76	8	20
3.	Schooling design must be evaluated before implementation	51	89	3	2
4.	Poorly designed training results in a waste of resources	68	76	0	1



The impact of educational design on overall employee performance

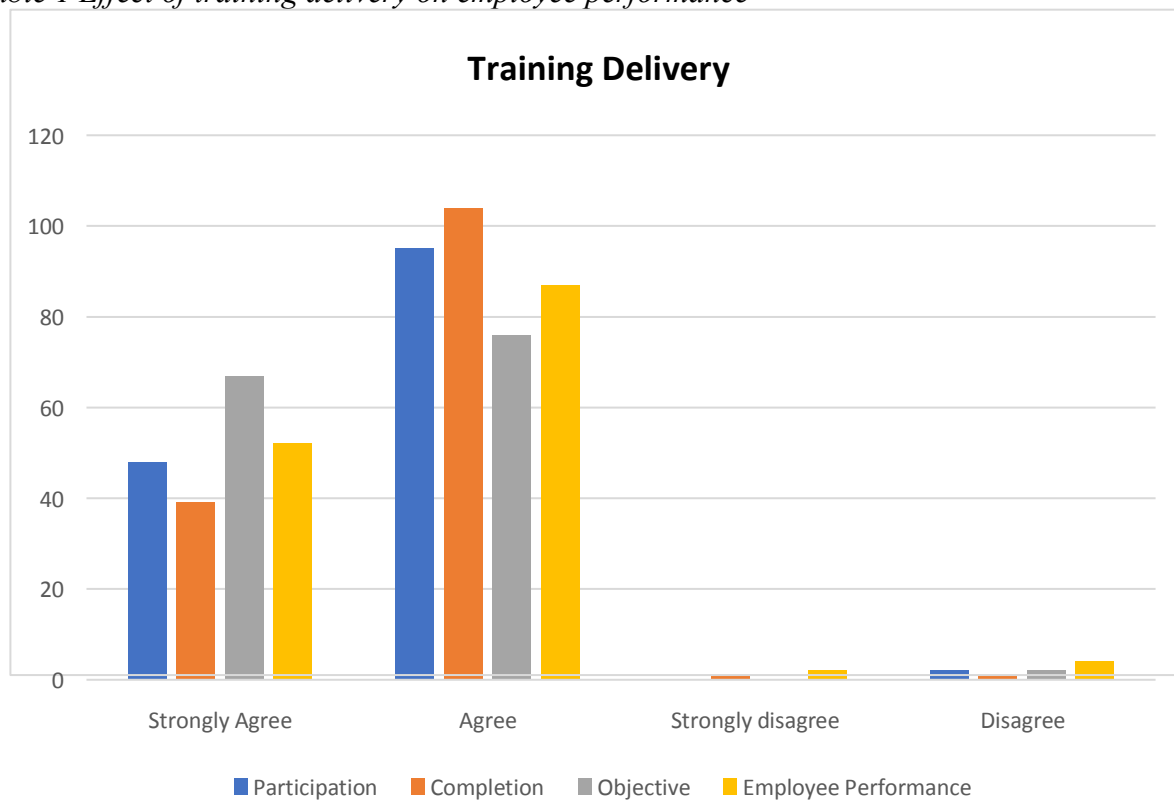
The survey found that an enormous number of respondents agree that a terrific schooling layout guarantees that talent gaps are effectively captured. This is evident in desk 2, with the graph displaying a clear distinction between the numbers of respondents who agree that schooling layout plays an essential role in achieving training goals and those who disagree. which means that employees can perform specific obligations at a higher level due to the centered approach carried out while designing education applications. The high number of employees (81%) who agreed that worker participation in schooling might be boosted with the aid of an amazing education design indicates the significance of this factor in improving worker overall performance post-education. To ensure layout meets expectancies, events concerned before implementation need to compare it. As stated by Mathis and Jackson (2000), the learner's willingness, running shoes' knowledge of various gaining knowledge of patterns, and potential to design training for transfer are imperative factors for attention whilst designing an educational application. These will enhance engagement, content assimilation, and assure the sustainable impact of schooling programs.

Question 3: Confirm the effect of education style on overall worker performance.

Table 3: The effect of schooling delivery on workers' performance

S/N	Does training in fashion affect standard employee performance?	Strongly Agree	Agree	Strongly Disagree	Disagree
1.	Training delivery fashion affects the extent of participation via Personnel working in a Training software	48	95	0	2
2.	School fashion can affect the level of final touch in educational applications.	39	104	1	1
3.	The delivery style of a schooling application ensures its goal is completed.	67	76	0	2
4.	The delivery style of an educational application can have an effect on worker performance	52	87	2	4

Table 1 Effect of training delivery on employee performance



Transportation fashion education's effect on workers' performance

As shown on desk 3, participation in training applications is extremely affected by the transport style. The success of schooling applications and the success of training objectives is also heavily impacted by the mode of delivery used. On average, 96% of contributors agreed that the shipping style in schooling packages is paramount to the participation and completion of training by means of employees.

Take a look at the speculation

There may be no relationship between the method of worker education chosen and employee performance.

Test of Hypothesis

Hypothesis 1: There is no effect between the selection procedure of employee training and employee performance.

Desk 4: X2 analysis of the impact between the choice procedure of employee schooling and worker performance

Variable	N	Df	χ^2 cal	Sig. (2tailed)	Level of Sig.	χ^2 crit.	Decision
Selection procedure of employee training	145	9	59.30 4	0.000	0.05	12.49	H01 Rejected
Employee performance							

χ^2 crit. = 12.49, therefore the null hypothesis that there is no significant relationship between selection procedure of employee training and employee performance is rejected.

The null hypothesis that there's no sizable difference between the selection manner of employee training and worker performance is rejected.

There is no great correlation between worker schooling and worker productivity.

Table 5: χ^2 evaluation of the relationship between employee training and employee productivity

Variable	N	Df	χ^2 cal	Sig. (2tailed)	Level of Sig.	χ^2 crit.	Decision
Employee training	14	9	50.17	0.000	0.05	12.49	H02
Employee productivity	5	0	0				Rejected

Table 5 found out that the χ^2 cal. is 50.170.70y with df = 9 and 0.05. The χ^2 cal. value of 50.170 is greater than χ^2 crit. = 12.49. Consequently, the null speculation that there's no widespread courting between employee education and employee productivity is rejected.

Detailed Findings

To an excessive degree, the selection technique of employees for schooling impacts employee performance. Poorly designed education software results in wastage of resources and influences employee performance negatively. Training in shipping fashion has a significant impact on an employee's overall performance.

Conclusion

The purpose of this study has changed to look at the consequences of education and development on employee overall performance in a telecommunications organization—GLO Networks Limited, Port Harcourt. So much research has been carried out in diverse industries and agencies, resulting in differing views on the impact of education and proposed solutions to improve employee performance.

Results display that once a scientific approach void of discrimination is hired in the choice of personnel for schooling, it enhances performance.

Based totally on the findings of the study, training is designed to attract, increase, encourage, and hold personnel who ensure the powerful functioning and survival of the business enterprise. Finally, training has a positive impact on employees' overall performance at GLO Networks Constrained in Port Harcourt. The following recommendations were made based on the findings:

1. Human aid Managers and supervisors need to make room for a little input from employees regarding their training desires to make sure selection is honest and reflective of those needs.
2. The GLO network and schooling companions ought to undertake powerful training transport styles to make certain participants of training applications maximize the possibility and contribute appreciably to riding performance, growth, and competitiveness in the nearby and worldwide marketplace.
3. Training should be taken into consideration as a concern as it is a prime confidence booster for employees and directly improves their ordinary performance.

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BIVARIATE REGRESSION MODEL COMPARISON USING INFORMATION MEASURES

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ABSTRACT

This study is on bivariate regression model comparison using information measures. Data set for the study was on weight of soap and the number of days it had been used. Thus dependent variable (Y) is weight (grams) of the soap and explanatory variable is the number of days (Z) used. Ten Regression models: Linear, Quadratic, Polynomial, Logarithmic, Hyperbolic, Power, S-curve, Growth, Exponential and Compound were examined in this study. The E-views software was employed in the analysis of data. The results of the analysis show that the Growth and Exponential regression models have the lowest AIC (-1.4531), SIC (-1.3571), HQIC (-1.4245), which makes them the best models and better fit with respect to the data used in this study. It is also in agreement with their standard errors as the both models produced the least value of 0.1129. It is clear from the result that the hyperbolic regression model is the least performed model with the highest values respectively as AIC (4.7843), SIC (4.8803), HQIC (4.8129). This agrees with the highest standard error of 2.5540. However, the linear regression model is the second best model with AIC (-0.5425), SIC (-0.4465), HQIC (-0.5140), which agrees with the second least standard error of 0.1780. The study concluded that the Growth and Exponential regression models performed better than the other eight regression models employed in this study, while the least performed regression model is the hyperbolic. Therefore, future researchers should look at a similar work with different bivariate data sets with the assumptions fully examined.

Key words: Akaike Information Criterion, Schwarz Information Criterion, Hannan-Quinn Information Criterion, Regression models, Model Comparison

1.0 Introduction

Fitting of linear (straight) and non-linear models to information generated is ordinarily being utilized in every area of science and medical related test. Indeed, in spite of the fact that fitting a straight model to collected information does not often occur, since most information tend to take after non-linear models. Non-linear models are in existence, but the option of choosing the proper model for the information could be a blend of involvement, information around the basic process and measurable translation of the fitting result. It is vital in measuring the legitimacy of a fit by a few degrees which segregates a 'good' from a 'bad' fit. Numerous analysts make use of coefficient of determination (R^2), when evaluating calibration tests for tests to be measured (Montgomery et al, 2006). Subsequently, within the direct viewpoint, this degree is exceptionally instinctive as values between 0 and 1 deliver a straightforward translation of how much of the fluctuation within the information is clarified by the fit. Indeed in spite of the fact that for a few times, it has been set up that R^2 is not an adequate measure for non-linear regression models. However, numerous researchers and analysts still make use of it managing with non-linear information analysis as reported by (Nagelkerke, 1991; Magee, 1990). In agreement to Juliano & Williams (1987), a few introductory and more seasoned portrayals for R^2 being of no profit in non-linear fitting had pointed out this issue but have probably fallen into blankness. This perception may well be due to contrasts within the numerical foundation of prepared analysts and analysts who regularly utilize measurable strategies but lack detailed statistical knowledge according to Spiess and Neumeyer (2010).

It is ideal to note that R^2 is not an appropriate technique for model adequacy for non-linear assessment (Magee, 1990). The method of reasoning behind a high occurrence in exclusively utilizing R^2 values within the legitimacy of non-linear models can be as a result of analysts not being mindful of this misguided judgment. In spite of the fact that the implementation of R^2 to get to the execution of nonlinear data investigation has been disheartened, this study did not utilize it, but only made use of

three information measures; Akaike Information Criterion, Schwarz Information Criterion, and Hannan-Quinn Information Criterion for appropriate model selection.

Generally speaking, there should be a relationship between the weight of soap and the number of days it had been used. However, many researchers especially those in other areas who probably do not have sufficient knowledge of statistics usually employed the simple linear regression technique to establish a relationship between data of two variables, without looking at the nonlinear models. It is as a result of the situation that this study intends to look at various non-linear models versus linear model to establish the best model for weight of soap and the number of days it had been used for the data gathered for this study.

2.0 Material and Methods

2.1 Description of the Regression Models

Ten Regression models are considered in this study, which are Linear, Quadratic, Polynomial, Logarithmic, Hyperbolic, Power, S-curve, Growth, Exponential and Compound as shown in Eq. 1 to 10.

$$Y = \phi_0 + \phi_1 Z + \varepsilon \quad (1)$$

$$Y = \phi_0 + \phi_1 Z + \phi_2 Z^2 + \varepsilon \quad (2)$$

$$Y = \phi_0 + \phi_1 Z + \phi_2 Z^2 + \phi_3 Z^3 + \varepsilon \quad (3)$$

$$Y = \phi_0 + \phi_1 \ln(Z) + \varepsilon \quad (4)$$

$$Y = \phi_0 + \phi_1 (1/Z) + \varepsilon \quad (5)$$

$$Y = \phi_0 Z^{\phi_1} + \varepsilon \quad (6)$$

$$Y = e^{(\phi_0 - \phi_1 / Z)} + \varepsilon \quad (7)$$

$$Y = e^{(\phi_0 + \phi_1 Z)} + \varepsilon \quad (8)$$

$$Y = \phi_0 e^{\phi_1 Z} + \varepsilon \quad (9)$$

$$Y = \phi_0 \phi_1^Z + \varepsilon \quad (10)$$

2.2 Estimation of Parameters in a Simple Linear Regression

This is a regression line involving only two variables as it is applicable in this study. A widely used procedure for obtaining the regression line of Y and Z is the least square method.

The linear regression of Y on Z is stated in Equation (1)

If there are n pairs of sample observations $(Z_1, Y_1), (Z_2, Y_2), \dots, (Z_n, Y_n)$, then we get

$$Y_i = \phi_0 + \phi_1 Z_i + \varepsilon_i, \quad i = 1, 2, \dots, n \quad (11)$$

Then seeking for the estimators $\hat{\phi}_0$ and $\hat{\phi}_1$ of ϕ_0 and ϕ_1 respectively in such a way that K is minimized.

$$\text{Let } K = \sum_{i=1}^n \varepsilon_i^2 = \sum_{i=1}^n (Y_i - \phi_0 - \phi_1 Z_i)^2 \quad (12)$$

Differentiate (12) partially w.r.t. ϕ_0 and ϕ_1 , to get Equations (13) and (14) respectively

$$\sum_{i=1}^n Y_i - n\phi_0 - \phi_1 \sum_{i=1}^n Z_i = 0 \quad (13)$$

$$\sum_{i=1}^n Z_i Y_i - \phi_0 \sum_{i=1}^n Z_i - \phi_1 \sum_{i=1}^n Z_i^2 = 0 \quad (14)$$

Solving Equations (13) and (14) simultaneously, we get

$$\hat{\phi}_1 = \frac{n\sum Z_i Y_i - \sum Z_i \sum Y_i}{n\sum Z_i^2 - (\sum Z_i)^2} \quad (15)$$

$$\hat{\phi}_0 = \frac{\sum Z_i^2 \sum Y_i - \sum Z_i \sum Y_i^2}{n\sum Z_i^2 - (\sum Z_i)^2} \quad (16)$$

In the same technique, the parameters of the nonlinear models can be estimated.

2.3 Akaike Information Criterion (AIC)

The degree of the goodness of fit of an assessed measurable model is known as Akaike's information criterion AIC (Akaike, 1974) and it can be employed for model choice. It is scientifically characterized as;

$$AIC = \exp \frac{2p}{n} \frac{\sum \hat{e}_i^2}{n} = \exp \frac{2p}{n} \frac{SS_R}{n} \quad (17)$$

where p is the number of parameters with the inclusion of the intercept. Equation (17) is stated mathematically for convenience sake as;

$$\ln(AIC) = \left(\frac{2p}{n} \right) + \ln \left(\frac{SS_R}{n} \right) \quad (18)$$

2.4 Schwarz Information Criterion (SIC)

The degree of the goodness of fit of an evaluated measurable model is known as Schwarz Information Criterion SIC (Schwarz, 1978) and it can be employed for model choice. It is mathematically characterized as;

$$SIC = n \frac{p}{n} \frac{\sum \hat{e}_i^2}{n} = n \frac{p}{n} \frac{SS_R}{n} \quad (19)$$

Taking the natural logarithm of both sides of Equation (19) to give Equation (20);

$$\log_e(SIC) = \frac{p}{n} \log_e(n) + \log_e \left(\frac{SS_R}{n} \right) \quad (20)$$

2.5 Hannan-Quinn Information Criterion (HQIC)

The degree of the goodness of fit of an evaluated measurable model is known as Hannan-Quinn Information Criterion HQIC (Hannan and Quinn, 1979) and it can be utilized for model choice. It is mathematically characterized as;

$$HQIC = n \ln \frac{SS_E}{n} + 2p \ln(\ln n) \quad (21)$$

The model with the least AIC, SIC or HQIC score is chosen for model comparison.

3.0 Results and Discussion

Data set for this study is the weight of soap and the number of days it had been used (Esemokumo & Opara, 2018). Thus dependent variable (Y) is weight (grams) of the soap and independent variable is the number of days (Z). The data generated from the experiment conducted by the researchers are presented in Table 1.

Table 1: Weight of Soap (Y) and the Number of Days it had been used (Z)

i	Y	Z	i	Y	Z	i	Y	Z
1	13.21	1	10	9.31	10	19	5.51	19
2	13.01	2	11	9.04	11	20	5.27	20
3	12.48	3	12	8.62	12	21	4.91	21
4	12.13	4	13	8.38	13	22	4.51	22
5	11.78	5	14	8.02	14	23	4.09	23
6	11.35	6	15	7.46	15	24	3.46	24
7	10.08	7	16	7.12	16	25	3.17	25
8	10.32	8	17	6.49	17	26	2.89	26
9	10.01	9	18	6.08	18	27	2.34	27

Source: Esemokumo & Opara (2018)

Y = Weight

Z = Number of days

Table 2: E-views Output for Linear Regression Model

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13.70749	0.070473	194.5060	0.0000
Z	-0.420800	0.004399	-95.66105	0.0000
R-squared	0.997276	Mean dependent var		7.816296
Adjusted R-squared	0.997167	S.D. dependent var		3.344554
S.E. of regression	0.178032	Akaike info criterion		-0.542523
Sum squared resid	0.792382	Schwarz criterion		-0.446535
Log likelihood	9.324066	Hannan-Quinn criter.		-0.513981
F-statistic	9151.037	Durbin-Watson stat		2.024524
Prob(F-statistic)	0.000000			

Table 3: E-views Output for Quadratic Regression Model

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13.73515	0.112951	121.6030	0.0000
Z	-0.426521	0.018592	-22.94130	0.0000
Z^2	0.000204	0.000644	0.317070	0.7539
R-squared	0.997287	Mean dependent var		7.816296
Adjusted R-squared	0.997061	S.D. dependent var		3.344554
S.E. of regression	0.181323	Akaike info criterion		-0.472629
Sum squared resid	0.789077	Schwarz criterion		-0.328648
Log likelihood	9.380498	Hannan-Quinn criter.		-0.429816
F-statistic	4410.947	Durbin-Watson stat		2.034469
Prob(F-statistic)	0.000000			

Table 4: E-views Output for Polynomial Regression Model

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13.77607	0.164497	83.74675	0.0000
Z	-0.442615	0.049956	-8.860033	0.0000
Z^2	0.001615	0.004106	0.393436	0.6976
Z^3	-3.36E-05	9.65E-05	-0.348153	0.7309

R-squared	0.997301	Mean dependent var	7.816296
Adjusted R-squared	0.996949	S.D. dependent var	3.344554
S.E. of regression	0.184737	Akaike info criterion	-0.403812
Sum squared resid	0.784940	Schwarz criterion	-0.211836
Log likelihood	9.451456	Hannan-Quinn criter.	-0.346727
F-statistic	2832.997	Durbin-Watson stat	2.048828
Prob(F-statistic)	0.000000		

Table 5: E-views Output for Logarithmic Regression Model

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	16.59301	0.772574	21.47757	0.0000
LOG(Z)	-3.670697	0.305423	-12.01840	0.0000
R-squared	0.852457	Mean dependent var		7.816296
Adjusted R-squared	0.846555	S.D. dependent var		3.344554
S.E. of regression	1.310130	Akaike info criterion		3.449317
Sum squared resid	42.91103	Schwarz criterion		3.545305
Log likelihood	-44.56578	Hannan-Quinn criter.		3.477859
F-statistic	144.4419	Durbin-Watson stat		0.218916
Prob(F-statistic)	0.000000			

Table 6: E-views Output for Hyperbolic Regression Model

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.224662	0.609020	10.22078	0.0000
1/Z	11.04320	2.495129	4.425904	0.0002
R-squared	0.439319	Mean dependent var		7.816296
Adjusted R-squared	0.416892	S.D. dependent var		3.344554
S.E. of regression	2.553953	Akaike info criterion		4.784349
Sum squared resid	163.0668	Schwarz criterion		4.880336
Log likelihood	-62.58871	Hannan-Quinn criter.		4.812891
F-statistic	19.58862	Durbin-Watson stat		0.212224
Prob(F-statistic)	0.000165			

Table 7: E-views Output for Power Regression Model

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	23.06104	3.764258	6.126318	0.0000
C(2)	-0.497170	0.064530	-7.704459	0.0000
R-squared	0.703646	Mean dependent var		1.949400
Adjusted R-squared	0.691792	S.D. dependent var		0.498602
S.E. of regression	0.276806	Akaike info criterion		0.340187
Sum squared resid	1.915539	Schwarz criterion		0.436175
Log likelihood	-2.592530	Hannan-Quinn criter.		0.368730
Durbin-Watson stat	0.136050			

Table 8: E-views Output for S-Curve Regression Model

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	1.749987	0.100698	17.37853	0.0000
C(2)	-1.383587	0.412556	-3.353693	0.0025
R-squared	0.310293	Mean dependent var		1.949400
Adjusted R-squared	0.282704	S.D. dependent var		0.498602
S.E. of regression	0.422282	Akaike info criterion		1.184902
Sum squared resid	4.458058	Schwarz criterion		1.280889
Log likelihood	-13.99617	Hannan-Quinn criter.		1.213444
F-statistic	11.24726	Durbin-Watson stat		0.146614
Prob(F-statistic)	0.002543			

Table 9: E-views Output for Growth Regression Model

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	2.806891	0.044699	62.79514	0.0000
C(2)	-0.061249	0.002790	-21.95262	0.0000
R-squared	0.950682	Mean dependent var		1.949400
Adjusted R-squared	0.948710	S.D. dependent var		0.498602
S.E. of regression	0.112920	Akaike info criterion		-1.453083
Sum squared resid	0.318774	Schwarz criterion		-1.357095
Log likelihood	21.61662	Hannan-Quinn criter.		-1.424541
F-statistic	481.9177	Durbin-Watson stat		0.187209
Prob(F-statistic)	0.000000			

Table 10: E-views Output for Exponential Regression Model

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	16.55835	0.740145	22.37179	0.0000
C(2)	-0.061249	0.002790	-21.95262	0.0000
R-squared	0.950682	Mean dependent var		1.949400
Adjusted R-squared	0.948710	S.D. dependent var		0.498602
S.E. of regression	0.112920	Akaike info criterion		-1.453083
Sum squared resid	0.318774	Schwarz criterion		-1.357095
Log likelihood	21.61662	Hannan-Quinn criter.		-1.424541
Durbin-Watson stat	0.187209			

Table 11: E-views Output for Compound Regression Model

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	15.00040	0.347428	43.17561	0.0000
C(2)	0.949372	0.002068	459.0833	0.0000
R-squared	0.966463	Mean dependent var		7.816296
Adjusted R-squared	0.965122	S.D. dependent var		3.344554
S.E. of regression	0.624619	Akaike info criterion		1.967838
Sum squared resid	9.753728	Schwarz criterion		2.063826
Log likelihood	-24.56581	Hannan-Quinn criter.		1.996380
Durbin-Watson stat	0.235485			

Table 12: Summary Result of Regression Models

Model Form	Information Measures			SE
	AIC	SIC	HQIC	
Linear Regression	-0.5425	-0.4465	-0.5140	0.1780
Quadratic Regression	-0.4726	-0.3286	-0.4298	0.1813
Polynomial Regression	-0.4038	-0.2118	-0.3467	0.1847
Logarithmic Regression	3.4493	3.5453	3.4779	1.3101
Hyperbolic Regression	4.7843	4.8803	4.8129	2.5540
Power Regression	0.3402	0.4362	0.3687	0.2768
S-curve Regression	1.1849	1.2809	1.2134	0.4223
Growth Regression	-1.4531	-1.3571	-1.4245	0.1129
Exponential Regression	-1.4531	-1.3571	-1.4245	0.1129
Compound Regression	1.9678	2.0638	1.9964	0.6246

Source: E-view software

Looking at the summarized results in Table 12, it is observed that the Growth and Exponential regression models have the lowest AIC (-1.4531), SIC (-1.3571), HQIC (-1.4245), which makes them the best models and better fit with respect to the data used in this study. It is also in agreement with their standard errors as both models produced the least value of 0.1129. It is clear from the results obtained that the hyperbolic regression model is the least performed model with the highest value respectively as AIC (4.7843), SIC (4.8803), HQIC (4.8129). This also agrees with the highest standard error of 2.5540 as well. However, the linear regression model is the second best model with AIC (-0.5425), SIC (-0.4465), HQIC (-0.5140), which agrees with the second least standard error of 0.1780.

4.0 CONCLUSION

From the analysis, in the overall goodness of fit assessment, the study concludes that the Growth and Exponential regression models performed better than the other eight regression models employed in this study, while the least performed regression model is the hyperbolic. Hence, the significance of the best models is that it can be employed by researchers in data set that is not linear. Therefore, future researchers should look at a similar work with different bivariate data sets with the assumptions fully examined.

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COMPARING THE COMPRESSIVE STRENGTH OF CONCRETE USING STONE DUST AND FLY ASH AS FINE AGGREGATE

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ABSTRACT

This study compares the compressive strength of concrete using stone dust and fly ash as fine aggregate. Conventionally, concrete is a composite material made of cement, fine aggregate, coarse aggregate and water. In recent time, the construction industry is growing exponentially due to several other factors besides increasing developmental activities. These factors have resulted in the huge demand of construction materials. Preliminary laboratory investigation was conducted to ascertain the suitability of using different Fine Aggregates for construction work. Test conducted includes Slump test. Compaction factor test and comprehensive strength test. The result shows that the maximum compressive strength of fly ash is 10.8N/mm² while the stone dust has a higher compressive strength of 16.1N/mm². From this research, the compressive strength of concrete increases according to its different days of curing. Since the compressive strength of partial replacement of fly ash is not within the standard required limit for concrete with mix ratio of 1:2:4, it should not be preferred for use in concrete work.

Keywords: Compressive Strength, Concrete, Stone Dust, Fly ash, Fine Aggregate.

1.0 INTRODUCTION

Conventionally, concrete is a composite material made of cement, fine aggregate, coarse aggregate and water. In recent time, construction industry is growing exponentially due to several other factors besides increasing development activities. Concrete is most widely used as a construction material. Major component of concrete are aggregates which are usually available in natural form. Fine aggregate used in concrete is usually river sand available locally or at nearby borrow pit. The naturally available source of fine aggregate is limited as such convention of the same is inevitable. Going for alternative and supplementary material which can be used as partial or full replacement of conventional material can play a vital role in conservation of natural resources. The demand for river sand in the construction industry has consequently increased due to the extensive use of concrete resulting in the reduction of sand sources and increase in price (Shetty, 2005). It can also be an artificial Stone-like material used for various structural purposes. It is made by mixing cement and various aggregates such as; Sand, pebbles, gravel, shale, etc., with water allowing the mixture to be harder with hydration and river sand which is most. According to Chandana et al. (2013) Indian thermal power stations are generating millions of tons of fly ash every year. Fly ash is a major product by waste material generated by thermal power plant. Fly ash is characterized to get heated very fast and cool down as well. Disposal and utilization of fly ash has become a challenge all over the world. Engineers are continually pushing the limits to improve its performance with the help of innovative chemicals admixture and supplementary cementation materials.

The main benefit of fly ash is the ability to replace certain amount of cement and still able to display cementations properties, thus reducing the cost of using Portland cement. A partial replacement of coarse and fine aggregate with stone dust and fly ash is desirable and indeed essential due to variety of technical, economic and ecological reasons. However, Kamang, (2005) incessant report about collapse of engineering structure, but without in depth study of the major cause of these failure in structure that are supposed to stand the test of time as designed in service to humanity. The main aims/objective of this research study is as follows;

- To compare the compressive strength of concrete mix using stone dust and fly as fine aggregate
- To determine the workability of concrete using stone and fly ash as aggregate.

According Sukumar et al. (2008), the compressive strength of concrete is used as the basic and important material property when reinforced concrete structure is designed. It has become a problem to use this value however, because the control specimen size and shapes may be different from country to country. Also, O'Brien & Andrew (1999) added that a concrete can be designed to give a wide variety of strength depending on the relative proportion of its constituents. For this reason, it is usual to specify a particular grade of concrete when design reinforce and pre-stressed concrete structures. Since compressive strength specimens which are expected to fail when tested 28 days after casting. The characteristics strength is determined by means of standardized test carried on the cylindrical or cubed specimens. The characteristic cylinder f_{ck} is slightly smaller than the characteristics cube strength f_{cu} , for a particular design mix ratio of f_{ck}/f_{cu} is approximately equal to 0.8 in most cases. Krishnamoorthi & Mohan (2010) suggested that the use of fly ash and stone dust in concrete will make use concrete properties in a beneficial way. The decrease in early strength by the addition of fly ash is compensated by addition of stone dust decrease in workability by the addition of stone dust is reduced by the additions of fly ash. In his experiment workability and strength characteristic of stone dust concrete containing 0% to 30% of fly ash are observed. Based on his experiment he concluded that combined use of stone dust and fly ash can be shown improved strength in concrete and also preserve the environment. Selvakoodalingam & Palanikumar, (2002) used stone dust as fine aggregate with 50% and 100% in M15 grade concrete. It was found that concrete with 50% stone dust gain higher compressive strength than fully stone dust. Patagundi & Patil, (2002) made a study on fly Ash concrete with partially replaced by crushed stone powder content. The authors maintained that fly Ash contributes to strength at later ages and crushed stone powder occupies the pure spaces making the concrete denser.

2.0 MATERIALS AND METHOD

There are two prominent methods. Qualitative and quantitative methods, each method has its own techniques. Interviews and observations are forms of qualitative research while experiments and survey are quantitative research. So as much, in this research, the quantitative method was adopted due to the fact that they technique deals mostly with number.

➤ **River Sand**

River sand is one of the fine aggregates used for this project work and it was obtained from the Nwankwo river in Essien Udim, Akwa Ibom State. It was clean, sharp, and free from clay and organic matter and was well graded.

➤ **Crushed Stone**

Coarse aggregate used was grade 15 of 19mm normal size produced at a quarry site

➤ **Cement**

The Unicem brand of ordinary Portland cement sold in Ikot Osurua was used in this project work. The cement was stored as well as protected from dampness by placing it on a plank.

➤ **Water**

Water is important in starting as the reaction between cement and the constituent materials. Tap water was used throughout the project. It was properly examined to ensure that it was clean and free from impurities.

➤ **Compressive Testing Machine**

This machine is used to test a compressive strength of concrete by crushing the concrete cubes.

Fly Ash

Fly ash was used as one of the major materials in this project. This brand of fly ash was gotten from Ikot Uboh Oil mill, Ikot Osurua. The fly ash was well sieved using 0.45mm and protected from dampness.

2.1 Procedures for the test

2.1.1 Slump Test

Slump test is the most commonly used method of measuring consistency of concrete which can be employed either in laboratory or site of work. It does not measure all factor contributing to workability of concrete. However, it is used conveniently as a control test and give an indication of the uniformity of concrete form batch to batch.

1. The slump test was carried out by placing the cone on a leveled surface, it was held down by placing the tools on the log of wood.
2. The slump cone was then filled with fresh concrete in three layers
3. Each layer was being tamped properly with the temping bar 25 times (blows)
4. When the cone was filled, the top layer was strutted off, leveled with cone. The cone was gently lifted up at about two minutes after the cone was then placed alongside the concrete and the reduction in height measured by placing a straight edge at the top of the cone.
5. The difference in height was measured using a steal rule and the value recorded.

2.1.2 Compacting Factor Test

This test, performs at a trail stage in mix design, measures workability more truly than the slump test, as it designed to give figure as a measure of workability for any kind of concrete mix made with aggregate not over 38mm maximum size.

1. The cylinder of the compacting factor apparatus was weighed empty and set in position ensuring the trap doors are change.
2. Concrete as mixed was put into the top hopper gently to fill approximately.
3. It was allowed to fill into the second hopper by releasing the top trap door.
4. When settled in the second hopper the cylinder was uncovered and the second flat opened. The cylinder fills and concrete spills over.
5. The excess concrete was cut off by two trowels working inward and the filled cylinder then removed and weighed. The net mass is obtained.
6. The cylinder was emptied and refilled in layers
7. It was the reweighed and the second net mass obtained.

2.1.3 Compressive Strength of Concrete Test

Compressive strength test is perfumed by measuring the maximum amount of compressive load a material can bear before fracture. The test piece usually in form of a cube, prism or cylinder is compressed between platens of compressive testing machine by a gradually applied load. The procedures are as follow:

1. A prepared concrete cube 18 in number using 1:2:4 mix proportions by weight, with water cement ratio of 0.7 were used.
2. The cement and aggregate was Mixed dry in a mechanical mixer of mixing tray with a trowel for one minute until the mixture was uniform. Water was added and mixed thoroughly for three minutes.
3. The concrete was filled into the mould in two equal layers approximately and each layer was tamped for at least 35 strokes uniformly distributed over the moulds.
4. The sides of the cube were toweled carefully and the top was smooth off.
5. The mould was placed in an undisturbed area for 24 hours
6. The cubes were de-moulded and their tops for identification were marked
7. The cubes were weighed and immersed in clean water in the curing tank.

3.0 RESULTS AND DISCUSSION

Mix ratio of 1: 2: 4 was adopted

Concrete density = 2400 kg/m^3

Volume of cube mould = $150 \times 150 \times 150 (\text{mm}) = 0.003375 \text{ m}^3$

Casting 9 cubes for each of the specimen

Cement = $\frac{1}{7} \times 0.3375 \times 2400 \times 9 = 10.4 \text{ kg}$

Stone dust = $\frac{2}{7} \times 0.003375 \times 2400 \times 9 = 20.8 \text{ kg}$

Crushed stone = $\frac{4}{7} \times 0.003375 \times 2400 \times 9 = 41.6 \text{ kg}$

Water/cement ratio = $0.04 \times 10.4 = 4.16 \text{ kg}$

Mass of empty pan = 1.9 kg

Table 3.1: Mix Design table for stone dust/fly ash

Materials	Quantity (kg/m ³)
Fine Aggregate	20.8
Coarse Aggregate	41.66
Cement	10.66
Water	7.28L

Result for slump test for stone dust:

Height of slump cone = 300

Height of slump concrete = 239

Slump value = $300 - 239 = 61 \text{ mm}$

Result for slump test for fly ash:

Height of slump cone = 300

Height of slump concrete = 222

Slump value = $300 - 222 = 78 \text{ mm}$

Result for Compaction Factor Test

a. Stone Dust:

Weight of Cylinder = 6.2kg

1st net mass = 15.0

2nd net mass = 16.0

Compaction Factor = $\frac{1^{\text{st}} \text{ netmass}}{2^{\text{nd}} \text{ netmass}}$
 $= \frac{15.2}{16.0}$
 $= 0.95 \text{ kg}$

b. Fly Ash:

Mass of cylinder = 6.2

1st net mass = 15.7

2nd net mass = 16.0

Compaction Factor = $\frac{1^{\text{st}} \text{ netmass}}{2^{\text{nd}} \text{ netmass}}$
 $= \frac{15.7}{16.0}$
 $= 0.98 \text{ kg}$

Table 3.2: Slump test for Stone Dust

Project Topic	Compare the compressive strength of concrete using stone dust and fly ash as the fine aggregate		
Location	Civil engineering laboratory, Akwa Ibom State Polytechnic, Ikot Osurua	Structure position	
Date	26/02/2022	Cement type	Portland
Concrete Grade	C15	Coarse Aggregate	Crushed Stone
Cube size (mm)	150 x 150 x 150	Fine aggregate	Stone dust
Volume (mm)	0.003375	Mix proportion	1:2:4
Slump value	61mm	Method of curing	Immersion in water
Compaction factor value	0.95kg		

Table 3.3: Slump Test for Fly ash

Project Topic	Compare the compressive strength of concrete using stone dust and fly ash as the fine aggregate		
Location	Civil engineering laboratory, Akwalbom State Polytechnic, Ikot Osurua	Structure position	
Date	27/02/2022	Cement type	Portland
Concrete Grade	C15	Coarse Aggregate	Crushed Stone
Cube size (mm)	150 x 150 x 150	Fine aggregate	River Sand/fly ash
Volume (mm)	0.003375	Mix proportion	1:2:4
Slump value	78mm	Method of curing	Immersion in water
Compaction factor value	0.98kg		

Compressive strength was used for the analysis of concrete strength. In accordance with the code of practice requirement curing ages of 7days, 14days and 28days was adopted. In crushing test, care was taken to ensure that the cubes were properly positioned and aligned with the axis of the thrust of the compression machine to ensure uniform loading on the cubes.

The crushing strength of each cube was determined using the formula:

$F_c = P/A \times 1000 \text{ (N/mm}^2\text{)}$, where P = peak load of cubes (N), F_c = crushing strength (N/mm^2), A = cross sectional area (mm^2)

Table 3. 4: Compressive Strength of Stone Dust at 7 days

S/N	Mass or weight of Cube(kg)	Density (kg/m^3)	Crushed load (kg)	Compressive Strength (N/mm^2)
1	8400	2489	380	16.9
2	8000	2370	342	15.2
3	8000	2370	262	11.6
		Ave. density = 2409(kg/m^3)		Ave.strength=14.6 N/mm^2

Table 3. 5: Compressive Strength of Stone dust at 14 days

S/N	Mass or weight of Cube(kg)	Density (kg/m^3)	Crushed load (kg)	Compressive Strength (N/mm^2)
1	8000	2370	324	14.4
2	7850	2326	364	16.2
3	7880	2335	364	15.4
		Ave. density = 2344(kg/m^3)		Ave.strength=15.3 N/mm^2

Table 3. 6: Compressive Strength of Stone Dust at 28days

S/N	Mass or weight of Cube(kg)	Density (kg/m ³)	Crushed load (kg)	Compressive Strength (N/mm ²)
1	8200	2430	400	17.8
2	8200	2430	3960	17.6
3	8500	2519	456	20.3
		Av.density = 2459(kg/m ³)		Av.strength = 18.6N/mm ²

Table 3. 7: Compressive Strength of Fly Ash at 7days

S/N	Mass or weight of Cube(kg)	Density (kg/m ³)	Crushed load (kg)	Compressive Strength (N/mm ²)
1	7600	2252	200	8.9
2	7400	2193	240	10.7
3	7700	2281	240	10.7
		Average density = 2242(kg/m ³)		Average strength = 10.1N/mm ²

Table 3.8: Compressive Strength of Fly Ash 14 days

S/N	Mass or weight of Cube(kg)	Density (kg/m ³)	Crushed load (kg)	Compressive Strength (N/mm ²)
4	7600	2252	280	12.4
5	7400	2193	216	12.4
6	7400	2193	220	9.8
		Average density = 2212(kg/m ³)		Average strength = 10.6N/mm ²

Table 3. 9: Compressive Strength of Fly Ash at 28days

S/N	Mass or weight of Cube(kg)	Density (kg/m ³)	Crushed load (kg)	Compressive Strength (N/mm ²)
7	7200	2133	240	10.7
8	7200	2133	280	12.4
9	7300	2163	260	11.6
		Average density = 2143(kg/m ³)		Average strength = 11.7N/mm ²

3.1 Discussion

In the result obtain from comparing the compressive strength of concrete using stone dust and fly ash as the fine aggregates, it is clearly seen that stone dust has a higher compressive strength of the specimens varied according to their different curing days. On curing at 7 days stone dust has an average compressive strength of 14.6N/mm² while partial replacement of fly ash as an average compressive strength of 10.1n/mm². On curing at 14 days stone dust has an average compressive strength of 15.3n/mm² while partial replacement of fly ash as an average compressive strength of 10.1n/mm² compressive strength of both specimens at 28days of curing. On curing at 28days, stone dust has an average compressive strength of 18.6N/mm². It is observed that the compressive strength of the concrete cubes (stone dust and fly ash were also dependent on their different densities that is, the higher the density the high the compressive strength.

4.0 CONCLUSION

From the analysis being done, the use of stone dust and fly ash exhibited excellent performance due to efficient micro filling ability. Therefore, the result of this study provides a strong recommendation for the combine use of quarry rock dust (stone dust) and fly ash in concrete manufacturing. It is further concluded base on the result that.

1. Stone dust qualifies itself as a suitable substitute for fine aggregate (river sand), by possessing a higher compressive strength compare to that of fly as using mix of 1:2:4
2. Stone dust possesses an average strength value of 16.2N/mm^2 which meets required concrete strength which shouldn't be less than 15N/mm^2
3. Finally, the result shows that the replacement of natural sand with stone dust in concrete manufacturing is possible.

Based on the result of this research, work carried out on the topic “compare the compressive strength of concrete using stone dust and fly ash aggregate as fine aggregate, I hereby recommend that:

1. Stone dust should be preferred for used in mass concrete work.
2. Since the compressive strength of fly ash used as a partial replacement of fine aggregate does not meet the require strength value, therefore it should not be use for large or major concrete work.
3. I also recommend this project research to construction industries, structural engineers and evil engineering student to serve as a reference point.

CONFLICT OF INTEREST

The authors declared that there is no conflict of interest.

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