

**INTERNATIONAL JOURNAL OF SOCIAL SCIENCES AND
HUMANITIES REVIEW**

Fourth publication 2010

www.ijsshr.com

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Department of Sociology/Anthropology
Ebonyi State University Abakaliki Ebonyi
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**ISSN 0781 – 3232
Published by Ebonyi
University Press Abakaliki**

VOL.1 NO.4 DECEMBER 2010.

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SEXUALITY AND DATING EXPERIENCE AMONG YOUTHS IN IBADAN, NIGERIA

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Abstract

The scope of sexual behaviour has extended beyond reproduction in Nigeria. This situation promotes pre-marital sex and youths' susceptibility to sexuality-based social problems. Yet despite its importance, there is paucity of data on sexuality education in Nigeria. This paper examines sexuality and dating experience among youths in Ibadan, Nigeria, using a structured questionnaire and in-depth interviews. The discourse was situated within the ambit of Weber's Social Action Theory. A three-stage stratified random sampling technique was used to select 400 respondents from the study area. The findings revealed a general misconception of sexuality among the respondents. Almost all the interviewees equated sexuality with romance and sexual intercourse. Issues described as sexuality by 83.2% of the respondents revolved around intimacy, while 16.8% expressed sexuality in terms of friendship. The majority of the respondents (87.8%) reported their knowledge of dating with marked variations in the frequency of its occurrence, ranging from weekly (33.5%) to occasionally (28.5%). Different factors identified as motivation for dating include: character (40.6%), religion (33.0%), love (14.5%), attraction (9.1%) and other factors (2.8%). Dating experience was however tainted by several crises such as deception, promiscuity, materialism and suspicion. A comprehensive sexuality education should therefore be promoted in Nigeria.

Keywords: Campus, dating, gender, sexuality, youths

Introduction

The Nigerian society is besieged by youths, who require protection especially in the areas of sexuality. Attempts to ensure their protection however remain ineffective, despite the belief that they are the foundation of the society. This situation endangers the Nigerian society where youths largely engage in sexual networking, resulting in several cases of premarital sexual intercourse, prostitution, abortion and sexually transmitted diseases including HIV and AIDS. Several studies have shown that the mean age of sexual debut is 14-20 years for women and men in Nigeria, where over 500,000 clandestine abortions took place annually since the 1980s (NPC and ICF Macro, 2009; Jegede & Odumosu, 2003; Slap *et al*, 2003; Arowojolu, Ilesanmi, Roberts & Okunola, 2002). It was reported that complications from unsafe abortion largely contributed to high rate of maternal morbidity and mortality in Nigeria (Oye-Adeniran *et al*, 2005; Jegede & Odumosu, 2003). This situation was traced to several factors including parental illiteracy, polygyny and parental deaths (Amoran, Onadeko & Adeniyi, 2005).

The aforementioned sexuality-based social problems have become unprecedented in Nigeria due to inadequate parental care and poor education. Estimates show that more than half of the Nigerian youths are sexually active without adequate information about sexuality; 33% of them with 45% of females and 55% of males have no formal education (NPC and ICF Macro, 2009; Jegede & Odumosu, 2003; Slap *et al*, 2003; FGN, 2001). The imminent danger to public health is conceivable in this context. Yet, there is paucity of data on youths' knowledge of sexuality in

Nigeria. This paper examines youths' knowledge of sexuality and dating experience in light of the following questions: (1) What do youths understand about their sexuality? (2) Where do youths get information about sexuality? (3) How does sexuality knowledge influence youths' dating experience? (4) Why do men and women behave differently in dating relationship? The focus of this paper is justified by the fact that youths outnumber other age groups in Nigeria. The Nigerian National Youth Policy stipulates that youths are persons aged 18-35 years, constituting over 30% of the Nigerian population (NPC and ICF Macro, 2009; FRN, 2001). The gap between initiation of sexual intercourse and marriage necessitates a discourse on sexuality and dating experimentation as described in this paper.

A Trajectory of Sexuality and Dating in Nigeria

Sexuality entails the totality of human existence, although it has not been fully understood. As reported in a recent study by Wouters (2010), taboos on sexuality gained strength from the Renaissance to the last quarter of the 19th century, when the regime of manners and emotions allowed for emancipation of sexuality and its integration into everyday life. This context illuminates the rationale for an extension of the scope of sexuality beyond reproduction in Nigeria. For instance:

A survey of 2388 Nigerian undergraduates revealed that 87% were sexually active and 66% had more than one sexual partner, while 17.5% have had clandestine abortions ... Majority (87.5%) were knowledgeable about contraception and approved of its use, but only 34.2% were current user of contraceptives ... The attitudes of the students were below expectations. (Arowojolu, Ilesanmi, Roberts & Okunola, 2002: 60)

The reasons for the above scenario are not far fetched. With the adoption of western values, the traditional norms of premarital chastity and marital fidelity have been relegated, thereby exposing youths to an emerging culture of sexual experimentation, which usually occurs in the context of dating. Traditionally, parents closely monitor their children's behaviour from childhood to adulthood although they seldom give them adequate sexuality education. A reversal of this trend has been advocated:

Information dissemination through women in the society is important as mothers are often the closest confidants of these youths, especially the females. The misconception by some parents that sexual education for youths encourages early sex should be corrected ... Information, education and communication are important means of providing optimum reproductive health services to youths. (Arowojolu, Ilesanmi, Roberts & Okunola, 2002: 69)

Different perspectives on the question of sex education have been balanced by Sabia (2006), who submitted that opponents are correct in observing that sex education is associated with adverse health outcomes, but are generally incorrect in interpreting this relationship causally. Similarly, proponents are generally correct in claiming that sex education does not encourage risky sexual activity, but are incorrect in asserting that investments in typical school based sex education programmes would produce measurable health benefits. Nevertheless, parental control of their children's sexual behaviour has diminished since the advent of modernisation, which promotes the principle of individuality in dating and courtship. This situation was dictated by different factors such as industrial revolution, wage labour, invention of telephone and increased opportunities for contacts among strangers. Also, the quest for higher education has influenced the age of entry into first marriage. Thus, premarital sexual relationships have been condoned especially on campuses in Nigeria. This situation was described by Arowojolu, Ilesanmi, Roberts and Okunola (2002: 61) thus:

The lower age limit for admission into most Nigerian higher institutions is 16-17 years. This means that majority of undergraduates are in their late teens and early twenties. Most of them live away from home in school hostels or rented

apartments close to their institutions. These arrangements weaken parental control and supervision of students' activities. They are often exposed to influences that encourage casual sexual relationships and have to take personal important decisions about their social and reproductive lives. These include decisions about sexuality and contraceptive use ... Sexuality education is not part of the secondary schools' curriculum in Nigeria. There are no obvious policies in most Nigerian higher institutions on the provision of reproductive health services, including contraceptives to the students.

The above situation connects with sex inequality, which is reinforced by male dominance, that is, the higher value and prestige bestowed upon males compared to females in political, economic, educational, and family institutions (Desantis & Thomas, 1987; Stockard & Johnson, 1980). Thus, men and women experience sexuality differently. Jegede and Odumosu (2003: 63) concurred with this assertion in their description of sexual decision-making characterised by “certain specific problems of structural and cultural origins such as separate lifestyle of men and women, seeing the discussion of sexuality as a taboo, male dominance, and the perceived side effects of contraceptives.” This argument was extended further:

As in other parts of Africa, the extended patriarchal household is widespread in Nigeria. In such patriarchal societies, men's domination limits female ability to influence decisions whether at the macro or micro level. Generally, women are regarded as the weaker sex and as a result are considered subordinate to men. They are allowed limited opportunities in decision-making even in matters that affect their health. (Jegede & Odumosu, 2003: 64)

In light of modernity, dating relationships can be considered the foundation of gender difference in sexuality, although this area has not been fully explored. Patterns of dating are diverse, ranging from the traditional offline to modern online dating. Traditional dating usually begins with spatial proximity and physical attractiveness followed by an investigation of similarities and interest and then personal self-disclosure (Bargh & McKenna, 2004). McKenna, Green and Gleason (2002) found support for a model showing that e-mailing or online chatting led to phone calls which finally led to offline dating. It was also discovered that those who better expressed their feelings were more likely to commence dating relationships and that self-disclosure led to an increase in intimacy and development of dating relationship after the establishment of liking and trust (McKenna, Green & Gleason, 2002). As posited by Johnson (2004), when chances of rejection increase, people choose to move from offline dating to online conversation. Essentially, the advent of the internet has promoted expansion of opportunities in dating relationships (Hong, Li, Mao & Stanton, 2007). In light of the foregoing, it is noteworthy that dating has become a rite of passage for youths in Nigeria. Unfortunately, many youths create or encounter problems through their involvement in dating relationship.

Theoretical Framework

The discourse on sexuality and dating experience among youths in Nigeria is situated within the ambit of Weber's Social Action Theory to explain the relevance of their subjective interpretation of sexuality and ultimate response to it. The theory was originally based on Weber's studies in Western Europe and some countries including India, China and Israel (Elwell, 2009). Nevertheless, the basic assumptions in the theory – social actions, ideas, ideology, rationality and individuals, among others - are applicable to some aspects of social reality in Nigeria, especially sexuality-based human interaction. An excerpt of the theory is hereby presented for emphasis:

... it is erroneous to regard psychology as the foundation of the sociological interpretation of action. Weber seemed to be making essentially the same point made by Durkheim in discussing at least some nonmaterial social facts. That is, sociologists are interested in mental processes, but this is not the same as psychologists' interest in the mind, personality, and so forth ... In his action

theory, Weber's clear intent was to focus on individuals and patterns and regularities of action and not on the collectivity. (Ritzer, 1996: 125)

Thus, individuals constitute the unit of analysis in Weber's Social Action Theory. As espoused in the theory, social actions are dictated by an ideology of human interaction. This presupposes that human interaction can take different forms such as cooperation, competition, conflicts, exchange and coercion depending on a given situation and individuals' understanding of the situation. The question of sexuality can oscillate within different forms of social interaction. A cooperative and competitive relationship can degenerate into a conflictual or coercive interaction depending on divergent interests and the degree of understanding among individuals. Many youths in Nigeria have occasionally experienced crises in their sexual relationships, especially in northern Nigeria where the majority of the youth are encouraged to choose life partners during their adolescence. This situation is usually enforced by parents in line with a customary practice of the society, although the practice appears to be fading out since the advent of modernisation, resulting in legislative approval of the 2003 Child Rights Act, which prohibits childhood marriage in Nigeria. Scholars reported that in his explanation of social structures, Max Weber described four types of social actions such as follows: traditional action, affective action, purposive rational action and value rational action (Elwell, 2009; Ritzer, 1996; Mitchell, 1979; Lachmann, 1971). The traditional actions flow from customary beliefs and mores, while affective actions embody passion and sentiments. Also, goal-oriented rational behaviour or purposive rational actions necessitate correct choice of means for the gratification of ends.

As described by Elwell (2009), Weber associated goal-oriented rational behaviour with actions in which both the goals and the means were rationally chosen. This refers to technocratic thinking in which youths are expected to establish goals and take rational steps to achieve them. Whereas, value rational actions illuminate consciousness about value standards, implying that value-oriented rationality is the process of pursuing goals through rational means, although the goals may not be rational (Elwell, 2009). Sexuality and dating fit the description of goals and means in this theoretical postulation. Individuals can express some aspects of their sexuality through dating or prostitution rather than use other means like kidnapping or rape. Arguably, prostitution could be seen as a rational way of expressing sexuality, considering its close association with capitalism in which the use of human body for emotional gratification is given market value. In this context, prostitutes provide payable sexual services to their sexual partners as clients. However, the Nigerian society frowns at such action due to traditional culture of premarital chastity among youths and marital fidelity among couples.

The aforementioned quadruple classification of social actions rests on individuals' degree of consciousness about the rationality of their behaviour. Rationality refers to the process of taking actions through systematic reasoning, which can result in alteration of traditional culture of a society. In fact, adherents of Weber's Social Action Theory believe that rationalisation of actions can only be realised when traditional ways of life are abandoned (Elwell, 2009; Ritzer, 1996). While a high degree of rationality was associated with purposive rational and value rational social actions, both traditional and affective social actions were rated low on rationality. Weber believed that rational behaviour could be more easily understood than traditional and affective behaviour (Ritzer, 1996).

The rational behaviour was categorised into means-ends rationality and value rationality in recognition of the difference between actions taken to achieve calculated goals and those based on conscious beliefs in the value orientation of a society. However, the traditional and affective actions are largely driven by customs and beliefs as well as emotions and sentiments. The fact that the Social Action Theory is multidimensional makes it suitable for a sociological analysis of sexuality and dating experience among youths in Nigeria. The basic types of social actions are not mutually exclusive, hence their relevance to unlocking the rationale behind youths sexuality and dating experience in Nigeria.

Youths who adhere to traditional norms of sexuality would not engage in dating without approval from their parents, while those who have embraced modernity would freely engage in dating. The motives for dating could also differ among youths in Nigeria. While some youths may exhibit their sexuality for fun or emotional gratification, others may consider the value rationality of sexuality and dating, particularly in the context of masculinity and femininity. Young men and young women could rationally express their sexuality through dating with negotiations and mutually agreed purposes of their unions. Youths' rational behaviour in sexuality can intertwine with their emotional response to and acceptance of sexual innuendo, thereby shamming the concept of rationality. Beyond rationality, subjective interpretation of sexuality can be understood in the context of several factors such as culture, environment, tradition, gender, age, religion, legislation, habits and peculiar circumstances. These factors are connected with Weber's Social Action Theory to provide a framework for the analysis of sexuality and dating experience among youths in Nigeria.

Methodology

The study population comprised youths in Ibadan, Nigeria. Data were collected among students in the University of Ibadan, a federal institution with a sizable population of youths from different parts of Nigeria. The university has accommodated different groups of people since its establishment in 1948, as the first university in Nigeria. For instance, the structure of the university has developed from three pioneering faculties (Arts, Medicine, and Sciences) with 104 students to 13 faculties with 17,994 students in 2008 (MIS, 2008). A three-stage stratified simple random sampling design was used in the selection of respondents. Four faculties were randomly selected at the first stage, while departments and students were identified and systematically selected in the second and third stages respectively. Four faculties (Arts, Education, Sciences and Technology) were randomly selected through balloting, while two departments were selected from each of these faculties. Students were selected from 100-400 levels and postgraduate section of each department. Ten students were selected at each departmental level, hence the selection of 50 students per department. This resulted in selection of 100 students in each of the selected faculties. Finally, a total of 400 students were selected among the undergraduate and postgraduate students of the University of Ibadan.

A copy of the structured questionnaire was distributed to each of the 400 respondents to collect data on their sexuality and dating experience. However, only 320 copies of the questionnaire were returned and analysed, yielding a response rate of 80%. Also, a total of 20 male and 20 female youths aged 18-35 years were purposively selected for in-depth interview based on availability, residence and age. Participation in the study was restricted to available youths who have lived continuously in Ibadan for at least two years and who were in the 18-35 years age bracket. These criteria are necessary for ensuring validity and reliability of data on sexuality and dating experience among the youths in Ibadan, Nigeria. Data from both the structured questionnaire and in-depth interview illuminated understanding of youths' beliefs about sexuality and their dating experience. This is connected with their knowledge of sources of information about sexuality and gender relations in dating relationships. The respondents' rights to informed consent and privacy were respected. The quantitative data were analysed through descriptive statistics such as frequency distribution, while content analysis was used for the qualitative data.

Findings and Discussion

Backgrounds of the Respondents

Relative disparities were found in the respondents' socio-demographic characteristics presented in Table 1. More than half of the respondents (53.1%) were females. This finding exposes relative gender balance in the population of youths at the University of Ibadan, Nigeria. Most of the respondents (66.8%) were aged 21-25 years followed by 16-20 years (15.0%) and 26-30 years (14.7%). Those within 31-35 years were a significant minority (3.5%). Expectedly, an

overwhelming majority of the respondents (94.7%) were not married. This finding suggests the relevance of sexuality knowledge among the respondents. Compared to the proportion of postgraduate students (20.0%) a larger proportion of the respondents were undergraduate students (80.0%) at different levels. Regarding their religious affiliation, 87.5% of the respondents identified with Christianity followed by 11.9% who indicated Islam. This finding can be adduced to connection between Christianity and western education. The respondents belonged to different ethnic groups including the Yoruba (70.6%), the Igbo (20.6%) and other Nigerian ethnic groups (8.8%). The predominance of the Yoruba is due to the location of the University of Ibadan in southwestern Nigeria.

Table 1: Background of the Respondents

Background	Frequency	Percentage
Sex		
Female	170	53.1
Male	150	46.9
Total	320	100.0
Age (Years)		
16-20	47	15.0
21-25	209	66.8
26-30	46	14.7
31-35	11	3.5
Total	313	100.0
Marital Status		
Not married	303	94.7
Married	17	5.3
Total	320	100.0
Education Level		
100	65	20.3
200	65	20.3
300	49	15.3
400	77	24.1
Postgraduate	64	20.0
Total	320	100.0
Religion		
Christianity	280	87.5
Islam	38	11.9
Others	2	0.6
Total	320	100.0
Ethnicity		
Yoruba	226	70.6
Igbo	66	20.6
Hausa	4	1.3
Others	24	7.5
Total	320	100.0

Youths' Knowledge of Sexuality

Contrary to expectations, there was a general misconception of sexuality among the respondents. Almost all the interviewees equated sexuality with romance and sexual intercourse. Table 2 depicts the respondents' disclosure about sexuality. In light of the opinions of 83.2% of the respondents, issues described as sexuality revolved around intimacy, while 16.8% expressed sexuality in terms of friendship. Only 85.9% of the respondents disclosed their sexuality experience ranging from only regular (55.6%), only irregular (6.9%) and a blend of both regular and irregular (37.5%). Similarly, the respondents reported different styles of sexuality, which they described as modern (58.0%), traditional (9.4%) and a mixture of modern and traditional

styles (32.6%). The above mentioned descriptions of sexuality provide evidence for coexistence of traditional and modern norms of sexuality. It was gathered that several factors could influence sexuality. The respondents mentioned different factors such as love (64.5%), money (10.9%), companionship (9.3%), communication (9.0%) and other factors (6.4%). Only 56.6% of the respondents reported sharing their privacy with relatives, while 42.6% reported sharing of privacy with friends. Relatives and friends can influence the aspect of sexuality indicated in this finding.

Table 2: The Respondents' Opinions about Sexuality

Sexuality Issues	Frequency	Percentage
Sexuality domain		
Intimacy	232	83.2
Friendship	47	16.8
Total	279	100.0
Sexuality experience		
Regular	153	55.6
Irregular	19	6.9
Both	103	37.5
Total	275	100.0
Sexuality style		
Modern	167	58.0
Traditional	27	9.4
Mixture	94	32.6
Total	288	100.0
Sexuality reason		
Love	202	64.5
Money	34	10.9
Communication	28	9.0
Companionship	29	9.3
Other factors	20	6.4
Total	313	100.0
Privacy sharing		
Relatives	145	56.6
Friends	109	42.6
Strangers	2	0.8
Total	256	100.0

Sources of Information about Sexuality

As shown in Table 3, the respondents reported their awareness of availability of different sources of information about sexuality: friends (65.3%), schools (11.9%), relatives (9.7%), newspapers and magazines (5.6%), television and radio (4.1%) and other sources (3.4%). Two third of the respondents believed that friends were the most available sources of information about sexuality. Next to this was the belief that schools were the most available sources of information about sexuality. This finding converges with a report that youths who sought sexual information from their peers were more sexually experienced than their counterparts who obtained sexual information from parents, teachers and other sources (Amoran, Onadeke & Adeniyi, 2005). Additionally, problems associated with some sources of sexuality information were described by Arowojolu, Ilesanmi, Roberts and Okunola (2002: 69) in that:

Communication between parents and children on family planning is difficult and may be embarrassing. Youths attending a family planning clinic may face a variety of problems, which include hostility, stigmatization and rebuff from health workers and older attendants. Therefore, it is essential to establish public and health workers' enlightenment programmes so that the problems of

unwanted pregnancies and clandestine abortions can be minimized and the youths given access to services concerning their reproductive and sexual health.

Surprisingly, the respondents indicated their preferences for the following sources of information about sexuality: schools (43.8%), friends (25.6%), relatives (15.9%), television and radio (8.1%), newspapers and magazines (4.4%) and others (2.2%). These findings show a significant difference between the most available and the most preferred sources of information about sexuality.

Table 3: The Respondents' Opinions on Sources of Information about Sexuality

Sexuality Information Sources	Frequency	Percentage
Most available source of sexuality information		
Friends	209	65.3
Relatives	31	9.7
Schools	38	11.9
Television and Radio	13	4.1
Newspapers and Magazines	18	5.6
Others	11	3.4
Total	320	100.0
Preferred source of sexuality information		
Friends	82	25.6
Relatives	51	15.9
Schools	140	43.8
Television and Radio	26	8.1
Newspapers and Magazines	14	4.4
Others	7	2.2
Total	320	100.0

Youths' Dating Experience

Several incidents of dating relationships were presented in Table 4. The majority of the respondents (87.8%) reported their knowledge of dating with marked variations in the frequency of its occurrence, ranging from weekly (33.5%) to occasionally (28.5%). This finding shows the prevalence of dating relationship in the study area. The respondents identified diverse dating environments including campus (33.3%), hostels (24.9%), restaurants (22.1%), nightclubs (12.6%) and other locations (4.3%). This finding shows that undergraduate and postgraduate students participate in dating relationships apart from acquisition of higher education. Expenses on dating were incurred once or twice monthly as reported by 61.2% of the respondents, while 38.8% of the respondents noted that they incurred expenses on dating at least three times monthly. Thus, it is noteworthy that ability to spend money is an important factor in dating. However, the respondents confirmed different motivating factors for dating. These include character (40.6%), religion (33.0%), love (14.5%), attraction (9.1%) and other factors (2.8%). This implies that dating is usually a means to an end, which could be friendship, courtship or emotional satisfaction. Unfortunately, the respondents indicated that dating usually occurred within the context of some crises such as deception (38.1%), promiscuity (20.6%), materialism (17.4%), suspicion (16.4%) and other crises (7.5%). In this light, many respondents (60.9%) believed that concurrent dating was bad although some respondents (20.3%) were unsure of the ethicality of concurrent dating. Only, 12.8% of the respondents outrightly expressed support for concurrent dating. This implies that concurrent dating is not acceptable despite its occurrence among youths.

Table 4: The Respondents' Dating Experience

Dating Experience	Frequency	Percentage
Dating knowledge		
Yes	281	87.8
No	39	12.2
Total	320	100.0

Dating incidence		
Daily	71	25.3
Weekly	94	33.5
Monthly	36	12.8
Occasionally	80	28.5
Total	281	100.0
Dating environment		
Hostels	70	24.9
Nightclubs	35	12.6
Restaurants	62	22.1
Campus	102	33.3
Other locations	12	4.3
Total	281	100.0
Dating expenses in a month		
Once or twice	134	61.2
Three times and above	85	38.8
Total	219	100.0
Motivation for dating		
Character	129	40.6
Attraction	29	9.1
Love	46	14.5
Religion	105	33.0
Other factors	9	2.8
Total	318	100.0
Dating crises		
Promiscuity	58	20.6
Materialism	49	17.4
Deception	107	38.1
Suspicion	46	16.4
Other crises	21	7.5
Total	281	100.0
Perception of concurrent dating		
Good	41	12.8
Bad	195	60.9
Unsure	65	20.3
Total	301	94

Gender Relations in Dating Relationship

There was a consensus on gender difference in dating relationships. While women were generally perceived as more expressive, men were described as manipulative. Unlike men, women expressed preference for older partners in dating relationships. This disparity was attributed to the fact that women could get adequate care, financial security and emotional stability from older partners. It was also agreed that men usually preferred dating younger women to ensure adequate control and better emotional satisfaction. This finding can be traced to gender difference in brain functioning. Following her observation of the life cycle of the female brain from birth, Brizendine (2004) argued that men and women react differently to the same situation. This difference was adduced to women's relative transformation from childhood to adulthood.

The participants mentioned instances of mutual suspicion between men and women in dating relationships. The suspicion was traced to personality disorders associated with deception, cheating, greed, violence, inferiority complex, superiority complex, hostility and lack of self confidence. This finding confirms some empirical assumptions about gender difference in sexuality (Peplau, 2003). Thus, men show greater sexual desire in sexuality compared to women, who usually place greater emphasis on committed relationships as a context for sexuality. Men are more sexually aggressive than women whose sexuality tends to be more malleable and

capable of change over time. However, these assumptions may not hold for some individuals, as observed by Lang and Ursula (2008) stating that gender category of men and women is not applicable to everyone in societies that recognise several gender categories in terms of biological sex, gender roles and social status.

Conclusion

The paper examined sexuality and dating experience among youths against the backdrop of high rates of casual and transactional unprotected sex in the general population, particularly among youths in Nigeria. The discourse has exposed some misconceptions about sexuality, which encompasses virtually all aspects of humanity. The misconception can be linked with a mismatch between sexuality knowledge and dating experience among the youths in the study area. While youths' knowledge of sexuality is superficial they have robust experience in dating relationships. However, crises in dating relationships may escalate without adequate knowledge of sexuality. Also, the disparity found between available and preferred sources of sexuality information suggests the need for integration of sexuality education into the school curricula across different levels of education in Nigeria. Gender relations in dating relationships is characterised by prospects and challenges, which must be addressed to protect men and women from unnecessary dangers. Fundamentally, attempts to promote development of youths must start from provision of a comprehensive sexuality education. Adequate knowledge of sexuality will be a critical step towards enacting social engineering.

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NEW MEDIA: NEW FRONTIER?

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Abstract

Our world has witnessed a series of information and communications revolution, each coming with innovations that have dramatically changed and enhanced the ability of humankind to communicate. At a point it was the Gutenberg Revolution, with the Movable Type, affording the ability to mass produce books and other printed materials; now we talk about a digitized and Internet wired-world, where the computer and the World Wide Web have combined to give us innovations like, “Blogging”, “Podcasts”, Wikis”, Metaverse” and the like, which have been termed New Media – a paradigm shift, some may want to call, or a New Frontier. This paper discusses the phenomenon of New Media against the backdrop of the various Information and Communications Revolutions that we have had.

Keywords: Media, communication, New Media, Information, Revolution.

INTRODUCTION

It may not be an overstatement to say that communication is as old as humanity. Throughout history, human beings have sought to improve their ability to receive and assimilate information about their surroundings and at the same time increase the speed, clarity and variety of their methods for transmission of information (MacBride et al., 1981).

Society’s survival and growth depends on a number of things, among them a system of communication through which people could exchange symbols and thus propagate learning at an accelerated rate (Bittner, 1989). The development of communications technology, therefore, directly affects the speed with which a society evolves.

Over the centuries channels of communication have been dramatically changed through a series of information communications revolution, since early attempts at written communication began modestly with pictographs. Each revolution had brought with it innovations that had upset the status quo and effected something of a paradigm shift. For instance, when radio first started in the 1910s and 1920s its future was uncertain. Many thought radio would compete with the telephone and telegraph as means of sending messages from point to point, while others saw its future in aviation, providing radio beacons for aircraft (Dominick, 2002).

The military first realized radio's importance during the First World War. After the war, as interest in the new medium increased, a totally new function emerged. Radio was used to broadcast information and entertainment to mass audience ((Dominick, 2002). Many individuals and organizations scrambled to make use of this new means of communication: telephone companies, newspapers, businesses, and even universities. Eventually, the radio industry became a commercial medium, dominated by big business, that in less than 10 years of its early life, it had reached an audience of 50 million and succeeded in changing news and entertainment habits, thus becoming a medium whose influence on popular culture is still being felt (Dominick, 2002).

This instance of radio's development as a channel of communication with attendant impact on popular culture could be compared with the development of the Internet, which was started by the American Department of Defense, in the past century, to improve military communication. When it was first developed, the Internet was envisioned as means of point-to-point communication. It gained popularity through the efforts of scientists and amateur computer enthusiasts. When the *World Wide Web* and news groups offered a place where anyone could post messages and reach a large potential audience, businesses, educational organizations, government agencies, and individuals all scrambled to stake out a site on the Web (Dominick, 2002), making it not only primarily a commercial medium dominated by big business but increasingly an avenue for striking innovations like blogging, podcasting, the metaverse and the likes which have given rise to a whole new genre of communication media referred to as the New Media, the *raison d'être* for this discourse.

THE FIRST PHASE OF INFORMATION COMMUNICATIONS REVOLUTION

Pictograph – symbol of an object that was used to convey an idea – was one of the early attempts at written communication. The first known pictographs were carved in stone by the Sumerians of Mesopotamia in about 3500 B.C. (Biagi, 2003). The stone in which these early pictographic messages were carved served as a medium – a device to transmit messages.

Pictographs as a method of communication developed into *phonetic writing* in about 1000 B.C., using symbols to represent sounds. Instead of drawing a representation of a cat to convey the idea of a cat, scholars represented the sound *cat* with phonetic writing. The invention of phonetic writing has been regarded by scholars as the first information communications revolution. According to Smith (1980), with the storage of information in written form, it could now reach a new kind of audience, remote from the source and uncontrolled by it.

The Greek philosopher Socrates, about 500 years after the invention of phonetic writing, anticipated the changes that widespread literacy would bring. Knowledge, he argued, should remain among the privileged classes, as writing threatened the exclusive use of information. According to him, “once a thing is put in writing, the composition, whatever it may be, drifts all over the place, getting into the hands only of those who understand it, and equally those who have no business with it” (Biagi, 2003).

The parchment, made of goat and sheep skins, was perfected by the Greeks circa 200 B.C. This proved an even better medium on which to write. The use of parchment spread throughout Europe in about A.D. 100 but not before the Chinese had invented paper, which was much cheaper to produce than parchment. Europeans did not start using paper until a thousand years later, circa A.D. 1300. The significance of the invention of parchment and paper was that the storage of information became easier and cheaper.

True to the predictions of Socrates, as more people learned to write, wider communication became possible, because people in different societies could share information among themselves

and with people in other parts of the world. But scholars still had to painstakingly copy for them. Many monks spent good man-hours hand-copying books in monasteries. Knowledge, and the power that comes with it, belonged to a select few.

THE SECOND PHASE OF INFORMATION COMMUNICATIONS REVOLUTION

As societies became more literate, the demand for manuscripts grew. Monks and scribes could only produce one copy at a time. Writers could reach only those literate few who held their handwritten scrolls or letters (Baran, 2002). The printing press would change this, making it possible to duplicate communication, thereby expanding the ability of individuals to communicate with one another. When Johannes Gutenberg in 1455 printed the Bible on a press that used movable type, what has been called the second information communications revolution began. In his book, *Five Hundred Years of Printing*, Historian S.H. Steinberg had this to say of the impact of Gutenberg's revolution:

Neither political, constitutional, ecclesiastical, and economic, nor sociological, philosophical, and literary movements can be fully understood without taking into account the influence the printing press has exerted upon them.

More than 200 years before Gutenberg, the Chinese, had invented a printing press that used wood type and had, also, perfected a copper press in 1455; Gutenberg's idea of movable type meant letters could be composed (arranged and rearranged) to make any message possible and, also, afford the production of identical copies.

The Gutenberg Bible, a duplicate of the Latin original, is considered the first book printed by movable type.

As other countries began to adopt Gutenberg's press, the price for Bibles plummeted. The Gutenberg revolution meant that knowledge, which had belonged to a select few, was now accessible to an appreciable lot. This key development provided the essential conditions for the rise of modern governments, as well as the basis for scientific and technological progress.

Before the Gutenberg Revolution, any scholar who wanted special information had to travel to the place where it was kept. But once information could be duplicated it could travel to people beyond the society that created it (Biagi, 2003). The use of paper instead of the scribe's bulky parchment also meant that books could be stacked end to end. For the first time, knowledge had become portable and storable.

Libraries now could store vast amounts of information in a small space. Since books have become smaller and lighter and could easily be carried, classical works could be read simultaneously in many cities by different kinds of people. Societies, too, could more easily keep information to share with future generations.

Human efforts to communicate (first through spoken messages, then through pictographs, then through the written word and finally through printed words) demonstrates people's innate desire to share information with one another.

THIRD PHASE OF INFORMATION COMMUNICATIONS REVOLUTION

Because computers have become the electronic storehouses and transmitters of information that previously relied on the written word, today's age of communication has been called the third information communications revolution.

The majority of changes affecting contemporary media are driven by computer technology, which processes and transmits information much more efficiently than mechanical devices.

Since the development of digital computer in the 1950s changes in contemporary media have been happening much faster than in the past. Satellite broadcasts, digital recordings and the international computer network called the Internet have dominated the scenario of the third information communications revolution.

NEW MEDIA: THE FOURTH PHASE OF INFORMATION COMMUNICATIONS REVOLUTION?

The arrival of New Media may yet be the harbinger of the fourth information communication revolution – the reenactment of the *Movable Type* effect, where consumers of media fare are also the creators. The 21st Century seems to hold much promise in this regard.

In sum, the developments leading up to today's Digital Media Age could be represented diagrammatically thus:

Phonetic writing is developed	Egyptians invent papyrus	Parchment is perfected by the Greeks	The Chinese invent paper	Europeans start to use paper	The Chinese invent the copper press	Movable type invented by Gutenberg	Digital computers are developed	Electronic information delivery becomes standard media feature
3500BC	2500BC	2000BC	AD100	AD1300	AD1445	AD1445	AD1951	TODAY

Fig. 1 Media Time Line

COMPUTER REVOLUTION: THE PRECURSOR OF THE ERA OF INFORMATION AND COMMUNICATION TECHNOLOGIES

The earliest versions of the computer were basically adding machines, designed to eliminate the drudgery of repetitive arithmetical calculations. Way back, Blaise Pascal created the *arithmatique*, a machine the size of a shoebox filled with interconnected 10-toothed wheels that could add numbers up to 1 million. A few decades later, the German Mathematician, Gottfried Wilhelm Von Leibniz explored the subject of binary arithmetic, a system with just two possible values, 0 and 1; the binary system on which modern computers are based (Dominick, 2002).

In the 19th century, Charles Babbage, the man widely acclaimed as the “Father of the computer” had plans to build an Analytical Engine – a steam-driven computer – but lack of money and the necessary technology scuttled his plans. Then in the middle of the century, aided by the insights of Mathematician Lady Ada Byron Lovelace, he produced designs for a computer that could conduct algebraic computations using stored memory and punch cards for input and output. His work provided the inspirational basis for other works that would follow (Baran, 2002).

In America, a tabulating machine was developed by the Herman Hollerith, to help process data collected in the census of 1880. This machine used punched cards and electrical circuits to do calculations. It worked so well that businesses all over the United States scrambled for it, prompting Hollerith to start his own company, the International Business Machines (IBM).

In 1940, Howard Aiken, a Harvard University mathematician achieved a major breakthrough when he created a digital computer – that based on binary numbers, 0 and 1, or in Aiken's case, switch closed or switch open. Aiken's computer was known as the *Mark I* (Baran, 2002).

Next, researchers at the University of Pennsylvania constructed the first all-electronic computer, ENIAC. Although this computer was faster than any previous mechanical computer, its size – it stood two stories tall, weighed 30 tons, and used about 18,000 vacuum tubes – posed a great drawback.

The development of the transistor in the 1950s led to a host of new computers that were smaller and easier to maintain. The development of the integrated circuit made it possible for many transistors to be embedded in a tiny silicon chip. This paved the way for the micro-processor and made the miniaturization of computers possible. These advances opened up a new vista for manufacturers of computers.

At one time, the idea of having our own computer was almost like your having a personal nuclear reactor (Sawyer and Williams, 2003). But in the late 1970s, personal computers (PCs), using packaged software appeared for the first time. Designed practically for home use, these computers were used primarily for word processing, financial management and video games. Apart from personal computers (also known as microcomputers) we have other categories of computers like:

- **Supercomputers:** These are the most expensive but fastest computers available. "Supers", as they are called are used for tasks requiring the processing of enormous volumes of data such as census count, weather forecast, aircraft design, simulation of nuclear bombs etc. A typical super computer like the IBM ASCI White (Accelerated Strategies Computing Initiative White) has 8192 processors, and it can process 12.3 trillion operations per second. It takes up 12,000 square feet, weighs 106 tons; has 97,000 times the memory of a 64 megabyte microcomputer and 16,000 times the secondary storage capacity of a 10.gigabyte microcomputer hard disk (Sawyer and Williams 2003).
- **Mainframe Computers:** These were the only type of computer available until the late 1960s. They can process billions of instructions per second and are used by such large organizations as banks, air lines, insurance companies, and colleges, for processing millions of transactions.
- **Mini Computers (Midsize computers):** These are smaller less expensive mainframes which can process million of instructions per second.
- **Workstations:** Introduced in the early 1980s, work stations are expensive, powerful computers usually used for complex scientific, mathematical, and engineering calculations and for computer-aided design and computer-aided manufacturing. Work stations are popular mainly because of their graphics capabilities.
- **Microcontrollers:** These are, also, known as embedded computers. They are tiny, specialized microprocessors installed in "smart" appliances and automobiles.
- **Servers:** A server, or network server, is a central computer that holds collections of data (databases) and programs for connecting PCs, workstations, and other devices which are called clients (Sawyer and Williams, 2003). In small organizations, servers can sort files and transmit e-mail. In large organizations, servers can house enormous libraries of financial, sales, and product information.

Over the decades, developments in hardware and software had expanded the communication function of the computer. The *modern*, derived from *modulate* and *demodulate*, enabled PCs to

converse with one another and with larger computers located in other places over phone lines. New communications software had facilitated the development of Local Area Network (LANs), which linked several computers into a network. Sustained miniaturization had made lap top computer and wireless modems possible as well as common.

The 1990s had seen an explosion in computer communication. Daily, pieces of electronic mail (e-mail) in the hundreds of millions are borne by the Internet. Companies specializing in online fare had provided online information to millions of subscribers. Every night, thousands of individuals log on to websites, shop, read the news, play games engage in online conferences, and transfer information files (either uploading or downloading). The computer has made the internet possible. The Internet is perhaps the biggest reason for advancements in information and communication technologies that has engendered the New Media ((Lewis, 1999).

NEW INFORMATION TECHNOLOGIES: THE DIGITAL REVOLUTION

Digital technology can be described as a system that encodes information – sound, text, data, graphics, video – into a series of on-and-off pulses that are usually denoted as zeros and ones. Once digitized, the information can be duplicated easily and transported at extremely low costs (Dominick, 2002).

The computer was the first device to use the digital system to process information. This innovation quickly spread to other media. Digital technology has made possible the special effects that are common in motion pictures and television as well as digital audio, digital video, digital photography and digital equivalents of newspapers, magazines, and books (Hildebrand, 2001).

The advent of the Internet meant that computers could now send digital information to all parts of the globe. The media environment has been permanently changed by the sudden availability of a new distribution medium. Digital technology and the internet had engendered a revolution in the way information is stored and transmitted – newspapers which used to exist only on paper (atoms), for instance, now could exist in digital form (bits). Big recording companies used to distribute music on tape or on disk (atoms) but now through *Napster* (a music website) and other related music-sharing sites, individuals could download music files (bits) from other individuals on the Internet.

Digital Media (also referred to as New Media) could be described simply as what are clearly not Old Media (the seven traditional media) – Print (books, newspapers, and magazines); Audio (recordings and radio); and Video (movies and television). So the term Digital Media describes all forms of emerging communications media (New Media). Digital Media combine text, graphics, sound and video, using computer technology to create a product that is similar to, but clearly different from, Traditional Media. Some examples of currently emerging Digital Media technologies are:

- ❖ **DIGITAL SUBSCRIBER LINE (DSL):** This device provides Internet access that is up to 50 times faster than a dial-up modem. DSL is always on, meaning, subscribers don't have to dial their Internet Service Provider (ISP) each time they want to use the WEB. DSL also provides much better delivery of audio and video signals than a standard telephone line.
- ❖ **IMMERSIVE VIRTUAL SYSTEMS:** This technology is a spin-off from the computer flight simulators that were used to train military pilots in the 1960s. Virtual reality (VR) systems gives people a simulated experience of being somewhere by creating the reality of that place around them especially through the use of special equipment in form of helmets or eyeglasses.

- ❖ **HOLOGRAPHIC THEATRES:** A hologram is a three-dimensional image, created on a flat surface, but viewed without special equipment.
- ❖ **PERSONAL CHANNELS:** This technology allows you to create your own personal set of programs and services to be delivered either on your television set, your computer or both. By using an on-screen guide, viewers could select the programs they regularly watch and the movies they may want to see, then have their VCR, or digital successor automatically record the programs as they are broadcast and sequence them to match their schedule (Fidler, 1997).
- ❖ **DIGITAL PAPER:** This paper would look and feel like high-quality paper, but it would be totally erasable. Digital paper pages would be bound like a book and could be turned to read like a book, but the pages would be blank paper and viewed, thereafter pages could be “erased,” to be replaced by brand new material.
- ❖ **PORTABLE TABLETS:** These are palm-size devices which provide digital readouts of information, delivered by cellular or other technologies.
- ❖ **FLAT PANEL VIDEO DISPLAY SCREENS:** These are flat panel video display screens that hang on the wall like a picture, instead of requiring the large cabinet that houses today’s TV and computer screens.

The digital revolution has had profound impact not only on the mass media but on other institutions as well (Dominick, 2002). Though it has not changed traditional media into to, it has changed the way they are used. It is digital technology that has made e-mail and e-commerce possible; online Internet connectivity which facilitates the New Media has its roots also in the digital revolution.

PRINCIPAL TRENDS OF THE INFORMATION AGE

Advances in computer technology and communications technologies mark the hallmarks of the information age. These are the principal trends of the information age. In the area of computer development, we have three noticeable trends: miniaturization, speed and affordability. These are discussed as follows:

- **Miniaturization:** Everything has become smaller since ENIAC’s old-fashioned radio style vacuum tubes gave way to the smaller, faster, more reliable transistor. This small device was used as a gateway to transfer electrical signals along predetermined circuits. Next, we had the tiny integrated circuits which are entire collections of electrical circuits wired on tiny silicon chips half the size of a thumbnail. It served as the basis for computer processing devices – microprocessors. This is the standard memory chip in personal desktop computers today that can perform calculations that once required a computer filling an entire room!
- **Speed:** Miniaturization meant that computer makers could cram more hardware components in their machines, providing faster processing speeds and more data storage capacity.
- **Affordability:** Miniaturization, also, meant availability and affordability of computers – the *raison d’être* for the information age. State of-the-art processors cost less and provide the same processing power as the huge early computers costing more.

In the area of the development of communications technologies, three trends are, also, noticeable. These include:

- **Connectivity:** This is the ability to connect computers to one another by communications line, so as to provide on line information access. The connectivity resulting from the expansion of computer networks, for instance, has made possible e-mail and online shopping (e-commerce).

- **Interactivity:** This is all about two-way communication. A user can respond to information he or she receives and modify the process (Sawyer and Williams, 2003). That is to say there is an exchange or dialogue between the user and the computer or communication device. The ability to interact means users can be active rather than passive participants in the technological process. For instance, on television networks like BBC or CNN one can immediately go on the Internet and respond to news from broadcast anchors.
- **Multimedia:** This refers to the technology that presents information in more than one medium – such as text, pictures, video, sound, and animation – in a single integrated communication. This technology affords the Internet the capability to include pictures, sound, music as well as text.

All these trends in the fields of computer and communications unmistakably dapple the dynamic landscape of the information age.

INFORMATION AND COMMUNICATION TECHNOLOGIES: A SYNERGISTIC COMPUTER AND COMMUNICATIONS COMBINE.

Sometime in the 1990s, computers and communications began to fuse together, beginning a new era within the digital age. The result was three major developments that are continuing:

- **Convergence:** This describes the combining of several industries through various devices that exchange data in the format used by computers. The industries are computers, communications, consumer electronics, entertainment, and mass media. Convergence leads to electronic products that perform multiple functions, such as TVs with internet access or phones with screens displaying text and pictures (Sawyer and Williams, 2003).
- **Portability:** In the 1980s, portability, or mobility, meant trading off computing power and convenience in return for smaller size and weight. Today, technology is getting us to the point where we don't have to give up anything. There is the prediction by experts that small, powerful, wireless personal electronic devices will transform our lives far more than the personal computer has done. These new generation machines will be truly "personal computers" designed for our mobile lives. They would, for instance, afford us the ability to read office memos between lull periods in a game of soccer or answer messages from our children in the middle of business meetings; as even such activities are evidently common place today (Sawyer and Williams, 2003).
- **Personalization:** This is the creation of information tailored to our preferences – for instance, programs that will automatically cull recent news and information from the Internet on just those topics we have designated. Companies involved in e-commerce can send us messages about forth-coming products based on our pattern of purchases, usage etc or they may manufacture products like cars and computers customized to our hearts' desire.

These developments represent just a fraction of the mind-boggling possibilities that could emerge when computers and communications cross-pollinate.

INTERNET: THE "MOTHER" OF ALL INFORMATION NETWORKS

The internet is a network of computer networks; we can think of it as a system that combines computers from all over the world into one big computer that could be operated from a PC.

Back in the early 1970s when the cold war raged, the US Department of Defense was concerned about the vulnerability of its computer network to nuclear attack. The pentagon did not want to lose all its computing and communication ability because of one well-placed atomic bomb, so its

computer experts decided to decentralize the defense information system by creating an interconnected web of computer networks (Dominick, 2002). The net was designed so that every computer could talk to every other computer. The system that eventually emerged was called *ARPANET*.

The users of this early network were primarily scientists and computer experts and many observers thought it would continue to be of interest only to high-tech types. However, two developments contributed to the tremendous rise in the popularity of the Internet. The first was the development of the *World Wide Web* by Tim Berners-Lee in 1990. Engineers working at a physics laboratory in Switzerland created an interconnected set of computers on the net that used the same communications program. This communications program took advantage of *hyper text*, a navigational tool that linked one electronic document, either text or graphics, with another, thus creating a virtual web of pages.

The second development made it easier for consumers to find what they were looking for on the web. This happened in 1993 with the creation of user-friendly navigation tools that helped to further spur the growth of the *World Wide Web*. The first of these *browsers* called *Mosaic*, was able to retrieve data, determine what it was, and configure it for display. *Mosaic* created a graphical display for users that simplified navigating the Internet. Today, we have Search Engines such as *Google*, *Yahoo*, *Alta vista*, *Netscape* etc facilitating the efficient retrieval of information on the Net.

By the end of 2000, there were 150 million host computers connected to the Internet, making it a very powerful communication medium.

AN ANTHOLOGY OF THE NEW MEDIA

The world of information technology is dynamic, no doubt. This might move a keen observer of the scenario to ask, what's new?

In 1445, as we have earlier considered, a technology called "moveable type", invented by Johannes Gutenberg revolutionized communication. In 2001, about 550 years after this revolution, the "movable type" revolutionary effect was reenacted when a Mr. Ben Trott and his wife initiated the idea of blogging – posting items of news on personal websites. This marked the dawn of the New Media or age of personal or participatory media – a culture much familiar to teenagers and twenty year-olds in rich advanced societies.

According to a survey published in the *Economics* of April 22nd 2006, 57% of American teenagers create content for the Internet ranging from text to pictures, music and video. In this age of participation people no longer passively "consume" media – which includes advertising, the main source of revenue to the media – but actively participate in them, which simply means creating content, in whatever form and on whatever scale.

Contemporary media revolution has engendered strange vocabulary like "blog", "blogging", "podcast", "Wikis" "vlogs", "metaverses", "folksonomies", "blogosphere" and the like. The evolution of blogging – a key development in the New Media, dates back to 1997, when one of the few practitioners at that time (Jorn Barger) called his site a "webblog". Another user, Peter Merholz, playfully broke the word into "we blog", and then somehow, the new term stuck (Wardrip-Fruin and Montfort, 2003).

Technically, blog means a web page to which the owner regularly adds new entries, or "posts" which do not contain text or hyper text but can also contain pictures (photo blogs) and video

("vlogs"). Each post is stored on its own distinctive archive page which is called permalink"; other technical features of blogs include a "blog roll": which is an accompaniment on the blog page showing the hosts of links to other blogs that the author recommends (which differs from the hyperlinks inside the posts) and "trackback," which notifies a blog about each new incoming link from the outside. Blogs are essentially the unedited voice of a single person. In other words, they usually have a raw unpolished authenticity and individuality. Its appeal lies in being an outlet for pure self-expression.

Blogging may seem as publishing but it is more of a revolutionary way to communicate. In the New Media era, bloggers are one another's audience, so that distinctions between the two disappear. Creators and audiences congregate ad hoc in meandering conversations, a common space of shared imagination and interests.

The era of New Media has given rise to the concept of citizen journalism – participation of ordinary people without the professional qualifications. We, also, have folksonomies – the mixing of professional and amateur content. For example, the haunting photos of the London underground bombing caught on mobile phones and uploaded to photoblogs had been used by major media organizations after 7/7 London bombings.

The Wiki phenomenon, which has given rise to the Wikipedia (online encyclopedia) works around the principle of openness and collaboration in a universe of New Media which provides phenomenal opportunities for world-wide communication and research and at the same time, affords volunteer-vandals with poison-pen intellects to showcase their talents. Wikis are the purest form of participatory creativity and intellectual sharing, and represent "a socialization of expertise" in the New Media universe.

Podcasting is one thing that seems genuinely new (in the sense we mean New Media). It is a situation where a podcaster records something – anything from music to philosophical ramblings and professional news or snorting noises – into a computer with the aid of a microphone, then posts the audio file into the Internet.

Metaverse (Metaphysical Universe) as created by Binden Lab, a San Francisco Internet company has to do with, not a video game, but a place where people make things.

All these Internet-based innovations no doubt exemplify the early phases of what appears to be the next media revolution on the scale of that launched by Gutenberg in 1445. Perhaps, because we do not know what to call them, somebody has termed them the "New media" or participatory media whichever you choose.

CONCLUSION

Advances in digital media are bound by the needs of consumers and the imaginations of media developers, and are as diverse as the people who are online today and going on line tomorrow. The new media universe could become a pure reflection of the real universe than any medium yet created, with unprecedented potential like all mass media, to both reflect and direct the culture. This undoubtedly could be a new frontier.

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MICROFINANCE BANK IN NIGERIA: AN INSTRUMENT FOR POVERTY ALLIEVATION

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Abstract

This paper examines microfinance bank as an instrument for poverty alleviation. It finds that while microfinance bank has developed some innovative management and business strategy, its impact on poverty alleviation is significant through the services of microfinance. Survey technique was adopted as a research methodology. Microfinance bank, however, certainly plays an important role in providing safety-net and consumption smoothening. The clients of microfinance bank possibly also benefit from learning-by-doing and from self-esteem. However, for any significant poverty alleviation, Microfinance bank should endeavor to enhance the individual household's ability to accumulate assets and create wealth. There is need for financial Mobilization in the rural areas. This will help local savings to facilities rural transformation for further growth and development.

Keywords: Microfinance, Community Bank, Non-governmental Organization, Small and Medium Scale Enterprises and Poverty Alleviation.

INTRODUCTION

Robust economic growth can not be achieved without putting in place well focused programmes to reduce poverty through empowering the people by increasing their access to factors of production, especially credit. The latent capacity of poor entrepreneurship would be significantly enhanced through the provision of microfinance services to enable them engage in economic activities and be more self reliant, increase employment opportunities, enhance house hold income, and create wealth to alleviate poverty (Iweala, 2005).

Microfinance is about providing financial services to the poor who are traditionally not served by the conventional financial institutions. Microfinance activities can be grouped into three areas, Financial Services (Loans deposits, leasing etc.), Non financial services (classes on literacy, numeracy, nutrition health, etc) and Business development. Three features distinguish microfinance from other formal financial products. These are:-i). The smallness of loans advanced and / or savings collected, ii).The absence of asset collateral and iii) Simplicity of operations (Ogbunaka 2003). Over the years, microfinance has emerged as an effective strategy for poverty reduction, across developing countries. Micro, Small and Medium enterprises are turning to Microfinance Institutions (MFIs) for an array of financials services. Microfinance is acknowledged as one of the prime strategies to achieve the Millennium Development Goals (MDGs) access to sustainable financial services (Ogbunaka 2003).

In Nigeria, Micro-financing is not new phenomenon in the society as evidenced by such cultural economic activities as "ESUSU", "AJO", "ADASH", "OTATAJE" etc. which were practiced to provide funds for producers in our rural communities. What is current however is the effort of the Governments in Nigeria to modernize micro-financing in our rural and urban communities to improve the productive capacity of the rural/ urban poor and to enhance their economic standing which alleviates the level of poverty and aggregates to improve development of the economy?

After failure in the duties of Directorate of Food, Road and Rural Infrastructure (DFRRI), Rural Banking by commercial banks and even peoples Bank programme, the government of the Federal

Republic of Nigeria took the bull by the horns by enacting legislation for the establishment of Community Banks (now microfinance institution). To complement Government efforts, NGOs have formally been licensed to operate as microfinance – institutions. Some existing NGO – Microfinance Institution were transformed and Universal banks were encouraged to engage in microfinance services of recent. Microfinance Banks regulation and supervisory guidelines were inaugurated through the new Microfinance Policy in Nigeria. The purpose of the policy therefore, is to present a Microfinance Policy framework for Nigeria that would enhance the provision of diversified Microfinance Services on a long term sustainable basis for the poor and low income groups. This policy would create a platform for the establishment of Microfinance Banks, improve the CBNs regulatory / supervisory performance in ensuring monetary stability and liquidity management, and provide appropriate machinery for tracking the activities of development partners in the Microfinance sub sector in Nigeria.

The policy has been prepared in exercise of the powers conferred on the Central Bank of Nigeria (CBN) by the provision of section 28, sub-section (1)(B) of the CBN act 24 of 1991 (as amended) and in pursuance of the provisions of section 56-60 (a) of the Banks and other financial institutions act (Bofia) 25 of 1991 (as amended). This gave rise to the microfinance institutions, which include Banks, NGOs, and Government agencies. These organizations are supposed to play the role of enabling the active poor access fund to establish/improve their business. To improve their classes on literacy, numeracy, nutrition, health and empowerment and business development

STATEMENT OF PROBLEM

Different Governments in Nigeria had in their time instituted different economic policies. This is against the nation's background of high poverty margin, high organization problem of slumps, crimes, social and political tension. Given the years of existence of MFIs / MFBs their impact has been negligible. This could be owing to the fact that the failure of the policies to meet their objectives had continued to aggravate poverty in the society. This problem results to lack of command over assets, lack of income (Credits) to create self-employment, lack of access to formal financial institution. Due to high operating facilities, client apathy dropped. The negligence of the microfinance bank could as well be attributed to the funds disbursed to the wrong audience and lack of the needed orientation to access the fund.

It is against this backdrop that this research examines the microfinance bank and poverty alleviation in Nigeria and to appraise the capability of microfinance banks in alleviating poverty through credit empowerment in Nigeria.

OBJECTIVES

The objectives of the research work:

- 1). To identify the roles of MFIs / MFBs in reducing poverty in Nigeria.
- 2). To identify the extent to which these services are able to meet the need of the target population.

HYPOTHESES

The following hypotheses would be considered.

Ho: The services of the MFIs / MFBs do not significantly help in reducing poverty in Nigeria.

H₁: The services of microfinance significantly help in poverty reduction in Nigeria.

LITERATURE REVIEW

Access to productive assets and financial services is the challenge for the survival of the poor all over the world. History shows that over time, the poor has made effort on their own to overcome the challenges through contact with traditional institutions among others. The effort were risky and inconveniencing. It was a search for a system that would provide them with sustainable

bridge over the lack of collateral and capacity to conduct business in a commercial setting that led to the evolution of microfinance.

The era could be traced to the middle of 1800s when the theorist, Lysander Spooner was writing over the benefits of small credit to entrepreneurs and farmers as a way of getting people out of poverty. Micro financing has, however, its roots today in the 1970s when organization such as the Guarantee Bank of Bangladesh with the microfinance pioneer, Mohamed Yanus started shaping the model industry of Microfinance as at 1998.

In Nigeria, Microfinance Institution activities heightened in the 1980s with the introduction of Community Banks (Lutherford, 2000). The activities of the sector, however, got more popular. As time progressed certain government agencies were empowered to render Microfinance Services, specifically to the poor. With the declaration of the year 2005, as the international year of micro credit by the economic and social council of the UN (Hirschland, 2005) the new microfinance policy was launched in Nigeria to further strengthen the microfinance sector. The launching of the policy was a great milestone and formed a vital component of government reformation to reduce poverty, increase employment and to promote growth. The policy has shelter the myth that the poor cannot and do not show that the poor are credit worthy, triggered a process towards broadening and deepening rural financial market, strengthen social and human capital of the poor etc. The end of the year 2006 saw the metamorphosis of the Community Banks to Microfinance Banks. This change was intended to give them greater strength and relevance.

Microfinance is the supply of small loans, savings and other basic financial services to the poor. These owners of micro and small enterprises require a diverse range of financial instruments to meet working capital requirement, build assets, stabilize consumptions, and shield themselves against risks (Ehigiamusoe 2005). Financial services include working capital loans, consumer credit, savings, pensions, insurance, and money transfer services. In practice, microfinance is much more than disbursement, management and collection of small loans. In a more comprehensive style, Ehigiamusoe (2005), stressed that microfinance refers to "Flexible processes and structures by which financial services are delivered to owners of microfinance enterprise on a sustainable basis" Microfinance recognizes the peculiar challenges of micro enterprises and of their owners. It recognizes the inability of the poor to provide tangible collateral and therefore promote collateral substitution. Disbursement and repayment are structured to suit credit need and cash flow pattern of small business (Aderibigbe, 2001).

Kimotho, (2005) defined Microfinance simply as the provision of very small loans (Micro-credit) to the poor, to help them engage in new productive business activities and/or to grow/expand existing ones. However, over time, microfinance has come to include a broad range of services. These include mainly credit, savings opportunities, insurance and money transfer, as practitioners come to realize that the poor, who lacked access to traditional formal financial institution needed and required a variety of financial product to achieve meaningful improvement in the business activities.

Microfinance is not new especially in Africa, before the emergence of formal microfinance organization. Systems of providing credits and savings services have also existed in Nigeria, which enable people to pool their financial resources for onward distribution to co-operating and needy individuals. Examples include "Adash," in the Northern Nigeria. ESUSU in the West and ETUTO in the Eastern Nigeria. Microfinance institutions have also integrated best practices of traditional schemes into their operational procedures.

A Central Bank of Nigeria survey indicated that the operations of formal microfinance institution in Nigeria are relatively new as most of them were registered after 1981. Most of the MFIs operated in rural and urban areas and a few operate exclusively in rural areas and most of the clients are women. The propensity of the poor to save and their ability to fulfill credit obligations is largely due to the understanding of the financial needs of microfinance clients. This

understanding has been translated to effective and efficient financial product designs that cater to the financial needs of the poor at its core.

It was not until the late 1990s that Central Banks have begun to recognize the development impact of microfinance and started formulating enabling policy environment for microfinance to thrive. Microfinance is one among the strategies and priorities of the Government in its fight toward poverty eradication.

Access to financial services reduces social exclusion due to the indirect benefits of microfinance. These indirect benefits include improvement in nutrition, access to education, access to health services; higher purchasing power, increased participation in the community and a lot more.

Public Sector Poverty Alleviation Agencies

The MFB policy recognizes the roles of public sector MFIs and poverty alleviation agencies such as the National Poverty Eradication Programme (NAPEP) and Small and Medium Enterprises Equity Investment Scheme (SMEEIS) in the development of the sub-sector. Such agency performs the following functions.

- i). Provision of resources targeted at difficult to reach client and the poorest of the poor,
- ii). Capacity building,
- iii). Development of MFI's activities nationwide.
- iv). Collaborating/partnering with other relevant stake holders and
- v). Nurturing of new MFI's to a sustainable level.

Special Microfinance Schemes

In Nigeria today, some government agencies across the various tiers of government operate special credit schemes for traders, farmers, young school leavers, graduates and artisans. These are credit outlets that may not be registered and hence not supervised by CBN; they are directly under the control of the government agency.

Donor Agencies

Donor agencies offer free or subsidized funds, donations or technical assistance for the development of the microfinance industry in Nigeria. They include bilateral and multilateral institutions, NGO and missionaries with a pro-poor orientation. The services provided by donor agencies include grants, donation technical assistance, etc. The donor agencies, in conducting their microfinance activities complied with the relevant provisions of this policy. The target clients for donors support may include, MFIs, NGO, regulatory, and other relevant agencies, however, for the purpose of leveraging the evolving microfinance initiative, donors are expected to direct most of their assistance to licensed MFB's to ensure an orderly resource injection, transparency and synergy.

Table 1: Major microfinance institutions and scheme in Nigeria

Institution	Year of Establishment	Objectives	Type of institution	Ownership	Status
NACB/NACRD B	1973	Rural financing	DFI	Government	Merged
NBCI/BOI	1973	Rural financing	DFI	Government	Merged
PBN/NACRDB	1989	Rural financing	DFI	Government	Merged
CBS/Microfinance	1990	Commercial	Commercial	Private	Existing
ACGS	1977	Provide fund for Agric-finance	Agric Finance	Government	Merged
NDE	1987	Create employment	Public	Government	Existing
NAIC	1988	Insure African product	Public	Government	Merged
FEAP	1991	Reduce Poverty	Public	Government	Merged

NAPEP	2002	Reduce poverty	Public	Government	Existing
NEEDS	2004	Reduce poverty	Public	Government	Existing

Source: financial market in Nigeria, CBN publication, 2005. And CBN Reports

Note: DFI – Development finance institution

NEEDS = National Economics Empowerment Development strategies

NAPEP = National poverty eradication programme.

NAIC = Nigeria Agricultural Insurance Cooperation.

ACGS = Agricultural Credit Guarantee Schemes

Operation of Microfinance Programme in Nigeria

The practice of microfinance in Nigeria is culturally rooted and dates back several centuries. The traditional microfinance institution provides access to credit for the rural and urban, low-income earners. They are mainly the informal Self Help Groups (SHGs) or Rotating Savings and Credit Association (ROSCAS) type. Other providers of microfinance services include saving collectors and co-operative societies. The informal financial institutions generally have united outreach due primarily to paucity of loanable funds.

In order to enhance the flow of financial services to Nigeria's rural areas, successive government in Nigeria have in the past, initiated a series of publicly – financed micro/rural credit programmes and policies targeted at the poor. Notable among such programmes are:-

- Rural Banking programme
- Sectoral Allocation of Credits,
- Concessionary Interest Rate, and
- The Agricultural Credit Guarantee Schemes (ACGS) in 1977.
- Establishment of the Nigeria agricultural and cooperative bank limited (NACB), in 1973.
- Introduction of National directorate of employment (NDE).
- Establishment of the Nigeria Agricultural insurance corporation (NAIC) in 1988.
- People Bank of Nigeria (PBN) and Community Banks (Now Microfinance Banks) was established in 1989 and 1990 respectively.
- Family Economic Advancement programme (FEAP) was initiated
- The Nigeria bank for commerce and industry (NBCI) was established in 1973.
- In year 2000, NACB and PBN and FEAP were merged to form the Nigerian Agricultural Co-operative and Rural Development Bank Limited (NACRDB)
- National poverty Eradication programme (NAPEP) was launched in 2003.
- Small and medium enterprises Equity investment scheme (SMEEIS) was initiated recently.

Microfinance services, particularly those sponsored by government, have adopted the traditional supply led subsidized credit approach mainly directed to the agricultural sector and non farm activities such as trading, tailoring, weaving, blacksmithing, agro-processing and transportation. Although the services have resulted in an increased level of credit disbursement and gains in agricultural production and other activities, the effects were short lived due to the unsustainable nature of the programme.

Since the 1980s, Non Government organizations (NGOs) have emerged in Nigeria to champion the cause of the micro and rural entrepreneurs, with a shift from the supply led approach to a demand driven strategy, the number of NGOs involved in microfinance activities has increased significantly in recent time due to the inability of the formal financial sector to provide the services needed by the low income group and the poor, and the declining support from development partners amongst others.

The NGOs are charity capital lending and credit only membership based institutions. They are generally registered under the “trusteeship Act” as the sole package or part of their charity and social programme of poverty alleviation. A CBN survey of MFIs in 2005 identified 180

registered MFIs in Nigeria. Their operations increased tremendously of late in terms of size branch expansion, staffing, saving and credit levels. 96 institutions that responded to the CBN survey had between then saving of about ₦99.4 million and out standing credit of about ₦649.6 million (CBN, EFR, 2006). The NGOs obtain their funds, grants, fees, interest on loans and contributions from members. However, they have limited out reach due largely to unstable source of funds.

From the foregoing, it could be observed that there are significant business transactions in the financial sub-sector, and yet we also know that much of Nigerian's microfinance needs are still not met and that microfinance needs are high and continue to increase.

COMMUNITY BANK/MICROFINANCE BANKS

Community banks are commercial entities that are expected to be profitable and self sustaining. They engage in deposit mobilization among the members of their community. Community Banks started operation in Nigeria with the appearance of appearance of Kaduna Community Bank in December 1990.

According to the report of the National board for Community Banks, the clientele of CBs increased from an average of 1.546 in 1990 to 9.898. In 1994 i.e. over 60% increase similarly, the number of saving deposit accounts grew from an average of 1,773 in 1990 to 4,580 (258%) by 1994 years end. This is by no means an achievement, which could be accounted for by its grass root level and the distress syndrome that characterized other financial institutions then. By 1995, there emerged 1355 Community Banks with provisional license issued by the National Board for Community Banks (NBCB). This number declined to 774 functional Banks as a result of poor management, lack of training and insufficient supervision. In 2000, supervision of Community Banks was granted to the CBN by legislation. As at 2004, a total of 634 CBNs have been granted CBN final licenses.

During the first quarter of 2007 the capital base of community banks was reviewed from ₦5m to ₦20m, the deposit of CBs were issued by NDIC and their activities were placed under the strict supervision of CBN for them to intermediate in microfinance programme effectively. The CBN licensed microfinance Banks are 634. But in 2009, there are about 5000 MFI/MFBs to be licensed. Given the above distribution in rural and urban areas, microfinance banks have the widest reach to the grass root poor producers in Nigeria.

CREDIT DELIVERY

Community Banks loans granted to clients increased from an average of 22 in 1991 to 5,369 in 1994, while the loans portfolio per community bank increased from average of N9 million in 1990 to N31 million 1996 in addition, the number of loan outstanding per bank during the period increased from the average of 107 in 1990 and peaked at an average of 2,500 in 1992 and decline to an average of 154 in 1993. Furthermore, CB was able to increase their credit base from 0.74% of the rural population served to 24.35% in 1994 with outstanding loan per staff average N37, 639. As at the end of 2004, the microfinance intermediation activities of Community Banks are as shown thus.

Total mobilized deposits	=21.4 billion
Asset base	=34.2 billion
Loans and Advances	=11.2 billion.

The various poverty alleviation schemes including National Directorate of Employment (NDE), Family Economic Advancement Pogramme (FEAP), National Poverty Eradication Programme (NAPEP), National Economic Empowerment and Development Strategy (NEEDS), and Seven(7) Point Agenda of Yar' Adua, to mention a few aimed at achieving the United Nation's Millennium Development Goal (MDGS) by 2015 require these micro-finance institutions for success.

The success of these programmes and projects for advancement of the MDGs are linked with the successful funding of the various activities by the financial services of these microfinance institutions. The failure of these institutions means failure of these programmes among other factors. Thus, the non-performance of these schemes could be understood to a greater extent, (Ukeje and Amoo, 2005).

From the foregoing, it could be observed that the sample microfinance institutions and schemes had not performed to expectation except Community Banks now Microfinance institutions. This has left the large resources in the rural and semi urban areas untapped and thus, exacerbated the level of poverty in these areas.

In Ebonyi State, the five leading Microfinance Banks have been used by the State Governor to give out loans amounting to N50, 000 = to each person that apply for loan. The five microfinance banks are as follows:-

- Ozizza Microfinance Bank.
- Monarch Microfinance Bank
- Izzi Microfinance Bank
- Ndiagu Microfinance Bank
- Re-Union Microfinance Bank

In the year 2009 only, the Government of Ebonyi State have disburse loans to about twenty thousand citizen fifty thousand naira each person for one year at the interest of six thousand naira only.

METHODOLOGY

The research design adopted for this study was survey research design. It involves the collection of data to accurately and objectively describe existing phenomenon. The population of the study comprises people within 25 – 50 years old and above in Afikpo North Local Government area of Ebonyi State who are involve in self help business enterprises and some staff selected from the case study Bank.

The sample consisted of five hundred (500) people drawn from five selected communities within the study area. They all had an equal proportion of (100) one hundred people per community.

SOURCES OF DATA

Primary data: This includes the collection of information from employees and management through the use of questionnaire and personal interview.

Secondary Data: These include textbooks journals, seminal papers, news papers and periodical and professional journals.

DATA PRESENTATION AND ANALYSIS

ANALYSIS OF QUESTIONNAIRE

Question I age distribution.

Table .2

SEX	25 – 30	31 – 35	36 – 40	ABOVE 40	TOTAL
MALE	80 (100)	60 (52.5)	50(50)	60 (47.5)	250
FEMALE	120(100)	45(52.5)	50(50)	35(47.5)	250
TOTAL	200	105	100	95	500

From the table above those in the age of 25 – 30 years old are two hundred in number, while they are eighty male (80) and female one hundred and twenty (120) this group form the 'longest in the population. Those in the age of 31-35 were one hundred and five people while male appear (60) sixty people and female (45) forty-five people were represented

Question 2: Do you know microfinance bank and their services?

Table 3

Sex	Those that say yes	Those that says no	Total
MALE	160 (180)	90 (70)	250
FEMALE	200 (180)	50(70)	250
Total	360	140	500

Those that know microfinance banks and their activities were (360) Three hundred sixty people which two hundred people were female (200) and one hundred and sixty were male (160).

Question 3: How would you rate the performance of microfinance bank?

Table 4

SEX	EXCELLENT	GOOD	NOT GOOD	TOTAL
MALE	15(30)	145(147.5)	90(72.5)	250
FEMALE	45(30)	150(147.5)	55(72.5)	250
TOTAL	60	295	145	500

From the table two hundred and ninety five (295) people responded that the performance of microfinance is good of which one hundred and forty five were males and one hundred and fifty were females. In the other hand one hundred and forty five said that the performance of microfinance is not good of which ninety (90) were men and fifty-five were females (55). While the other sixty people (60) said the performance of microfinance is excellent of which (15) fifteen people were males and forty-five were female (45).

Question 8. Do you think the role of microfinance banks is important in the reduction of poverty in Nigeria?

Table 5

SEX	YES	NO	TOTAL
MALE	180(165)	70(85)	250
FEMALE	150(165)	100(85)	250
TOTAL	330	170	500

From the table above those who said the role microfinance is important in the reduction of poverty in Nigeria were three hundred and thirty people 330 of which one hundred eighty people were males 180 and one hundred and fifty 150 were female people. While those who said No were one hundred and seventy (170) of which seventy people (70) were male and one hundred (100) people were female.

Presentation of Hypothesis

Data collected and presented above are analyzed below, and as applied in testing the hypothesis using the Chi-square (X^2) test.

Ho: The services of the MFIs/MFBS do not help in reducing poverty in Nigeria.

H₁: The services of the MFIs/MFBs significantly help in poverty reduction in Nigeria.

Sex	Frequencies		Total
	Yes	No	
MALE	180(165)	70(85)	250
FEMALE	150(165)	100(85)	250
Total	330	170	500

The expected frequencies are computed below

$$Fe = \frac{\text{Row total} \times \text{column total}}{\text{Grand total}}$$

$$e_1 = \frac{250 \times 330}{500} = 165$$

$$e_2 = \frac{250 \times 170}{500} = 85$$

$$e_1 = \frac{250 \times 330}{500} = 165$$

$$e_2 = \frac{250 \times 170}{500} = 85$$

Substituting in the formula

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

$$= \frac{(180 - 165)^2}{165} + \frac{(70 - 85)^2}{85} + \frac{(150 - 165)^2}{165} + \frac{(100 - 85)^2}{85}$$

$$1.36 + 2.64 + 1.36 + 2.64 = 8$$

The calculated Chi-square (X^2) = 8

The table value of chi-square (X^2) above = 0.05 level of significance given K – 1 degree of freedom remains = 3.841

Decision rule remains as stated i.e.

- 1). Reject H_0 if X^2 calculated > X^2 table value.
- 2). Otherwise accept H_0

Conclusion

At 5% level of confidence and

$$Df = 1,$$

$$X^2 \text{ table value} = 3.841$$

$$X^2 \text{ Computed} = 8$$

H_0 is rejected while H_1 – alternative hypothesis is up held.

The implication of this is that the services of MFIs/ Microfinance bank significantly help in poverty reduction in Nigeria

SUMMARY OF FINDINGS

As shown on table 3 even though many of the communities have known about the function of microfinance banks there still sizeable proportions that do not yet know about their existence let alone their activities. It was found that the services of microfinance banks significantly help in reducing poverty in Nigeria through credit provision to the poor. It was also found that microfinance banks have also made it possible for the poor farmer in the community, have access to loan, which they have used in their farm work. Some civil servants have equally benefited from the loan, which they used in operating small businesses in the community. It was also found that the most beneficiary of microfinance are the civil servants who are involve in the thrift and loan services. The people responded that the performance of microfinance is good, because of the above, majority agreed to recommend the services of microfinance to other people.

However, based on the discussion above a convincing proportion asserted that the facilities of the banks are not satisfactorily adequate. This means that though the microfinance bank is important their role is limited in scope. The reason for this can be found in the limited capital available to them to service the active poor.

CONCLUSION

Robust economic growth cannot be achieved without putting in place a well focused programme to reduce poverty through empowering the people by increasing their access to factors of production, especially credit. The latent capacity of the poor entrepreneurship would be significantly enhanced through the provision of microfinance services to enable them engage in economic activities and be more self reliant, increase employment opportunity, enhance household income and create wealth.

Unfortunately, from the analysis, it could be observed that most institutions and programmes put in place for this purpose (microfinance banks) by government and individuals and group of individual have at best recorded limited success in securing wide access to sustainable micro credit as a critical instrument for growth and poverty reduction. From the impact assessment, it could be observed that most of these institutions, policies and schemes relating to microfinance become moribund few years after initiation due to high operating cost, repayment problem, weak access to refinancing facilities, client apathy and drop out and internal control challenges among others.

RECOMMENDATION

Considering the conclusions drawn at the end of the study, I hereby recommend as follows: -

- 1). Making financial services accessible to a large segment of the potentially productive Nigerian population, who are currently not being served by the formal financial sector to enable them engage in profitable and long term sustainable business activities. This will result in increase in individual household's income, thereby enhancing the family's access to better diet, improved shelter education and healthcare.
- 2). Microfinance bank should endeavor to enhance the individual household's ability to accumulate assets and create wealth.
- 4). There is need for financial Mobilization in the rural areas. This will help local savings to facilities rural transformation for further growth and development.
- 5). Effort should be made to incorporate policies that will harbour women empowerment so as to become more self reliant through the microfinance framework.

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EVALUATING THE CRISIS OF RURAL DEVELOPMENT PLANNING IN NIGERIA

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ABSTRACT

The case has often been made for the transformation of Nigeria's agricultural sector from a predominantly subsistence system to a market-oriented agribusiness sector. This invariably requires structural and technological changes, as well as institutional and policy support. Agriculture cannot realistically compete with other sectors of the economy as farmers are thrown to market forces. Agriculture has to be supported because of its unique position and nature. In addition, unbalanced economic development and unequal access to economic opportunities are the results of policies that have allocated to the urban areas a lion's share of all government's developmental efforts to the detriment of the rural areas. The lack of adequate infrastructure in the rural areas has been compounded by the ineffectiveness of the different development plans in Nigeria towards addressing agricultural and rural development planning. There is therefore need for a critical appraisal of previous development policies and programmes that have heightened rural-urban differentials with far reaching consequences for agricultural development in Nigeria. This paper therefore explores the potentials in the agricultural sector as it holds great promise if properly harnessed. It examines what the challenges have been and how best to move forward on the path to a viable and sustainable rural transformation in Nigeria.

KEYWORDS: Agribusiness sector, development policies, rural development, rural farmers, rural infrastructure

INTRODUCTION

Rural development refers to improvement of the economic and social well-being of the rural population. The benefits of rural development must be widely shared among the rural populations, especially the rural poor (Cleaver, 1997). The need for rural development becomes very compelling when it is understood that about 70 percent of Africa's poor are rural. About 40 percent of rural household heads have primary education compared with about 70 percent of urban household heads. Forty-five percent of the urban population and 30 percent of the rural population have access to sanitation. Forty percent of school-age females in urban areas are enrolled in primary schools compared with 25 percent in rural areas. The relative bias against rural areas for pipe borne water is somewhat offset by the greater access to well water. Overall, these household data show that while a large percentage of the urban population does poorly, the rural population does worse (World Bank, 1997).

THE CRUX OF THE MATTER

A cursory look at rural development planning in Nigeria shows clearly the weak capacity of most African institutions to manage programmes and policy decisions of government effectively. This has been grossly compounded by the level of corruption and insensitivity on the part of government. Government policies are always fantastic in their formative stage, but

implementation has always been faulty. There is also the inadequate participation by the rural population in program design and implementation.

Right from the Federal level to the State level, no adequate understanding and concerted effort is made in terms of the realization of the intended projects for the rural areas. The worst part is that even at the Local level, where government is expected to be closest to the people, local government officials still exercise high degree of irresponsibility and lack of concern for the needs of the rural people who are never consulted or carried along in the scheme of things.

With the unhealthy economic situation in the country, and without an enabling environment, the resultant effect has been the existence of poor private sector response as the engine of growth and development. In addition, agencies of government in collaboration with the private sector and NGOs have not been able to actualize and support the need for a broader concept of rural development. The consequent effect is that, while rural-urban differentials have consistently increased, the agricultural sector has suffered severe neglect and efforts towards rural development. This also has been compounded by the land tenure system in most rural communities in Nigeria, which only guarantees women who are the major contributors to food crop production and family sustainability, access and not ownership of land.

RURAL AGRICULTURE AND ITS CONSTRAINTS

There is a clear understanding that with increased agricultural production, there will be an expansion in farm income which invariably will stimulate the demand for non-farm products. There are however special constraints facing women's agricultural life leading to a reduction in economic growth. According to the World Bank 1989; Cleaver and Schreiber 1994, most working women are employed in agriculture and many of the constraints facing them exist in the rural economy. These include legal and customary constraints on land ownership and access to credit; absence of male partners who work in towns and cities or off-farm, leaving the woman as the head of the farm; work burdens on women in addition to farming, including household management, water and fuel wood collection, and cultural constraints on women's use of equipment and oxen.

It is quite obvious therefore that agriculture is critical to Africa's economic, social and rural development. But in most African countries like Nigeria, agricultural performance has not achieved the ambitious objectives set out for it. The result has been continuing high rural poverty and environmental degradation such as what has become rampant in the Niger Delta Region of Nigeria. Some regions of Africa have witnessed rapid forest destruction rate which according to the World Resources Institute (WRI) (1994) have moved from 3.5 million to 5 million hectares per year. Additional outcomes of this process are a decline in biodiversity, destruction of animal and plant life, and destruction of fragile areas.

It is imperative to state here that Nigeria faces serious poverty challenges and it is estimated that two-thirds of Nigerians now live below the poverty line of 1US\$ per day, most of them in rural areas. In an attempt to address this, the Federal Government identified areas of investments in agriculture and rural development. According to USAID (2005), past rural development strategies were formulated to offer a promising strategic direction to achieve poverty reduction, food security and accelerated economic development. Despite the articulation of these strategies and the commitment of Government and Donors to the broader framework of rural development, there were major challenges regarding the design, implementation and monitoring of such projects. Nigeria's agricultural sector has consistently failed to attract the levels of investment required to accelerate growth. The problems that have persisted include: continued heavy public sector involvement in "private sector" areas; macro-economic instability and appreciation of the real exchange rate; policy inconsistency and political interference; an inadequate budget and poor infrastructure investments; low institutional capacity; the failure to carry along key stakeholders; input subsidies and lack of commercial banks lending to farmers; and protective trade policies to large agro-industries.

More significant is that there has been little harmonization of projects or programmes among the Federal, State and Local Governments at the stage of implementation. In addition, Nigeria's move towards more market-orientation in its rural sector appears to be hampered by continued ineffective market policies and distortions, weak institutions, and inadequate infrastructure as they affect smallholder farmers, such as those related to access to land, credit, extension and other resources. Braun (2008) also observed that, agricultural growth is of crucial importance for enhancing food security and nutrition and accelerating growth bearing in mind the fact that majority of poor people continue to live in rural areas and depend on subsistence farming for their livelihoods.

In addition, underinvestment in rural infrastructure, services, agricultural research, science and technology have seriously impaired agricultural growth and productivity gains. Low productivity growth is especially severe for small farmers who have constrained access to capital and inputs such as fertilizers and high-yielding seeds. The current global food crisis further emphasizes the need for agriculture to move to the top of the development agenda in low-income countries like Nigeria.

POLICIES AND PROGRAMMES ON RURAL AGRICULTURE AND THEIR DEMERITS

There has been an urban bias in government expenditure throughout Africa. With regards to rural development in Nigeria, little has often been spent by government on infrastructure, health and education in most of its rural settlements. This is the situation in most parts of Africa where even though there are some variations, in general, highway projects, urban infrastructure, urban health and education facilities, and public employment have taken precedence over rural development.

These domestic policy problems were exacerbated by agricultural subsidies in industrial countries that caused the reduction of world prices for agricultural products. The decline in global prices for agricultural commodities further reduced African farmers' income and eventually made African countries like Nigeria a dumping ground for foreign products. This according to Donovan (1996) meant that agricultural marketing and processing drained rather than creating value added for African economies.

In the Ten Year Development Plan (1946 – 1956) the Colonial masters emphasized commodity crop production, mainly oil palm, cocoa, rubber, cotton and groundnuts. The document contained very little or no proposal for increased food production. The first National Development Plan (1962 – 1968) sought to increase the production of export crops through better seed distribution and more modern methods of cultivation as well as through the increase in area under cultivation. Farm settlements and cooperative plantations as well as Tractor Hiring Units were established. There were farm implements. The component regions were largely autonomous in terms of agricultural policy formulation and implementation. This Plan Period was a success. Agriculture was a major sector of the economy, the major source of income and employment to both the Government and the rural people. The cash crops accounted for about 80% of our total export and 45% of the gross domestic product (GDP). However, no mention was made of the food sector in this plan that had 11.6% capital allocation by both Federal and State Governments to Agriculture (Osakwe and Ojo, 1986).

The Second National Development Plan (1970 – 1974) specified the creation of rural employment opportunities with no definitive programme for their achievement. In 1973, the National Agricultural and Cooperative Bank (NACB) was established to facilitate agricultural financing to farmers. The National Accelerated Food Production Programme (NAFPP) was initiated which laid emphasis on agricultural research and extension support to farmers. With massive exploration of crude oil, the oil boom came and stood astride the Nigerian economy contributing more than 98% of total export value and 73% of GDP (Opara, 2006). With focus on crude oil, the agricultural policies and programmes were clumsily executed and virtually abandoned by succeeding military regimes (Osakwe and Ojo, 1986). The cocoa plantations

suffered serious setback, the cotton and groundnut pyramids disappeared, hides and skin became food for the embattled Nigerian populace, and the oil palm plantations which were battle fields during the Biafra/Nigeria Civil War died a natural death due to neglect. The disaster on agriculture was enormous, and Nigeria has not ameliorated the effects till date.

The Third National development Plan (1975 – 1980) was the first to spell out provisions for food production because there was obvious decline in national food supplies due to poorly executed or neglected past agricultural policies and the effects of the civil war. The oil boom precipitated massive rural-to-urban drift made up mainly of the younger generation. Several food crop farms suffered “death” because of inadequate or zero maintenance and there was serious deficit in food production (Alatise, 2001). In 1976, the Operation Feed the Nation (OFN) programme was inaugurated. This first major agricultural policy pronouncement and effort by Government generated awareness among Nigerians about the consequences of an empty national food basket. The programme focused on building the spirit of dignity of labor and re-engaging the idle hands back to land.

In the same year, and consequent upon the plan document, Marketing Boards were abolished. Production and Marketing Companies were established such as National Grain Production Company for food grains and National Root Crop Production Company for root crops. Other policy and strategic measures taken by Government during this period were the establishment of River Basin Development Authorities (RBDAs), National Seed Multiplication Scheme, Agro-Service Centers, Agricultural Development Projects (ADPs). Many research and tertiary institutions were established to formulate and implement research programmes aimed at improving agricultural food production. Even with all these policies, the total Capital allocation to Agriculture by both Federal and State Governments further declined to 7.1% (Osakwe and Ojo, 1986). This goes further to show that Government was not supporting the agricultural sector with adequate financial backing for proper execution of the programmes.

The Fourth National Development Plan (1981 – 1985) saw the emergence of the Green Revolution which tried to give more powers and impetus to the River Basin Development Authorities and the ADPs to produce more food for the nation with more Capital (12.7%) allocated to the agricultural sector (Osakwe and Ojo, 1986). Even though these efforts seemed to have been guided by genuine concerns, they failed to make the necessary impacts in the agricultural sector because of fundamental structural problems in the economy. There was obvious decline in the agricultural sector share of the GDP to about only 20% in the 1981 -1985 Plan period (CAADP, 2004); underdevelopment of the sector; frequent changes in government policies and implementation strategies; no serious agricultural mechanization policy; poor infrastructures and facilities; poor research and development work. There was increasing shortage of food evidenced by increased food imports and increased high prices. Agricultural exports dwindled at an alarming rate as well as decline in labor force for agriculture.

In 1986 the Federal Military Government introduced the Structural Adjustment Programme (SAP). Importation of major foods was prohibited to enhance local production and price competitiveness of locally produced foods compared to those imported (Bamgboye and Jekayinfa, 2006). The Directorate of Food, Roads and Rural Infrastructure (DFRRI) was established to provide the Nigerian rural populace with infrastructural facilities (roads, electricity, water boreholes and pumps, agricultural inputs) to enhance food production, processing and evacuation of their produce to urban markets and to stem rural-urban migration. Interest was aroused in farming but labour became very expensive and most often difficult to get at peak season, as it followed the law of supply and demand. The increased farm labour cost increased the cost of agricultural produce. Due to untimely operations of manual land preparations, hand planting, manual weeding and fertilization, as a result of labour shortage the expected yields declined. However, because of its rural target, this latest policy options produced an increase in overall agricultural production with an understandably high cost of food. Nigeria’s agricultural

production rose by an estimated 2.5% in 1987, 4.58% in 1989 and 4.8% in 1991, while grains alone increased by 4.8%, 6.9% and 7.5% respectively (CBN, 1991).

The Directorate of Employment (NDE) was established in 1988 to address unemployment of graduate school leavers. It provided training and some initial take-off grants to participating beneficiaries who wanted to go into food crop as well as animal production and processing. Experience from the above three Plan Periods convinced Government that there can be no alternative to well-designed and articulated agricultural policies as instruments for promoting agricultural growth and development in Nigeria (Igbeka, 2003). In 1988, the Federal Government published the first ever agricultural policy document for Nigeria aimed at redressing the underdevelopment of agriculture, streamlining policies in all tiers of government and ensuring policy stability (Opara, 2006). Again, the implementation of this policy ran against many problems including: poor funding and poor state of infrastructure; poor administration of government support to agriculture and abandonment of projects mid-stream due to political reasons; poor private sector participation and investment in agriculture due to inconsistency and instability of macro economic policies which tend to discourage medium and long term investments in agriculture; lack of appropriate technology to reduce drudgery in agricultural production and processing and inadequate availability of inputs such as improved seeds and breed stock. Despite these problems, agricultural production in Nigeria increased steadily at the rate as high as 6.4% annually between 1988 and 1992 (Okunmadewa, 2002).

From 1992 - 1998, succeeding governments saw that the problem of food shortages was grim and in a bid to control population decreed the one man four children policy. Since women involvement in agriculture was high, government policies then centered on women. Programmes such as Better Life for Rural Women; Family Support Programme (FSP); Family Economic Advancement Programme (FEAP) were initiated. These were meant to empower the women for more and better involvement in agriculture and other rural activities. The programmes were aimed at providing some form of mechanization to agriculture by way of cottage industries in rural areas. It was hoped that these would enhance the production of food and agricultural raw materials. The National Land Development Agency (NALDA) was established in 1992 to provide support for land development for agriculture. The National Agency for Science and Engineering Infrastructure (NASeni) was established in 1992 to establish and nurture an appropriate and dynamic Science and Engineering Infrastructure to help empower Small and Medium Enterprises (SMEs) in agriculture (Onwualu and Pawa, 2004).

Since 1999, the government in Nigeria has been implementing different reform programmes on privatization, commercialization, deregulation, corruption and financial crimes. These are meant to stabilize the economy and make it more productive. In 2001 a New Agricultural Policy and the Integrated Rural Development Policy were initiated to ensure national food security, attain self-sufficiency in basic food production, enhance employment opportunities and achieve high growth rate for the economy. These were to be achieved through the introduction of and adoption of improved technology, efficient utilization of resources by the farmers and a broad based organization and mobilization of the rural masses so as to enhance their capacity. These policies are being implemented by the National Economic Empowerment and Development Strategy (NEEDS) set up by the Federal Government of Nigeria in March 2004. This is a medium term economic reconstruction agenda aimed at value reorientation, wealth creation, poverty reduction, job creation and elimination of corruption. In order to fast track the gains of the 2001 New Agricultural Policy, there came the Presidential Initiatives in Agriculture (PIA) (2004) and the National Special Food Security Programme (NSFSP) and FADAMA II (2005). The PIA gave priority to four different crop-based expansions of production and utilization programmes (e.g. cassava, rice, tree crops and vegetable oil) and livestock and fisheries programme with a view to curtail the huge foreign exchange expended in their importation and their importance in the revival of industries based on their raw materials.

In 2006, the National Agricultural Development Fund was established with a take off capital of N50 billion with a view to address the problem of inadequate funding of agriculture on a sustainable basis. The above policies lend support to The New Economic Partnership for Africa's Development (NEPAD) as well as the Lagos Plan of Action (LPA) acknowledgement that agricultural mechanization and environmental stability are a *sine qua non* for increased food production and food security (Faborode, 2005).

Nigeria's agriculture and its sub-sectors have for long been starved of funds/investments. The prolonged neglect has resulted in a poorly productive, uncompetitive and declining sector. The Second National Development Plan (1970 – 74) had stated: "No realistic change can be expected from the present nature of Nigeria's Agriculture, due to the drudgery attached to it, until the farmer finds an alternative to the hoe and cutlass technique of production. The clearing of bush, preparation of land, the sowing of seeds, the various post-planting operations are all processes in which the farmer's present tools can do little for high productivity per man day or per acre". The over reliance on hand tool technology (over 70%) for agricultural production is one of the greatest technical problems facing the present generation of Nigerian farmers. This is because with the low work rate efficiency of less than 10% in the humid tropics, using hand power is arduous, inefficient and can barely produce enough to feed the family. Even today the bulk of Nigeria's rural farmers do not have labour saving devices that would ensure that all field operations are performed on time, and do not have at their beck and call harvesting and processing machines. (Anazodo et al., 1987). However, the key to economic development lies in raising agricultural productivity which directly involves the utilization of more energy resources (Jekayinfa, 2006).

THEORETICAL ORIENTATION

The Conflict Theory

The proponents of the conflict theory include Karl Marx, Georg Simmel, C. Wright Mills and Ralf Dahrendorf. Conflict theory is oriented towards the study of social structures and institutions. It emphasizes the fact that there are fundamental differences of interest between social groups. Due to these differences, conflict has become a common and persistent feature of society. The greatest influence on the conflict theory is based on the contributions of Karl Marx.

For Marx, mankind has created much of the physical world, and the social and political institutions that order it. The world is produced and reproduced through man's labours. To him therefore, the motivating force in history is the manner in which human beings relate to one another in their continuous struggle to extract their livelihood from nature (Labinjoh, 2002).

Marx theory of class stems from the premise that 'the history of all hitherto existing societies is the history of class struggles'. The potential for class conflict is inherent in every differential society. So, a conflict theory of society derives essentially from Marxist sociology. It is regarded as an economic theory of society. The theory begins with the simple observation that, in order to survive, humans must produce food and material objects. In doing so they enter into social relationships with other people. So the core of the Marxist argument is that relations and forces of production determine other relations such as those in the political, religious, judicial, cultural and other spheres of the society. Conflict is seen to exist when people and groups with different economic and other interests and roles interact in a society.

Every society contains elements of contradictions. These contradictions involve the exploitation of one social group by another. In feudal societies, lords exploit their serfs; in capitalist societies, employers exploit their employees. Conflict involves struggle between segments of society over valued resources. This can take many forms as individuals may quarrel, some family members/relations may quarrel just as some communities have long standing rivalries due to valuable resources such as land.

Marx asserted that the group which owns and controls the means of production also enjoys the support of laws which are framed to protect and further their interests. In addition, equality and

social justice are illusions due to unequal social relationship, oppression and exploitation of one group by another. Indeed, according to Donovan (2000) one of Marx's central insights is the idea of materialist determinism, usually called historical materialism, which holds that culture and society are rooted in material or economic conditions.

The social conflict paradigm therefore sees society as an arena of inequality that generates conflict and change. Thus, this model investigates how factors such as social class, race, ethnicity, gender, and age are linked to the unequal distribution of economic resources, power, education and social prestige. In other words, it emphasizes how social patterns benefit some people while depriving others.

In terms of the crisis of rural development planning in Nigeria, it is quite obvious that majority of rural people are poor, hungry, voiceless and powerless. They have been so alienated by those at the upper echelon in society, some of whom are in positions of authority at the Federal, State and Local Government level. These rural communities produce majority of the raw materials needed for industrial development in the cities. Yet, they have been so marginalized, exploited and discriminated against since the urban areas often enjoy the lion share of all government development efforts.

This also has heightened the rural-urban drift of the active labour force due to a dearth of infrastructural facilities and neglect in the rural areas, and over utilization of facilities and high criminal activities in the urban areas. This has been compounded by the fact that, policy decisions of government are often not properly implemented, especially when rural dwellers are often not considered before such decisions and policies were initially made. Hence, except concerted effort is made by those in authority to carry rural dwellers along, the path towards sustainable rural development will be very unrealistic.

CONCLUSIONS

Agriculture is indeed an important occupation in Nigeria with over 70% of her population depending on it directly or indirectly for livelihood. It provides the bulk of employment, income and food for the rapidly growing population as well as supplying raw materials for agro-based industries. World current agricultural production has an average growth rate of 1.8% as compared to the 3% in the 1960s and therefore at a lesser pace than the demographic growth.

The World Bank has shown that in sub-Saharan Africa (to which Nigeria belongs) the annual food increase needs to reach 4%, i.e. more than double the current figure in order to achieve food security (IBRD, 1989). This however can only be actualized through a concerted effort and sincerity of purpose on the part of government and all other stake holders in ensuring the development of the agricultural sector and making it attractive to rural dwellers. And as espoused by Raoult-Wack and Bricas (2001), due to a number of factors, which include rising population, increasing pressure on land resources, natural and man-made disasters such as drought, desertification, soil erosion and degradation, the problem of sustainable agricultural production in Nigeria has assumed greater importance than ever before.

RECOMMENDATIONS

The recommendations put forward in the process of enhancing rural development in Nigeria include:

- The current global food crisis is an indication that agriculture must move to the top of the development agenda in low income countries like Nigeria. Government at all levels must be made accountable to the people and also cultivate the spirit of due process in terms of project evaluation and implementation including how resources are expended.
- Government must ensure that it is interested in how best to capture the interest of youths who have the enterprising and creative abilities to undertake meaningful agricultural tasks for sustainable living. This must be accompanied with the right policies to

encourage rural farmers such as provision of subsidies for farm implements and other materials for crop production.

- For effective policy implementation in the rural areas, the country requires good governance and proper accountability. The civil society must in this regard be proactive and work with the right NGOs so as to cultivate the right attitude and values of rendering selfless service to the nation and its peoples.
- On the part of our rural communities, the people must embrace change and do away with cultural acts that inhibit development especially in areas of harmful widowhood practices, and discrimination against women in terms of inheritance such as land rights, since rural women are the engine of growth and mainstay of the rural economy.
- Educated, young, enlightened and dynamic persons from our rural communities resident in the cities must be committed to the state of affairs in their rural communities in terms of project development, provision of infrastructural facilities, and improvement in the living conditions of the people.
- Rural farmers must ensure that they organize themselves into cooperative groups that will help them pursue short term and soft loans to help them attend to their agricultural requirements for enhanced productivity. In addition, the vision and design of specific strategies for rural development must come from the rural communities that such programmes and projects are intended for.

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VICISSITUDES OF THE EVOLVING MEDIA IN NIGERIA IN THEIR STRUGGLE FOR FREEDOM

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Abstract

The study examines the difficult relationship that has always existed between the mass media and Nigerian government's right from the colonial era until the present. It is established that Nigeria's political development is closely tied to its media history, and that the emergence of the media has always been negatively felt by governments. This has led them to view the media always with apprehension and to consequently turn out draconian laws that have curtailed media (press) freedom, especially during the era of nationalist struggle and the military dictatorships. Citing reasons that border on "nation building" for their actions in muzzling the press, a closer look reveals, though, that these governments were rather actuated more by the necessity of self-preservation and self-perpetuation than by any altruistic considerations towards the media and the realization of basic freedoms.

Keywords: ordinances, decrees, abrogation, enactment, freedom.

Introduction

The evolution and existence of the mass media in Nigeria is one that has been characterized by a series of vicissitudes. This is because Nigeria's political history is synonymous with its media history. It was the press that provided the impetus and platform upon which the early Nigerian nationalists built their struggle for national emancipation and political independence from the British colonialists. It is widely believed that were it not for the mass media, particularly the press, the clamour for and realization of the country's independence would not have been possible. Even since independence, the mass media have remained an integral and indispensable factor in the overall national life of the country, earning for themselves the sobriquet "Fourth Estate of the Realm" or what can be understood as the "fourth arm of government." But this vital and strategic position and function of the media in Nigeria's national life has not always gone down well with her successive governments, especially the colonial governments and the military. Through several newspaper ordinances, the colonial government sought to hold the emerging press in check.

Out of Nigeria's 50 years of political independence in 1960, the military dominated the political space for a total of 29 years. These were 29 hellish years for the press, given the draconian decrees unleashed upon it by the military dictatorships. The ferocity with which these decrees were enforced upon the press, made the newspaper ordinances of the colonial government to pale into insignificance.

Citing national unity and the need to maintain it, especially after the experiences of the Nigeria Biafra war (1967 – 1970), the military promulgated decrees that enabled it to bring the broadcast media effectively under its control.

Essentially, Nigerian mass media continue to operate in an environment of official censorship, a function of the general negative attitude of government towards the press. Even though the Constitution of the Federal Republic of Nigeria (Chapter four, section 39(1) 1979) provides for the fundamental rights of freedom of the press, freedom of expression, etc. that “The Press... shall at all times be free to uphold the accountability of the Government to the people” and Section 39 (1) which states that “Every person shall be entitled to freedom of expression... without interference” the state has always interfered with the mass media. The peaceful or professional exercise of press freedom is often deemed to be a threat to national security and subjected to several cases of repression. Under the various military dictatorships, the media were visited with the highest cases of proscription of media houses, confiscation of market – ready publications, trumped-up charges of treason against journalists, unjust imprisonments, killings (including the one through a letter bomb on the founding Editor of Newswatch Magazine, Dele Giwa on October 19, 1986), illegal arrests, intimidation, harassment and abduction of journalists among other forms of human rights abuses.

In Nigeria there exists a plethora of anti professional laws which impede the practice of journalism. These are mostly laws whose import has been long overtaken by political, economic and technological events and developments and which have, therefore, become too deficient to meet up with the needs and demands of the new millennium.

Constitutional provisions for press freedom

Section 39 (1) of the 1999 Constitution guarantees freedom of the press. According to it, every person shall be entitled to freedom of expression, including freedom to hold opinions and to receive and impart ideas and information without interference. Chapter 19 Section 39(2) guarantees that ... “every person shall be entitled to own, establish and operate any medium for the dissemination of information, ideas and opinions.” Section 16 empowers the press to have the right and freedom to hold the governors accountable for good governance and to “control the national economy in such a manner as to secure maximum welfare, freedom and happiness of every citizen on the basis of social justice and equality of status and opportunity... Indeed, the 1999 Constitution grants the press the right to criticize the state if it is corrupt and or when it fails to practise good governance, social justice, freedom, economic prosperity and the general welfare of the citizens. However, in spite of these lofty constitutional provisions, the efforts of the press to function accordingly has not been viewed positively by the government. In fact, government has often taken concrete steps to frustrate the media in this regard.

The foregoing will form the parameters of our investigation and discussion of media (un-) freedom in Nigeria. In doing this, due emphasis will be accorded to the critical moments and or events that marked the rather uneasy relationships that have always existed between the mass media and the various governments of Nigeria before, during and after (i.e. since) independence.

The newspaper ordinances and acts

Following the cession of Lagos by King Dosumu to the British Crown in 1861, the British colonial authorities gained complete control over Nigeria. Consequently, laws of the United Kingdom were transferred and applied wholesale to the colony of Lagos with slight modifications to reflect local conditions. Some local legislations which had any effect on the press were passed by the colony’s legislature. To these can be mentioned the Criminal Procedure Ordinance No. 5 of 1876; the Official Secrets Ordinance of 1891; the Slander for Women Ordinance No. 12 of 1900 and the Wireless Telegraph Ordinance of 1903.

The initial apprehension of governments to the press was demonstrated by Governor H.S. Freeman who attempted to introduce a newspaper tax on learning that Robert Campbell was

about to establish the Anglo – African newspaper in Lagos. Although, he failed to accomplish this, his successor, Glover, succeeded in imposing the Official Secrets Ordinance of 1891. The aim was to punish the overzealous press and civil servants through whom official secrets were leaked to the press.

The colonial government took drastic steps to check what it considered as the rising and threatening press freedom of the toddling newspapers. It jailed J.B. Benjamin of the Lagos Observer in 1886 for criminal libel as a result of his publication imputing corruption against the colonial officials. The need for the colonial government to pay more attention to the press increased as the British sought to strengthen their foothold in the colony and intensify their drive into the hinterland. They were rather unsettled by the widening scope and vibrancy of editorial activity and coverage of events by the newspapers which also increased their sales. As the readership grew, the British government felt that growth in the newspapers obviously affected their relations with the people of the colony. Thus, on October 5, 1903, the Newspaper Ordinance No. 10 was finally signed into law by the Legislative Council in Lagos. It was amended in 1917, 1948 and 1954.

This was the first comprehensive attempt at regulating newspaper publication by law (see Ciboh, 2007: 245). The law required prospective newspaper publishers to swear to an affidavit containing the address and the real and true names and addresses of its proprietors, printers and publishers. It further required them to execute a bond for 250 pounds with one or more sureties. The first feature of the law is gleaned in how it defines a newspaper. According to it, a newspaper is any paper containing public news, intelligence or occurrences, or any remarks, observations or comments, printed for sale and published in this colony periodically or in parts or numbers of intervals not exceeding twenty-six days between the publications of any two issues of such papers. “Newspaper” was also construed to mean any paper printed in order to be dispersed and made public weekly or often or at the intervals or principally advertisements (see Coker, 1968 p.51). Although the 1917 amendment excluded government sponsored newspapers, it, however, required prior consent of the Attorney General to be obtained before any newspaper, whether government owned or private could be established or operated under the law. It also required that the affidavit and sureties should be filed with the Central Secretary (which became the Chief Secretary in the 1948 amendment and the Minister of Information in that of 1954). According to the 1903 ordinance, printers of newspapers were required to pay to his Majesty, his heirs and successors every penalty which may at any time be imposed upon or adjudged against him, upon any conviction for printing or publishing any blasphemous or seditious or other libel at any time after the execution of such bond. The surety shall pay also for any damages and costs on any judgment for the plaintiff in any action for libel against such printer ... and all other penalties whatsoever which may be imposed upon or adjudged by the court against him under the provisions of the ordinance (Coker, 1968, p.51). A liberalization of this provision of bondsmen took place through the 1948 amendment in the form of providing an alternative of a deposit of 250 pounds made directly to the government. The law requires this bond deposit to be paid into the Post Office Savings Bank Account, from where it can always be withdrawn for payment on behalf of the newspapers concerned in settlement of fines imposed by the courts for damages awarded to citizens for defamation.

Every issue of the newspaper was required to bear an imprint in which the names and addresses of the printers and publishers were clearly stated. Signed copies of every edition of the newspaper were required by law to be delivered to the government as regularly and fervently as they were published. This requirement was later further widened to include names and addresses of editors.

As would be expected, there was a public outcry against the 1903 amendment by the newspaper publishers as soon as it was made public. The requirement of sureties and the 250 pound deposit was particularly contentious. The argument of the newspaper publishers that these requirements constituted an infringement on the freedom of expression was stoutly resisted by the colonial government. The government justified its action by stating that the freedom to publish newspapers must recognize the rights of others to be compensated should they be injured by the publications of the newspapers. Coker (1968) observes that this policy of the colonial government was aimed at ensuring that the newspapers would be able to pay fines imposed against them as damages by the law courts. (See also Ogbondah (1992, p.5). Ogbondah (supra, p.5) locates the ulterior motive of the government for introducing the law in the fact that, not having the mandate of the governed, the colonial government sought to remain in power by muzzling the press and curtailing its capacity to criticize its policies and actions. He further observes that the Governor was unsettled by the fact that excessive press criticism was capable of poisoning the minds of the illiterate and gullible masses and turning them against him. Furthermore, Governor H.S. Freeman's drafting of a tax law for the newspapers as soon as he learnt of Robert Campbell's project of floating the Anglo-African in 1862 was to put the newspapers to a certain measure of economic disadvantage that would make it difficult for them to pose a threat to government. Tamuno (1972) states that this was amongst other things, to limit the influence of the press by checking the previous tendency towards the proliferation of newspapers.

Ogbondah (1992) is of the view that the law may have been made so as to ridicule the fundamental human rights of the inhabitants of the colonies and to reinforce the attitude of the British that the Africans were inferior to Europeans. This position is hinged on the fact that although Africans were British subjects, the colonial authorities jettisoned the British practice over the issue of newspaper bonds and freedom of the press as far as their rights were concerned.

Ogbondah (1992) recounts the stiff opposition which the introduction of the 1903 law faced from the Nigerian honorary or nominal unofficial members of the Legislative Council, the press, and the general public. Three Nigerian unofficial members of the Legislative council – Christopher Sapara Williams, Dr. Obadiah Johnson, and C.J. George strongly opposed the law as an action calculated and taken by alien authorities to protect young British Officers in Lagos who lacked the experience, competence or finesse needed to perform their duties creditably from being exposed by the press. Christopher Sapara Williams lampooned the British colonial establishment for its double standards with regard to applying the principles of British liberty which Nigerians as British subjects were entitled to enjoy.

According to Ogbondah (1992) the Lagos Standard and the Lagos Weekly Record described the law not only as vicious and discriminatory to a weak class of citizens but also as a function of the bias and arrogance for which the British colonial establishment was known. Lending their own voice, Lagos residents called for the prevention of the law from being introduced, noting that such an ordinance would truncate public opinion as the newspaper provided the only avenue through which the people gave expression to their feelings and grievances over the excesses of government.

In 1917, Frederic Lugard caused the 1903 Ordinance to be amended on the grounds that the newspapers were becoming extraordinarily irresponsible (Uche, 1989). A special feature of the amended Ordinance was the section that made a provision for censorship of newspaper materials before publication. As Uche (1989) further notes, another amendment to the 1903 law took place in 1948. The major feature of this law was that any person who wished to float a newspaper "pays an equivalent sum in cash to the Government as a deposit to free him from the necessity of

providing a bond.” The objective of the 1948 amendment was to “ensure that in libel, the paper would be able to meet any claim arising therefrom and” in general it was meant to protect members of the public from malicious attacks in the newspapers. Efforts by journalists such as the publisher of the West African pilot to obtain a repeal of this law proved abortive.

With the attainment of internal autonomy status in 1954, the three regions of Nigeria were permitted to exercise the right and freedom to enact such press laws as they thought fit (Coker, 1968, p.101). And by 1955, the Eastern Region had already enacted the first regional newspaper law which was amended in 1956 and 1961. The West followed in 1956 and the North in 1961.

Generally, the era of colonial authoritarian rule in Nigeria was characterized by the enactment of several controversial laws aimed at checking the editorial operations of the press. Particular mention must be made of the law of criminal libel and sedition, the first of which was the Seditious Offences Ordinance (6 November, 1909). The most important event that prompted this law was a criticism of government which Herbert Macaulay had published in a pamphlet in 1908, and which stirred violent demonstrations. Governor Walter Egerton, on seeing the gravity of this publication, had Herbert Macaulay jailed for six months under this law in 1928 for publishing what the colonial authorities had considered to be false news.

The sedition law was incorporated into the Criminal Code Ordinance in 1916 which was a more coercive law. This law increased the severity of punishments from two to three years imprisonment for a first offender and to seven years for an offender who had been convicted previously.

The penalty for publishing false news was two years imprisonment with an option of a fine, according to the 1909 Ordinance. But the 1916 amendment removed the option of a fine. According to the definition given by both the 1909 and 1916 laws, false news is construed as a statement, rumour or report published:

- (a) With the intent to cause or which is likely to cause any public officers to disregard or fail in his duty as such officer;
- (b) With the intent to cause or which is likely to cause fear or alarm to the public or to any section of the public, whereby any person may be induced for committing an offence against the state or against the public tranquility;
- (c) With the intent to incite or likely to incite any class or community of persons to commit any offence against any other class or community (see Coker, 1968 pp. 53-54).

A section of the Criminal Code of 1916 focuses on defamation. This ordinance was amended in 1924, 1951 and 1958, with the 1958 amendment containing legislation on contempt of court by newspapers. Many journalists suffered various forms of punishment under these laws. In 1886, J.B. Benjamin was imprisoned for criminal libel as a result of a publication in his Lagos Observer. James Bright Davis suffered the same fate for his pioneering and editorial work in the Lagos Times in 1916. For allegedly publishing a defamatory matter against a deceased person in 1922 contrary to Section 375 of the 1916 Criminal Code, William Coulson Labour and his Onitsha based newspaper Aurora (later Herald) were brought under trial and convicted. His successful appeal against this judgement to the Supreme Court in Lagos following an ambiguity in the interpretation of the applicable section of the code led to the amendment of the law in 1924.

In 1925, Thomas Horatius Jackson was not only imprisoned for two months by the Supreme Court over a case of contempt concerning two articles published in two editions of the Lagos Weekly Record, he was also ordered to pay the full costs of the proceedings. On 4 October,

1927, another case of criminal defamation convicted J.K. Coker for publishing defamatory material against the Alake of Abeokuta in his newspaper, Eko Igbehin.

The post-independence scenario

As contained in Section 373 of the Criminal Code of 1916 as amended in 1924, 1951 and 1958, defamatory matter received greater elaboration in relation to newspapers as Newspaper Defamation Act No. 66 of 1961. Ciboh (2007: p.255) observes that this act of parliament was about the first law concerning newspaper content and publication after independence. This law widened the scope of defamation to include the defences available to the offender; and it was amended again in 1963 as the Newspaper Defamation (Amendment) Act No. 1, 1963. This Act treated, among other things, broadcasting of words by means of wireless telegraph as publication in permanent form. Words, in this context, include reference to visual images, pictures and other methods of signifying meaning.

The Official Secrets Ordinance enacted by Governor Glover in 1891 was also amended by the Official Secrets Act No. 29 in 1962. According to this Ordinance, a matter is classified as “any information or thing which under any system of security classification from time to time in use by any branch of the government is not to be disclosed to the public and of which disclosure to the public would be prejudicial to the security of Nigeria” (Momoh 2002, p.26). Offences under the law include:

- Transmitting classified matter to any person to whom any other person is not authorized on behalf of the government to transmit it;
- Obtaining reproducing or retaining of any classified matter which is not authorized on behalf of the government to obtain, reproduce or retain as the case may be;
- Failure on the part of public officers to comply with instruction to, on behalf of government, safeguard any classified matter which by virtue of his office, is obtained by him or under his control;
- Entering or being in the vicinity of a protected place, or photographing, sketching or making record of description of protected, displaced or anything situated therein.

14 years imprisonment or less is prescribed as punishment. The law was amended twice in 1962 to confer powers on the Police to search with warrant on suspicious premises in the striving to gather evidence that is in contravention of the act.

Those who took over the reins of government from the British became touchy and intolerant of a vibrant and articulate press. Uche (1989) notes that the 1964 newspapers amendment act only demonstrated that political leaders of the first republic did not want the press to “irresponsibly” (.) challenge them as they had “responsibly” challenged the colonial government.

The objectionable provisions of the amendment act which the newspapers found very contentious state as follows

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

The failure of this amendment act to precisely define what constituted a rumour posed a major problem. Newspaper proprietors and editors became apprehensive of incurring the wrath of politicians, government officials or the government whom they may disagree with as they ran the risk of being charged with rumour-mongering through their newspapers, and being visited with harsh punishment.

This air of fear and uncertainty prompted newspaper proprietors and editors to propose the establishment of a Nigerian Press Council to be charged with the responsibility of bringing erring newspapers to order as it was also felt that the non-existence of such a self-disciplinary body created the loophole which government exploited to intimidate and harass the press.

The military and their decrees on the print and electronic media

By the end of the First Republic in Nigeria in 1965, tribalism and intense political rivalry had taken the better part of the country. There was a breakdown of law and order. The genesis of the 30-month civil war (1967 – 1970) is traced to internal wranglings in the Acton Group in 1962 which culminated in the arrest and imprisonment of the leaders for treasonable felony. Uche (1989) and Ciboh (2007) note that the stalemate arising from the disputed results of 1963 census followed by the disputed results of the 1964 general elections, the bedlam that prevailed in the West in 1965, and the near state of lawlessness that prevailed, eventually led to the first military putsch on January 15, 1966.

These disturbances had very negative effects on the press. Regional governments and city councils of the East and West banned the circulation of opposition newspapers in their areas of jurisdiction. In the East, Local Councils imposed restrictions on the Daily Times, the Morning Post, the Daily Sketch for what they considered to be the unfriendly posture of these newspapers during the post Western Region election crisis. As would be expected, the Western Region retaliated by placing a ban on the West African Pilot and the Nigerian Outlook. The Western government also declared it an offence for any of its population that listened to the programmes of Eastern Nigeria Broadcasting Corporation. Whoever violated these injunctions was severely punished.

In 1966 the first military regime of Nigeria headed by Gen. Aguiyi Ironsi, promulgated the circulation of Newspapers Decree No. 2 which declared as null and void the various regional laws, lifted the ban on newspaper circulation and vested the regulation of the activities of the newspapers in the Federal Government (see Sobowale 1985, p.85). This decree was violated one year later by the regional government of Col Adeyinka Adebayo as it banned the circulation of the Morning Post and Sunday Post.

The military regime also promulgated the Defamatory and Offensive Publication Decree No. 44 of 1966. Momoh (2002, p.29) notes that the decree was meant to contain the troubled times when there had been widespread reports that certain people in the North played records and distributed photographs derogatory of some leaders from other parts of the country.”

After the overthrow of the first military regime through a counter coup in July 1966, there arose eventually a bitter inter-ethnic conflict which culminated in the three-year civil war. There was a total submergence of the press in the government, and any expression of opinion critical of government was forbidden. The military government of Yakubu Gowon promulgated the Newspapers (prohibition from circulation) Decree No. 17 of 1967 to restrict the circulation of Newspapers in Nigeria. It is contended that that decree was aimed at restricting the sale of foreign newspapers believed to be giving adverse coverage during the civil war and casting the regime in a bad light (Uche 1989, p.64).

Of all the decrees promulgated by the military regime, the Public Officers (Protection Against False Accusation) Decree No. 11 of 1976 was considered as the most controversial. This is because this decree protected corrupt government officers and stifled investigative reporting.

A public officer as defined by the decree, includes any member of

- (i) The Supreme Military Council, National Council of States, Military Governor of a state, any Commissioner in the Government of the Federation or of a state;
- (ii) The Army, Navy, Air-force and Police;
- (iii) In the public service of the federation or a state, in the service of any body corporate or incorporate established under Federal or State Law, or a Company in which the Federation has controlling shares.

There was the Newspaper (Prohibition of Circulation) (Validation) Decree No. 12 of 1978 which was promulgated to formalize the prohibition of the circulation of Newbreed Magazine. After it was impounded, the Management of Newbreed had gone to court to obtain an indemnification for the cost of the magazine impounded.

Decree No. 24 of 1978 was promulgated to usher in the Nigerian Television Authority (NTA). The Decree which took retroactive effect from April 1976 brought all the ten existing television stations under the control of the Federal Government. Other decrees promulgated within this period were the Nigerian Press Council Decree No. 31 of 1978, the Federal Radio Corporation of Nigeria (FRCN) Decree No. 8 of 1979 and the Daily Times of Nigeria Limited (Transfer of certain shares) Decree No. 101 of 1979.

The Federal Radio Corporation of Nigeria (FRCN) Decree No. 8 of 1979 brought all radio stations in Nigeria under the control of the Federal Government and the Daily Times of Nigeria Limited (Transfer of Certain Shares) Decree No. 101 of 1979.

After the overthrow of the government of Shehu Shagari in 1983, the military junta headed by General Muhammadu Buhari declared its intention to tamper with press freedom in Nigeria. He promulgated the Public Officers (Protection Against False Accusation) Decree No. 4 of 1984. Two journalists of the Guardian Newspapers were jailed for two years under the decree for a story they had published over ambassadorial appointments in the Guardian of April 8, 1984.

There was nationwide resentment and condemnation of the introduction and enforcement of Decree No. 4, especially from journalists, academics, students, workers and the general public. Everyone called for its abrogation as it was seen to be against the national interest.

Other decrees promulgated to stem press opposition to military rule in Nigeria were the Media Council Decree 59 of 1989 which was replaced by the Nigerian Press Council Decree No. 85 of 1992, later amended as the Nigerian Press Council (Amendment) Decree No 60 of 1999. Then came the National Broadcasting Commission Decree No. 38 of 1992 which the Babangida regime had promulgated to usher in the deregulation and liberalization of the ownership and management of the electronic media in Nigeria. This followed the inception of the radio revolution around the globe and the replacement of analogue broadcasting through digitization. Others were the offensive publications (proscription) Decree No. 35 of 1993, the Newspaper Decree 43 of 1993 and the Newspapers, etc, (suspension and prohibition from Circulation) Decree No. 48 of 1993. This decree required, among other things, that newspapers be registered with the sum of N250,000 to the Newspaper Registration Board as stipulated by the decree. A non-refundable deposit of N100,000 as well as yearly renewal of registration was required of newspapers under this decree. There was also the stipulation that the information minister be notified of the appointment of editors. Contravention of the registration rule attracts conviction

to a fine of N250,000 or imprisonment for a term not exceeding seven years or both. Circulation of unregistered newspapers attracted a fine of N100,000 or five years imprisonment or both (Ebisemiju, 1998, April 6).

As would be expected, professional bodies and civil society groups in the country mounted stiff resistance to this decree until a Lagos High Court declared it null and void. The plan by the Newspaper Registration Board to undertake a census of all publications in the country as well as carry out a comprehensive registration of new publications and establish a library and documentation centre could not materialize, owing to professional opposition to it (Akinola, 1998, p.65). Nkwocha (1997, June 16) draws attention to the provision of a National Mass Media Commission (NMMC) in Section 154 of the 1999 Draft Constitution which was roundly criticized by media practitioners as “ill-conceived, unnecessary, vindictive and generally aimed at muzzling the press, while protecting the corrupt and crooks in the society and against the constitutional role of the press to uphold the accountability of the government to the people.”

Professionals had faulted the commission in terms of its composition and functions as contained in section 46 of the third schedule of the 1999 Draft Constitution. The functions of the commission were to coordinate, promote and regulate the existence of newspapers, magazines and publications generally as well as radio and television stations in the country; to liaise with, monitor and assist proprietors of radio, television and publications in the dissemination of lawful information and to coordinate the activities of the professional bodies of the mass media. Its functions also included protecting Nigerians against intrusions and unwarranted enquiries into the private life of any person without his consent; and dealing with other matters affecting the mass media, including the code of conduct for practitioners and professional ethical standards as an Act may prescribe. The NMMC had to see to it that the ownership of any print, electronic or other media organizations with inter-state coverage, other than those owned by the federal government shall be by public liability companies (Plcs) and not Limited Liability Companies as the non-governmental media organizations were. The composition of membership of the commission was equally objectionable.

Generally, the relationship between the state and the press remained tenuous during the various periods of military rule. This is amply illustrated in the works of many writers such as Ekwelie (1979) Ekwelie (1986), Ibelema (2003), Jakande (1979), Jose (1975), Ogbondah (1994a, 1994b, 1991), Olukotun (2002a, 2002b, 2004a, 2004b), Ore (1977). These works account for the extent to which the military went in suppressing the press through the arrest and detention of journalists of the two media. Ogbondah (1994b, 2003a), Agbese (1988) report the arbitrary shutdown of media houses and the confiscation of newspapers and magazines. Abiti (1999); Ajibade (2003); Orji (2003) note the arrest, torture and murder of journalists including that of Dele Giwa, the founding editor of Newswatch through a parcel bomb in 1986.

Conclusion

From the study so far, it can be seen that the mass media have passed through several vicissitudes during their evolution and critical political engagement in Nigeria. These difficult experiences were seen to have reached their peaks during the era of nationalist struggle as well as during the military dictatorships. But, the media have emerged rather more resilient and stronger as a result, having been able to weather the storms. Although the Nigerian mass media have been comparatively rated as the most vibrant, on the African continent, a lot still remains to be done towards ensuring an even more vibrant robust and free mass media system that is effectively technology-driven to satisfy the yearnings of the citizenry who are largely denied access to government held information. The Nigerian press should be seen as not resting on its oars until it has succeeded in getting the Senate to pass the Freedom of Information bill into law.

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RELIGION AND WIDOWHOOD PRACTICES IN AWORILAND: KEY ISSUES AND LESSONS FOR POSITIVE DEVELOPMENTS

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Abstract

This paper examines the role of religion in widowhood practices among the Awori, a Yoruba sub-ethnic group located in Ado-Odo/Ota Local Government Area of Ogun State Southwestern Nigeria. Relying purely on data from primary sources: (Indepth Interview and questionnaire), the common religions among the Awori: Islam, Christianity and Traditional religion were examined with a view to ascertain their influence on the widowhood practices observed by widows in the study area. Findings from 942 widows sampled using the purposive sampling method reveals that, religion occupy key roles in widowhood practice. Not only does religion influences the type and duration of widowhood practices, it serves as a coping strategy during the mourning period. It offers support for widows in cash and kind. On the basis of findings in the study, this paper recommends that, the positive strengths of religion in widowhood practices should be harnessed for societal development.

Key words: Religion, Widow, Widowhood practices, Awori.

Background Information

Religion is a cultural universal found in one form or another in all known human societies across the world. For instance, Ekiran (2003) observes that “it has affected and continues to affect human behavior, speech, mode of dressing and some other fabrics of human life. In a related issue, Olurode (2001) states “that religion affect our socio-economic, political and cultural outlook can hardly be disputed”. The subject of religion especially from the perspective of meaning, types, forms, functions and dysfunctions for individuals, groups and the society as a whole is widespread. Across the literature and the media (print and electronic) in Nigerian societies, there seem to be an over-emphasis of the negative aspect of religion to the neglect of its positive roles in most facets of human life including widowhood practices. Marx for instance, defines religion as the opium of the masses. Other critics view religion as a weapon of oppression and exploitation of the poor. No doubt some religious leaders and followers alike have used it as an avenue for selfish gains, to incite religious crises, wars and to perpetuate all manner of unwholesome acts. this paper argues the need to harness the positive virtues inherent in religion to all areas of societal life to attain peace, progress and stability. It is against this background that, this study attempts to explore the role(s) of religion on the widowhood practices observed by widows with a view to ascertaining if there are lessons to be drawn from the Awori example.

Some Conceptual Issues on Religion and Widowhood practices

Religion: Report findings from the *New York Times* (2008), reveals that, “there are six major religions in the world currently ”. These include: Christianity 33 percent; Islam 19 percent and Atheism, Gothic, Mormon, Jewish, and other minor religions occupying the remaining 48 percent of the world’s population. It should be noted that, religion and widowhood practices on which this study is hinged, cut across race, ethnicity and geographical boundaries. For the purpose of this study however, the three commonest and most popular religions (Christianity, Islam and

Traditional religions) among the study population will be examined to ascertain their roles as regard prevailing widowhood practices.

Emile Durkheim, the French Sociologist was perhaps the first to recognize the critical importance of religion in human societies. He defined religion as a unified system of beliefs and practices, relative to sacred things. According to Durkheim (1912/1969), religious faiths distinguish between certain transcending events and the every day world. The major elements of religion identified by Durkheim include:

Beliefs- which refers to statements to which members of a particular religion adhere to,

Rituals – That is, the practices required of a member of a religion, to honour the divine power worshipped and,

Experience – This implies the feeling or perception of being in direct contact with the ultimate reality.

In a similar vein, the Oxford Advanced Learner's Dictionary, defines religion as “a set of shared beliefs and practices often centered upon specific supernatural and moral claims about reality, the cosmos and human nature often codified as prayers, rituals and religious laws”. In addition, religion encompasses ancestral or cultural traditions, writings, history and mythology; as well as personal faith and mystic experience. The term ‘religion’ refers to both the personal practices related to communal faith and to group rituals, stemming from a ‘shared conviction’. Religion, according to Reineke (1995:430), expresses and shapes the ideals, hopes, and needs of humankind. For Mbiti (1969:1), “religion permeates into all the departments of life so fully that it is not easy or always possible to isolate it”. Today, the role of religion in widowhood practices cannot be isolated.

Among the Awori, three (3) major religious practices are common: Traditional religion, Islam and Christianity. In spite of the influx and practice of foreign religions of Islam and Christianity by the people, they still very much cherish the religion of their forefathers—traditional religion which accounts for why masquerade otherwise referred to as *egungun* (Yoruba) festival is both a household and a community event. This also accounts for why Ota the ancestral home of the Awori is popularly referred to as the *Mecca of masquerade* - meaning the traditional home of masquerades. A common Yoruba song among Ota people and the Awori in general is: *Igbagbo o pe kawa ma soro ile wa* – meaning Christianity or Islam as the case may be does not prevent us from our traditional worship/religion.

Christianity – This religion is based on the life and teachings of Jesus Christ; a Christian is referred to as a follower of Christ. He/She is that person who believes in the doctrines and teachings of Jesus Christ as the son of God.

According to the World Fact book and Almanac, Christianity is the second largest religion in Nigeri after Islam. Christians are listed as comprising 40 percent of the population, with Muslims 50 percent and indigenous religions 10 percent accordingly. Among the Awori population, the ratio of Christians to Muslim worshippers cannot be easily determined due to non-availability of data, the religion is however found to enjoy large followership. The location of the largest church auditorium The Faith Tabernacle (Canaan land) popularly referred to as the ‘Winners Chapel’ built and dedicated in September 1999 as reported by *Europa World Year Book* (2009), is located in Awori community called Ota. The community also prides itself as being privileged to be in custody of the second oldest story building in West Africa, the Vicarage of St. James Anglican church built in 1842 in Ota city. Similarly, there exist several churches and Christian worship centers across most Awori communities. This among other reasons account for the fast spreading of Christian religion in Ota – the foremost Awori community and its environ.

The biblical doctrine of “wives submit to your husbands, as is fit in the lord” in Ephesians 5:22 encourages total submission of women to their husbands (dead or living). According to Ola-Aluko and Edewor, 2002: 24), “Christian ethics on gender relations are oiled with traditional patriarchal values, resulting in greater moral demands on wives to keep the rules of marriage,

while men easily break or bend the rules as the case may be". (Lasebikan, 2001:18). Similarly, Aina (1998:15) notes, "apart from the contradictions inherent in African patriarchal social structures and prestige, there is also the influence of exogeneous cultures (capitalism, colonialism and foreign religion amongst others) and their impact on African social structures, particularly gender relations".

Islam – This is one of the dominant religions in Sub-Sahara Africa (SSA) and Nigeria especially the northern part account for one of the largest Muslim population in Africa. Islam came to northern Nigeria as early as the eleventh century and was well established in major capitals of the region by the sixteenth century spreading into the country side and towards the middle belts Uplands. And today, Islamic religion is widely practiced among the Awori. The prevalent of several mosques and Muslim faithfuls further attest to the popularity of Islamic religion among the Awori as well.

A common feature of the three religions described above among the Awori remains the fact that social change in its various manifestations (western education, modern values, technology, modernization etc) have not succeeded in entirely changing the status quo except for some slight modifications. The Christian widow for instance, rarely escapes the wrath of widowhood rites and observances. The intensity and procedures may have changed over time, but the practices are still observed today. In a study carried out among the Uturu society in eastern Nigeria, Christianity and western education were major factors impacting on tradition. During a field work, a widow was found holding a crucifix instead of a broom or knife recommended by tradition. An informant stated "the Reverend will not be annoyed if she is holding a cross". This shows the difficulty of breaking with tradition. The Igbo Christian for instance, finds herself in a dilemma of keeping the Christian faith and also keeping traditions and customs. However, "traditional habits, fear, insistence on the maintenance of tribal identity have made it almost impossible to change the status quo" The Christian religion gives full support to widowhood practices among the Christian widows which further buttresses the assertion that existing traditional practices such as widowhood practices remain dominant irrespective of religious affinity.

Traditional Religion: Before the advent of Christianity and Islam, the Aworis had mixed religions. Their forefathers were traditional religious worshippers. Traditional religion is regarded as the oldest of the three religions practiced in most Awori communities today. Among the Yoruba ethnic group generally, traditional religion involves the worship of Olodunmare (Yoruba) meaning 'god' and its divinities such as *Sango, Oya, Esu, Orisa-Nla, Orunmila, Ogun, Ela* and *Sapona* to mention a few. The religion also has linkages with common Yoruba festivals like *Oro, Egungun, Agemo, Eyo* etc which are celebrated periodically by the followers.

Although statistics are not available on the number of traditional religious adherents among the Awori, due to absence of written records, the religion is acknowledged as comprising of both the educated and non-educated members of the society. There exist evidence on how western civilization has greatly influenced the practice of traditional religion in recent time. For instance, human sacrifice which that was once a common feature of the religion is now gradually eroded and replaced with animal sacrifice. It is a common occurrence today to note that traditionalists use both print and electronic media to advertise their businesses. Common traditional festival such as *Oro, Egungun* are equally given high publicity on both radio and television. It is not however surprising to note that some highly placed individuals, educated elites and top government dignitaries secretly patronize priests and priestesses of traditional religion in our society.

Widowhood Practices: These are traditional and cultural dictates observed by the widow during the mourning period. It includes all actions or activities carried out by the widow or against the widow by the relatives or non-relatives of the deceased in fulfillment of rites while the mourning period lasts.

Nwoga (1989) defined widowhood practices as a set of expectations as to action and behaviour by the widow, actions by others towards the widow, and rituals performed by, or on behalf of the widow from the time of the death of her husband. Similarly, Nwaogugu (1989) considered widowhood practices as one manifestation of the ritual cleansing which tradition prescribed for all members of the community following any death event or other influences regarded as corrupting. He adds that soldiers returning from war were expected to undergo a ritual cleansing of the hands before resuming normal relations with other members of their communities.

In the same manner, the widow, being considered as corrupted and defiled by her close contact with death through her husband, would be subjected to a period of regimented seclusion. In the words of Nwaogugu (1989) “this period would enable her undergo the appropriate cleansing ritual”. Suffice to note that widowhood practices observed by widows are relative and differs from one socio-cultural background to another.

Theoretical Underpinnings

The Structural Functionalist Theory (STF) is one relevant theory in explaining religion as a socio-cultural variable that widowhood practices. The diverse traditional and socio - cultural practices though vary from one society to another but subject widows to specific mourning rites and rituals are products of the society. To the structural functionalists, beliefs, customs, and traditions are non-material cultures that exist as part of societal structures, which are perceived as essential for the survival of such society because of the roles they perform.

The pivotal role of religion in sustaining widowhood practices among the Awori ensures that the widows, irrespective of age, social status and level of education honour their dead spouse. They are encouraged and supported to cope with life through financial assistance, empowerment programmes designed to alleviate their sufferings and above all to ensure social stability of the family and the society at large. In essence, membership of a religious organization helps to cushion the effects of widowhood. Especially if the affected widow is a committed member of the religious group, her burdens are lighter as they are borne by fellow brethren usually expressed in form of cash or kind. To this end, religion is a very strong factor in widowhood practices among the Aworis sampled.

Study Objectives

The purpose of this work is to investigate:

- (i) Examine the role (s) of religion in widowhood practices carried out by widows.
- (ii) Identify the influence of social change on religion and widowhood practices and

Research Questions and Hypotheses

- (i) What is the role(s) of religion in widowhood practices?
- (ii) Has social change been able to influence religion and widowhood practices?
- (iii) There is a significant relationship between religion and widowhood practices.

Scope and Focus of the Study

The scope of this research is limited to the Awori people of Ogun State, a distinct Yoruba sub-ethnic group. The study focused on widows of all age groups spread across 3 religions: Christianity, Islam and African Traditional Religion (ATR) with a major task of ascertaining the role of religion on widowhood practices in selected Awori communities: Agbara, Atan, Igbesa, Iju, Ilogbo and Ota. These communities are situated in Ado-Odo/Ota Local Government Area (LGA), one out of the twenty existing LGA in Ogun state. The choice of these communities is hinged on the following reasons:

- (i) they constitute both urban and rural Awori communities
- (ii) they are major ancient and historical Awori communities

(iii) they have unique socio-cultural, political and economic activities

(iv) most Awori indigenes of Ogun state reside in these communities.

It is pertinent to note that the Awori are also found in some parts of Lagos State, Nigeria namely: Badagry, Egbeda, Idumota, Ojo, and Okokomaiko to mention just a few.

Research Methodology

Essentially, both qualitative and quantitative methods of data collection were employed in the course of this study. In-depth interview guide containing relevant questions to the topic was utilized to elicit responses and opinions from key respondents mainly the opinion leaders (Traditional Rulers, Religious leaders and selected male and female senior citizens) across the research areas. Three interviewees from each community were engaged and in all eighteen persons were interviewed. For the quantitative data collection, a survey research design and administered purposively to widows in the Awori communities earmarked for the study.

Population, Sampling and Sample size

The population surveyed was exclusively widows of Awori indigene but of different age categories religious affiliations, educational background, occupation and widowhood experiences. The purposive sampling technique was used to select the participants for this study. It was difficult identifying the actual size of each Awori community and the exact number of widows in the various communities as there was no record to that effect. Of the six communities studied, only two: Agbara and Ota are urban, the rest are rural agrarian communities with low level of infrastructural development. The researcher enjoyed the co-operation of the traditional rulers, religious leaders and other key opinion leaders who not only granted the researcher audience for the In-depth-interview conducted on the research topic but also assisted to mobilize widows in their various communities to actively participate in the study. Also, the level of awareness of the research purpose significantly informed the level of participation of the widows in the various communities. Overall, the study enjoyed high response rate as a total of 942 widows were sampled across the research areas as shown in Table 1 below.

Instrumentation

About 1000 questionnaire was administered to the widows of Awori Indigene but of different age groups, religious affiliations and level of education etc. Out of which, 942 useable instruments representing 94.2% response rate were returned. The high response rate is mainly attributed to the face to face interview of the widows by the researcher and some research assistants recruited and trained for the exercise. Even though, majority of the sample had little or no form of schooling, the data collection exercise was a huge success. The sixty-five item structured questionnaire designed for the study contained both closed and open-ended questions. For ease of data analysis, it was divided into three parts: The first section examined questions relating to widows socio-demographic data such as age, religion, type of marriage consummated, highest educational qualification, number of children, preference for a particular sex of children, occupation, number of wife/wives including widow, and length of years widowed. The second part dwells on general questions relating to the widowhood practices carried out by the Awori and the influence(s) of religion on such practices, while the last section focused on the coping mechanisms of widows with a view to the specific role of religion in such widowhood condition.

Data Analysis

The data elicited from the field survey were collated and analyzed using descriptive statistics such as frequency distribution, percentages and cross tabulations to interpret the results on the

basis of which major findings in the study were ascertained. In addition, data from in-depth interview and content analysis complimented the quantitative techniques used in this study.

Table 1: Percentage distribution of respondents (widows) by study area

Community	Frequency	Percentage(%)
1. Agbara	110	11.67
2. Atan	181	19.21
3. Igbesa	238	25.26
4. Iju	108	11.46
5. Ilogbo	63	6.68
6. Ota	242	25.69
Total	942	99.97

Table 1 shows the distribution of the sample by study location. Ota has the highest response rate of 25.69% while Ilogbo has the least response rate of 6.68%. Ota is a Local Government Headquarter of Ado-Odo/Ota, one of the twenty LGAs which incidentally houses a large number of industries and manufacturing plants in Ogun State, south west Nigeria. Within the last few years, the community has witnessed the influx of migrants from Lagos and other neighbouring communities. The highest response rate of widows in Ota is no doubt as a result of the large population of widows resident there and the high level of awareness received by the widows through the office of the traditional ruler; The Olota of Ota who incidentally is the paramount ruler of the entire Awori kingdom. This among other reason may account for the increasing population of Ota compared to the other Awori communities sampled in this study.

Table 2: Distribution of Respondents by Age

Age (yrs)	Frequency	Percentage(%)
21 – 40	264	28.03
41- 60	406	43.10
61 – 80	172	18.26
81 -100	81	8.60
Age Unknown	19	2.02
Total	942	100

Table 2 presents the age distribution of respondents. A total of 406 widows representing 43.10% of the 942 widows samples are in the age bracket 41-60years, accounting for the highest no widows in Awori communities sampled. It was observed that most of the widows were unable to determine their actual age perhaps due to old age, no form of schooling and lack of record to that effect. However, the data obtained on age distribution of widows above buttresses the fact that widows of all age categories are found among the Awori. Age of widow was not a strong factor as both young, middle-age and the old observed widowhood rites as dictated by their religion in the various communities studied.

Table 3: Distribution of Respondents by Religion

Religion	Frequency	Percentage (%)
Christianity	398	42.25
Islam	436	46.28
Traditional Religion	108	11.46
Total	942	99.99

The figure presented in Table 3 affirms that there are more Muslim widows among the Awori communities sampled. Of the 942 widows, 46.38% representing 436 widows were Muslims.

Traditional religion accounted for the least 11.46% representing only 108 widows. Aggressive evangelism and periodic religious programmes organized to sensitize the people may have accounted for the large membership of both Christianity and Islamic religions.

Table 4: Distribution of Widows by Highest level of Education Attained

Highest Education	Frequency	Percentage(%)
No schooling	596	63.27
Primary	186	17.95
Secondary	121	12.85
Tertiary	31	3.29
Other	8	0.85
Total	942	98.21

Of the total widows sampled, those without any form of schooling at all accounted for 596 respondents representing 63.27% of the entire population of widows sampled. This however calls for a concern, in spite of campaigns and various government programmes to eradicate illiteracy as part of its Millenium Development Goals (MDGs).

Table 5: Influence of Religion on Widowhood practices

Religion	Yes	No
Christianity	327	69
Islam	318	113
Traditional	97	18
Total	742	200

A total of 742 widows spread across the three religions and representing 78.76% affirmed the positive influence of religion on widowhood practices carried out by them while 200 respondents representing 21.23% responded otherwise. Furthermore, religion also informed the following widowhood practices as elicited from the interviewees responses:

Duration of Mourning, Apparel worn by widow, Items used during mourning and mode of Disposal – For an Awori Christian widow, it is mandatory to mourning the dead for a minimum of forty days and maximum of one year ascertain if the widow in question is pregnant or not. On the eve of the first seventh day, the widow is expected to perform a vigil whereby her friends, relatives and fellow widows keep her company with singing and praying for the repose of the dead. The widow is not expected to go out in the sun and under the rain for fear of her shadow being marched accidentally or rain touching her apparel, should that happen she is believed to join the dead shortly after. All items used (mat, cooking utensils and apparel worn usually of dark colour and food throughout the mourning period must not be shared be a non-widow. At the expiration of the mourning period, all items used by the widow are disposed either by burning or re-packaged as gift to other widows.

For the Muslim widow, the practice is similar in every respect except for a difference observed in mourning duration of five months especially for those who consummated the Islamic marriage with their deceased spouse. It is not mandatory that items used during mourning be disposed to other widows. Their religion permits them to give out such items as gift to the needy in community.

In the case of the traditional worshippers, there is no hard and fast rule about the mourning duration observed by the widow. What is paramount is that such a widow must stay indoor for at least eight days to mourn the dead, she may however extend it to forty days if she so desired. According to a 65year old male informant of the traditional religion in Atan:

“religion, in whatever form it exists remain a dominant factor. It is one engine that drives widowhood practices in our community. It teaches the widows respect for the dead , compliance to cultural dictates among others”.

Table 6: Religion and social change in widowhood practices

	Opinion on changes in widowhood practices		
Religion	Yes	No	Total
Christianity	82(33.6)	244(35.0)	326(34.6)
Islam	144(59.01)	417(60.0)	561(59.9)
Trad. Rel	18(7.3)	37(5.3)	55(5.8)
Total	244(100.0)	698(100.0)	942(100.0)

Table 6 shows that across the three religions, religion in widowhood practices has not been significantly influenced by social change as affirmed by 60 percent of Muslim widows..

Major Findings/Summary

Of the six Awori communities sampled, Ota had the highest response rate of 242 respondents representing 25.69% of the population. Besides Ota being the traditional home of the Aworis sampled in this study, Ota is the headquarter of Ado-Odo/Ota Local Government Area which houses the largest manufacturing and industrial organizations in Ogun state. The availability of job opportunities perhaps influences the influx of people to the community in addition to the growing infrastructures (Pipe borne water, electricity, health facilities and roads) in the area. The dominance of traditional practice such as widowhood rites influenced by religion is expected to be low-keyed because of urban lifestyle. The reverse is however the case as Ota community in addition to the other study sites showed evidence of high conformity.

Secondly, all the widows sampled, belong to Christianity, Islam or Traditional religion which influenced their attitude and level of conformity to widowhood practices. Adherents of the Islamic religion accounted for 46 percent of the total sample. Noticeable social change which influence more women to participate in the formal sector and other sectors of the economy seemed not to have diminished the traditional practice of widowhood rites as it is common for those who died in the city to be buried in the village or “Home town burial” today’s widow has little or no choice to observe such practice whether willingly or pretentiously. A few exceptions are widows with tertiary education who tend to shy away from longer mourning duration and total conformity to the traditional dictates of widowhood practice.

Thirdly, the various widowhood rites: mourning duration/confinement periods, apparels worn by widow, other items used and disposed on expiration of mourning, and other rituals performed to honour the dead was greatly influenced by the religious beliefs of the respective widows. Every religion has its dos and don’ts as far as widowhood practice is concerned. Thus, strict adherence to cultural dictates of widowhood rites during and after mourning period was largely influenced by widows religion. In addition, religion was one vital tool used by widows to cope with the challenges of widowhood in the study area. Religion provides support in cash and kind through which majority of the widows were empowered and supported financially to settle down to a new life. However, the level of support received by widows vary from one religion to another. A common trend however shows that the measure of support received by each widow is determined by her level of commitment to her religion besides her interpersonal relationship with

the brethren. The level of commitment is measured by her regularity and active participation at religious programme which serves as a proof of her love and total dedication.

Concluding Remarks

Observing widowhood rites is one socio-cultural practice that has remained unchallenged and taken as natural by widows in the Awori communities studied. For the widows, observing widowhood rites is considered as a mark of honour and respect to a deceased spouse with whom one has shared love and life before death. By this finding, widowhood practices remains a vital part of the people's culture in spite of modern civilizations aided by computer in the jet age.

Of prime interest in this study, is the role of religion in widowhood practices. Findings in this study shows that widowhood practices goes hand in hand with religion among the Awori. Refusal by a widow whether married or divorced to observe the stipulated mourning rites would be met with the wrath of the gods. Calamities such as strange sickness and eventual death of such deviant widow is often the resultant effect as stated by a female respondent in the in-depth interview (IDI) session.

The subject of religion and widowhood practices cannot be concluded outside the topic of social change. Wilmot (1995) defines social change as an alteration in a given social structure. In spite of the notable influences of social change on the various religions examined (Christianity, Islam and traditional) and widowhood practices in recent time, religion remains one non-negotiable factor that continues to influence widowhood practices in the area. Social change, western education, civilization, urbanization and changing cultural values have not succeeded in eroding widowhood practices. Based on the findings in this study, it is recommended that the positive roles of religion in widowhood practices among the Awori should be harnessed to other aspects of societal life such as work, politics and business ethics to achieve the much needed transformation and overall progress of the society. As exemplified by this study, for a widow to enjoy of the benefits inherent in membership of a particular religion in challenging times of widowhood, strong commitment to the values and dictates of ones' religion is a major requirement.

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PUBLIC RELATIONS AND INTERNET USAGE: A STRATEGIC APPROACH TO PROMOTING CORPORATE IMAGE AND IDENTITY

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Abstract

The emergence of internet technologies in the 20th century has defined the operational activities of Public Relations practitioners across the globe. Specifically, PR professionals are increasingly using internet services to remain relevant in the profession. Moreover, these technologies have great influence on users and Public Relations practice. The locus of this paper examines Public Relations usage of internet services as a strategic approach in promoting corporate image and identity of organizations. This paper suggest that a strategic usage of internet services would promote feedback communication mechanism for continuous goodwill and cordial relationship among the organizations' crucial publics

Keywords: internet, corporate image, corporate identity and Public Relations

Introduction

Public Relations (PR) is any purposeful communications between an organization and its publics that aim to generate goodwill. Publics, put simply, are its stakeholders. PR is proactive and future orientated, and has the goal of building and maintaining a positive perception of an organization in the mind of its publics. Public relations is all about creating favorable images of the company or organization in the mind of consumers (Toth, 2001). It often involves creating a news story or event that brings the product or company to the public attention.

Public relations is a way of communicating with various entities like employees, media, customers, clients, stockholders, and other related parties. It is a formal way of sharing

company information in a well organized and effective manner. The information can be anything related to company's products, policies, important matters, announcements, etc. It can even be a subject which the media wants information on, such as controversial topics. It is a management function that involves monitoring and evaluating public attitudes and maintaining mutual relations and understanding between an organization and its public (Grunig, Toth, and Hon, 2000, p. 49), Public could include shareholders, government, consumers, employees and the media. There are various tools that can be used in the practice of PR. Traditional tools include press releases and media kits which are sent out to generate positive press on behalf of the organization. Other widely-used tools include brochures, newsletters and annual reports.

In the 21st century, Public relations specialists make use of the internet to handle organizational functions, such as media, community, consumer, industry, and governmental relations; political campaigns; interest-group representation; conflict mediation; and employee and investor relations. Public relations specialists must understand the attitudes and concerns of community, consumer, employee, and public interest groups to establish and maintain cooperative relationships between them and representatives from print and broadcast journalism. These specialists also make use of multi-media devices to arrange and conduct programmes to maintain contact between organization representatives and the public. For example, public relations specialists set up speaking engagements and prepare speeches for officials. These media specialists represent employers at community projects; make film, slide, and other visual presentations for meetings and school assemblies; and plan conventions.

The main thrust of this paper examines public relations use of the internet to promote corporate image and corporate identity.

Theoretical frameworks

This seminar paper is hinged on the use and gratification theory, which discusses the ways people use media to satisfy their needs (Blumler & Katz, 1974). Three basic findings are given about the uses and gratifications theory. First, it assumes a proactive audience that seeks the media to satisfy its needs. Second, it assumes people choose what they want to see or read, and finally, it assumes that different media compete to satisfy those individual's needs (Katz & Kahn, 1978). According to this theory, the relationship between the elements, including individual and mass media, content, alternative channels of communication, and the consequences of media choice are all areas that must be investigated. (Infante et al., 1997). McQuail (1987) defines four common reasons for media use. These include:

- Information -- finding out about relevant events and conditions in immediate surroundings, society and the world, seeking advice on practical matters or opinion and decision choices, satisfying curiosity and general interest, learning, self-education, gaining a sense of security through knowledge.
- Personal Identity -- finding reinforcement for personal values, finding models of behavior, identifying with valued other (in the media), gaining insight into one's self.
- Integration and Social Interaction -- gaining insight into circumstances of others; social empathy, identifying with others and gaining a sense of belonging, finding a basis for conversation and social interaction, having a substitute for real-life

companionship, helping to carry out social roles, enabling one to connect with family, friends and society.

Entertainment -- escaping, or being diverted, from problems, relaxing, getting intrinsic cultural or aesthetic enjoyment, filling time, emotional release, sexual arousal. Infante et al. (1997) lists some criticisms of the uses and gratification theory. Included in those criticisms is an insufficient theoretical basis in defining key concepts, the reliability and validity of the self-reporting methods used to gather data, and its lack of a tangible single theory. Also criticized is the focus on individuals, which ignores the social context and role of media in the social structure. In advancing an agenda for studying the Internet, several new technology researchers have advocated a uses and gratifications approach to examining the motives for why individuals use the Internet. These calls for the uses and gratifications approach to studying the Internet (Morris & Ogan, 1996; Newhagen & Rafaeli, 1996) echo the pleas of several uses and gratifications scholars (Palmgreen, 1984; Williams, Phillips, & Lum, 1985) to adapt that approach to the study of influence of emerging communication technologies on corporate image.

Internet Facility

Internet refers to the electronic network of networks that links people and information through computers and other digital devices allowing person-to-person communication and information retrieval. The Internet is unique because it integrates both different modalities of communication (reciprocal interaction, broadcasting, individual reference-searching, group discussion, person/machine interaction) and different kinds of content (text, video, visual images, audio) in a single medium. This versatility renders plausible claims that the technology will be implicated in many kinds of social change, perhaps more deeply than television or radio. Finally, choices are being made--systems developed, money invested, laws passed, regulations promulgated--that will shape the system's technical and normative structure for decades to come. This study is out to investigate how these changes affect organisation corporate image and identity. Recent organizational research has found that image is not dictated exclusively by the organization but that image is also in the audiences that relate to the organization.

Corporate Identity, Corporate Image and Corporate Communications

When reading about corporate image, one can observe that image is closely linked with the identity of a company. Moreover, identity has been a term that has created confusion in the business world and in the media due to the fact that a graphic idea of creating logos during the 1960s (Ind. 1992, P27). Corporate identity and corporate image have to be strategically interpreted. Therefore, in order to avoid misinterpretations we will use the following definitions in our dissertation to characterize these three concepts.

Corporate identity is formed by a company's history, its belief and philosophy, the nature of its technology, its ownership and its people, ethical and cultural values (Ind. N, 1992). It is the sum of the values and purposes of a company, its corporate strategy, its organizational structure as well as its organizational culture (Balmer, J. Gray, E, 1999). Each company has its own corporate identity. Corporate identity is more than creation of logos (Ind. 1992).

Corporate image is perception (Smith, Taylor, 2006). It is the mental picture of an organization in the mind of the audiences (Balmer.J. Gray, E, 1999). Corporate image

will be created by all the intentional or unintentional actions of an organization (Ind. N, 1992).

An organization's image is a valuable asset and can be as important as its financial performance (Argenti, 1994). A positive corporate image is crucial in gaining sales or contracts, employees, and shareholders (Rossiter & Percy, 1987). The organization's perceived trustworthiness, competence, and attractiveness especially influence such decisions (O'Keefe, 1990). Clearly it is better to throw in one's lot with a trustworthy (or competent, or attractive) organization than with an untrustworthy (or incompetent, or unattractive) one. A corporate image is at least partly determined by the media (Argenti, 1994). The chances of receiving negative publicity from the media are much higher than the chances of receiving positive press attention because of their preference for bad news (Dennis & Merrill, 1996; Ericson, Baranek, & Chan, 1987; Hartley, 1982).

In advertising and organizational management, image has been conceived as primarily determined and controlled by the organization (Cottle, 1988; Dowling, 1986; Garbett, 1988; Gregory, 1991) and has been conceptualized largely in terms of the visual (Carter, 1985; Gray, 1986; Maher, 1985; Selame & Selame, 1988). Business management studies also have suggested that image is determined mostly by the organization and is presented to employees in visual and verbal form (Ashforth & Mael, 1989; Carlivati, 1990; Chajet, 1988; Kovach, 1985; Lee, 1971).

Recent organizational research has found that image is not dictated exclusively by the organization but that image is also in the audiences that relate to the organization. That is, corporate image has been recognized as the result of a dual process of corporate image production by the organization and audience consumption by the populations and publics that relate to the organization (Cole, 1989; Denbow & Culbertson, 1985; Olins, 1991; O'Neill, 1984).

Corporate Image and Corporate Visual Identity

Corporate Visual Identity (CVI) plays a significant role in the way organizations present themselves, both to internal and to external stakeholders. The main elements of a CVI are corporate name, logo, color palette, font type, and a corporate slogan or tagline. A tagline is a sentence or message that may be connected to the logo. CVI elements may express or emphasize certain aspects of an organization but will be effective only if people are confronted with them regularly on all communication materials, also called carriers. A combination of colours may also serve as a strong visual cue in recognizing an organization. The combination of green and yellow on a service station on the highway, for instance, identifies BP, whereas a combination of yellow and red represents Shell. Since the 1980s, the name "Shell" no longer appears with the emblem, yet the company's identity is still recognized everywhere. The same applies to Coca Cola, with its standard wave, the colours red and white, and its characteristic typeface. All over the world, people recognize signs, billboards, and products bearing this brand, even if they are written in a script they have never seen before. Symbolic figures can also represent an organization. Other examples of symbolic figures are the McDonald's clown and the Michelin Man.

Standardizing the CVI is presumed to have a positive effect on customers' awareness of advertising, recruitment, their familiarity with the organization and its products/services, goodwill, sales, market share, and the receptivity of local inhabitants to the organization's

operations in a particular area (Melewar & Saunders, 1998). A CVI provides visibility and recognizability (Balmer & Gray, 2000) by symbolically representing an organization or brand. Brands help customers to reduce their anxiety when purchasing products or services, and they also help shape the identity of consumers (Ind, 2001; Kapferer, 1994). The importance of CVI for organizations is usually sought in its relationship with corporate identity, image, and reputation. Organizations depend to a great extent on their image and reputation among relevant stakeholder groups. In the corporate identity mix, three components are assumed to influence image or reputation: organizational behaviour, communication, and symbolism (van Riel & Balmer, 1997). The strongest of these influences is organizational behaviour--the way an organization acts, as perceived by its stakeholders (Dutton & Dukerich, 1991; Hatch & Schultz, 1997, 2003). Communication includes both the way an organization communicates with its stakeholders and media coverage (Renkema & Hoeken, 1998).

The CVI is the most prominent expression of corporate symbolism (Schultz, Hatch, & Larsen, 2000). Authors van den Bosch, de Jong, and Elving (2005) discussed the possible contributions of CVI to corporate reputation, using the five reputation dimensions distinguished by Fombrun and van Riel (2004)--visibility, distinctiveness, transparency, authenticity, and consistency--and concluded that CVI may be relevant for each dimension. In general, a weak visual identity may be considered to be a symptom of corporate malaise (Baker & Balmer, 1997). Firms with a good reputation are more likely to orchestrate and integrate their communication initiatives across departments (Fombrun & Rindova, 1998).

The importance of CVI is quite obvious for organizations that operate in a competitive environment. But it may be equally important for governmental organizations that do not need to bind their "customers" to them because there is no competing service provider. Even though these organizations do not have to fight for every new customer, they still need to be recognized as of use to society.

A CVI has several contributions to totality of corporate image: it symbolizes the organization, it provides visibility and recognizability, it expresses its structure, and internally, it may enhance the extent to which employees identify with the organization (Bromley, 2001; Dutton, Dukerich, & Harquail, 1994; Kiriakidou & Millward, 2000; Olins, 1989). Corporate values first need to be incorporated by employees before they can be expressed externally (Fombrun & van Riel, 2004).

Research on contribution of CVI to corporate image can focus on the design criteria for selecting a logo (Henderson & Cote, 1998), on the tools used to evaluate design elements (Gabrielsen, Kristensen, & Hansen, 2000), on an analysis of visual interpretation (Moriarty, 1996), or on the potential for using visuals in argumentation (Birdsell & Groarke, 1996; Blair, 1996; Fleming, 1996). The Leiden Octahedron, which visualizes the way in which an organization reacts to a dynamic environment, is made up of six clusters of variables: organization goals, strategy, structure, culture, technology, and people. People work toward common goals and the results are influenced by strategy, structure, culture, and technology. Organizational dimensions, based on the various perspectives on organizations found in the literature, emphasize the strategy of organizations (Johnson & Scholes, 1999; Mintzberg, Ahlstrand, & Lampel, 1998), organizational structure and principles of coordination among various functions and tasks (Hall, 1991; Hodge, Anthony, & Gales, 1996; Mintzberg, 1979), and culture, which includes how the shared values and beliefs of the organization's members are described,

how one is supposed to communicate and behave, how newcomers are socialized, and how leaders influence others (Deal & Kennedy, 1982; Schein, 1992; Trice & Beyer, 1993). Socialization is the inculcation of the company's norms and values, and this assimilation of the culture is mostly reinforced through daily practices (Kotter, 1996). Another important organizational characteristic was found in open systems theory, which accounts for the way an organization interacts with its environment and adapts to it in order to survive (Lawrence & Lorsch, 1967).

Public relations usage of internet facilities in promoting Corporate Image and Identity

Freitag (1998) states that it is “essential more than ever, for PR practitioners to devise a set of tools, and learn to use them, that demonstrate to CEOs, directors and bosses that they are contributing to the good of the organization in concrete, measurable ways” (p. 42). One of such tools used by public relations specialists is the internet. The Internet is arguably one of the most significant technological developments of the late 20th century. The Internet can be conceived as a rich, multi-layered, complex, ever-changing textual environment. The Internet provides several opportunities for public relations experts. It is a mechanism for information dissemination and a medium for collaborative interaction between individuals and their computers without regard for geographic limitation of space (Leiner et al., 2000; Singh, 2002). Content created on the Internet ranges from simple e-mail messages to sophisticated 'documents' (sites) incorporating sounds, images and words.(Evans, 1996) The Internet is a 'live', constantly 'moving', theoretically borderless, potentially infinite space for the production and circulation of information. Peters and Lankshear (1996) asserted that while printed materials have a certain fixity and finitude, texts published via the Internet have a much more fluid character. With texts no longer housed between library or bookshop walls, it becomes impossible to 'pin down' all or even most of the available materials in given subject areas for archival and classification purposes. The Internet might thus be described as a 'sea of information', subject to the ebb and flow of various forces (political, corporate, institutional, etc.), creating an ever-shifting shoreline.

There are several ways public relations experts make use of the services of the internet. First, the internet is of greatest importance for many public relations expert mainly because of the e-mail. Computer connectivity between nations has allowed a new form of correspondence to evolve and this, though seldom noticed, has changed people's daily lives the world over. PR experts now send more words to others, more often, than ever before. E-mail has conferred some wonderful advantages. It is now possible to communicate easily and rapidly with people thousands of miles away. E-mail has become a seemingly indispensable part of people's lives, and correspondence by post seems tedious and slow by comparison. Yet, perhaps because e-mail, in removing previous barriers of geography and distance, reduces some of the perceived burdens of the old paper and post systems, it is used almost incessantly. For instance, PR experts make use of the e-mail to send out news letters to stakeholders and crucial publics like media professionals, stock security personnel, consumer right agencies..etc, to inform and educate them about the positive activities of the organization in the community. In addition, annual reports and financial reports could be prepared as e-books and sent via mail to shareholders and crucial publics

Secondly, the Internet is fast becoming a major site for commercial activity, and many corporate organizations now advertise their goods and services — and sometimes sell them, either as one wing of a larger operation or as their sole form of business activity — in cyberspace. This new trend would invariably contribute to the corporate identity of the organization. In addition, organizations can offer their consumer relations activities on their homepages, whereby relationship officers provide solutions to the challenges of consumers that patronize the services of the company. This kind of consumer relations activities on the home page would contribute positively on the image of the company. For example, among the telecommunication industries in Nigeria, MTN and Zain Nigeria offer this kind of service on their home page.

There are now thousands of Internet 'home pages' which serve as information sources for institutions and organizations. Most multinationals and corporate organizations throughout the world have established their presence on the Internet, thereby making it possible for potential and existing consumers to access past and current business records and activities of a firm. There are also numerous individual home pages, where people construct a site either as a means of expressing their creativity or for a very limited range of potential visitors.

One major advantage of having internet homepages is promoting the main elements of a CVI, which are corporate name, logo, color palette, font type, and a corporate slogan or tagline. For example, Mc Donalds home page has its corporate name boldly displayed with its color (red, gold and white) and its slogan 'I Like it'. The visual identity of Mc Donalds is interpreted and manifested on the home page. This helps to symbolizes the organization, it provides visibility and recognizability,

Conclusion

Internet technologies have significantly affected the practice of Public Relations activities in the 21 st century. It has promoted corporate image and identity of corporate organizations across the globe. Essentially, the relevance of internet transcend national boundaries to promote corporate communications between organizations and its various publics internet services such as e-mail and web homepage provide opportunities for feedback communication mechanism for continuous goodwill and cordial relationship. It is suggested that Public Relations experts should make use of the internet to handle organizational functions such as media, consumer, conflict and investors relations

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BRAIN – DRAIN: THE IMPLICATIONS ON THE SOCIO-ECONOMIC SECTORS OF NIGERIA

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Abstract

The issue of brain-drain all over the world, particularly in developing nations has attracted a lot of comments and concerns from the government and scholars. Naturally, it is justified in the early history of mankind for people to migrate to areas with propensities for better economic, socio-political opportunities. Such movement usually involves skilled and semi-skilled manpower, but the subsequent changes in areas of science and information technology focused demands only on skilled manpower. In the light of the above, the paper is designed to explain what brain-drain is all about and to examine the effects of such intellectual capital flight in areas of education and health sectors. The paper also identified certain factors which are responsible for brain-drain in Nigeria. The paper finally identifies the beneficiaries and recommended ways to reduce human capital flight in the country.

Keywords: Brain-drain, Information technology, socio-economics, Human capital flight, Manpower.

Introduction

Brain-drain is not a new issue in the history of mankind. Naturally, people with highly skilled and qualified labour move to work in environment with better and enhanced conditions of service. This movement of professionals from less paid countries to other countries with better pay packages result to a situation of loss of professionals to foreign countries. Oyowe (1996), refer to brain-drain as the loss of professionals and skilled individuals to foreign countries. It is rather an intellectual theft in which professionals from countries with poor working conditions are lured by countries with robust pay packages, job security and favourable working environment. The loss of such huge manpower invariably cripples the economy of migrating states.

Reuben (1976) rightly observed that in 1963 as many as 17, 154 professionals and technical personnel migrate from developing countries to developed countries of United States of America, Canada and United Kingdom. By 1972, the figure rose to 44, 843. Nigerian Newsday (2008) in a published article on Monday, 31st March of the same year affirmed that Africa since 1990 has been losing 20,000 professionals to developed world on yearly basis, and as at today, about 300,000 of such valuable human capital work outside the continent, even when they are most needed for economic growth and human development in the black continent of Africa. Onyemesim (2005) in an article published in ESUT Journal of political science did observe that for the migrant African intellectuals to be replaced by expatriates, Africa spends over well 4 billion U.S dollars, while each migrating professional represents an estimated loss of 84,000 U.S

dollars. Onyemesim added that the computed figure from the congressional research service of the United States between 1971-1972 showed that USA annually gained 20,000 U.S dollars from each professional migrant from less developed countries.

Be that as it may, Nigeria as the pride of Africa is mostly affected by this intellectual theft, especially as our skilled manpower leave the shores of this country in search of better pay packages in developed nations of the world. The question then is why are Nigerian professions migrating to other countries despite the huge natural resources we are endowed with? What factors are responsible for these huge losses of skilled manpower?

Causes of Brain-Drain in Nigeria

People ordinarily do not just leave their homes in search of better paid job. Certain factors must be responsible for such migration. It is not common for any skilled worker who is well paid and satisfied with the organizational conditions of service to move around in search of another job. To this end, the causes of brain-drain in Nigeria are as outlined and discussed below.

1. Under -Utilization:

A good number of Nigerian skilled workers have been found to be under utilized, under employed or under paid. Under utilization of one's potentials amounts to brain waste. Acquiring professional knowledge is one thing, but utilizing the energy under good conditions calls for a different thing. Trained Nigerians are not placed appropriately. They pick up certain unskilled jobs just to make ends meet. Obviously, brain waste and lack of motivational activities force professionals from Nigeria to migrate abroad for greener pastures.

2. Unemployment:

The issue of unemployment has been a recurring decimal in the economic history of Nigeria. Employment opportunities are not available for the teeming population of skilled manpower seeking for jobs in professional areas such as medicine, engineering and education. In this case, skilled Nigerians migrate to foreign lands to look for jobs, while Nigerian professionals abroad are reluctant to return for fear of employment uncertainties prevalent in country's work environment. Stillwell (2004) further observed that there is little enthusiasm by the locally based professionals in Nigeria to create opportunities for the over seas based ones. The fear being the tendency of displacement by the foreign based ones if they return.

3. Issues of Incentives and Working Conditions:

In the labour world, offer of incentives and good working conditions attracts quality manpower which tell much on the economic growth and technological advancement of a country. In Nigeria, incentives are poor and other motivating packages do almost not exist. Oni and Bankole (1996) cited the case of Nigerian University System which is highly unstable due to the poor remuneration and lack of infrastructural provisions, compared to conditions of work in other Universities found in Europe and other African countries. Nigeria does not motivate her researchers with good incentives which downplay on the global competitiveness of Nigerian graduates.

The issue of poor incentives had always resulted in the incessant strike actions often embarked upon by University lecturers, health workers and public sectors staff pressing home their demands on salary increments, payment of leave allowances, fringe benefits and other entitlements. Therefore, when the incentives and enabling environment are not met by the government, professionals will have no other option than to migrate to another land where his/her services will adequately be paid for.

4. Political Unrest

Political instability does not augur well for any meaningful development. In every modern democratic society, the educated elites are supposed to be strategically positioned to man various sectors of the economy. But in the event of unstable economy, the intellectuals for fear of uncertainties usually boot out to more stable societies where their lives and Jobs can be adequately secured. A political system that is characterized by intimidation, militarism, thuggery and violence gives no hope to the intellectuals, hence their bid for a more secured work environment.

5. Poor Budgetary Allocation:

Stillwell (2004) observed that inadequate budget provisions have been witnessed in many sectors of Nigerian economy. Education and health sectors are worst hit in this regard. Indigenous professionals are left to manage obsolete equipment for research purposes. Professionals in education and medicine are ready to carry out researches in certain areas, but adequate funds are not made available to finance such research, and so they are compelled to seek for alternatives abroad.

Nigerian Experiences (Health Sector)

Obviously, professionals that emigrate from Nigeria include categories with technical expertise, entrepreneurial and managerial skills. In the health sector, medical experts in the job have been migrating to other countries for obvious reasons ranging from poor incentives, poor access to quality medical services to inadequate budgetary provisions. As commented by Onyemesim (2005), as medical doctors and nurses emigrate, the poor Nigerian were forced to seek medical treatment from traditional healers, while the elites fly overseas for their routine medical check ups.

In a WHO report as presented by Stillwell (2004), Nigeria is one of the countries of Africa that records the highest number of emigration of health workers. He cited example that between April 2000-march 2001, nurses alone that legally emigrated to Britain were 347 in number and between April 2001-March 2002, the number rose to 432. Furthermore, Stillwell submitted that in Britain one out of every five black doctors is a Nigerian, while in America the figure is one Nigerian in every ten black doctors. The end point of such emigration is shortage of skilled workers in the health sector of the economy, just as millions of Nigerian children die of various diseases which have since been brought under control in other smaller countries.

Nigerian Experience (Education Sector)

The truism is the fact that education is the hallmark of every development. Any country that downplays on the standard of education stands the risk of ruining all other sectors of her economy. In Nigeria, the education sector is worst hit by the ugly trend of brain- drain. It is no pretence that Nigeria has produced a crop of skilled academics, but without much doubt a reasonable number of them have migrated overseas for better opportunities. The available ones can not cope with the huge educational needs of the country. The few qualified academics are overloaded with many courses, sometimes outside their areas of specialization.

Then the question remains, why are Nigerian lecturers migrating to other institutions abroad even now that they are most needed for our national development? The answers are not far fetched. Education sector in Nigeria is crumbling as a result of poor funding, unstable academic calendar due to incessant strike actions, students unrest, shortage of books/equipment, lack of encouragement on research and poor remuneration of workers. In line with the above Onyemesim (2005) observed that during the 80's when the world Bank and IMF forced Nigeria to reduce public expenditures, the Gen. Ibrahim Babangida led military government slashed education budget. The military budget was left untouched and millions of U.S dollars were spent on importation of arms. On the whole, the students are usually the victim of this institutional defects and the economy continues to suffer serious set backs, even in the comity of nations.

The Beneficiaries

Who benefits most from the human capital flight? An indebt analysis of brain-drain world over reveal that both the contributing and receiving countries benefit in one way or the other. The issue of dual beneficiaries is based on the fact that as the receiving countries benefit from the wealth of knowledge of migrating manpower, the monies paid to the migrants are used to maintain their households and establish small-scale businesses in their home countries.

That not withstanding, brain-drain remains a serious loss on the side of contributing states. To be candid, the most benefactors of this human capital movement have always been the developed countries such as USA, Britain, Germany, Australia, Canada etc, while contributing countries like Ghana, South Africa, Kenya, Nigeria, Zambia, Mozambique etc are at loss to developed nations. World Health Organization (2003) report show that in South Africa alone, 70-100 of her medical doctors leave the country for greener pastures else where every year. In Ghana, 50% of her doctors practice in United States. The Malawi's case is that most of the graduate nurses work overseas, just as the story of brain-drain may not be different in other developing countries of the globe. To sum it up, the UK Department of health revealed that an estimated 23% of medical doctors and 47% of nurses working in London are immigrants. These developments have severe effects on the economy and overall development of contributing countries.

Conclusion

Brain-drain is a prevalent issue in the third world history. Professionals from different fields of human endeavours are scare and to train them is time-consuming and expensive and ordinarily should be treated with all amount of dignity when employed. But on the contrary, these skilled workers who offer themselves for diligent service to the nation's economic growth do not get pay packages and other conditions of service commensurate to their service and qualification comparable to their counterparts in the developed economies.

Nature has made it that people want to live or work in an environment where they will be happy in order to produce maximally. The harsh nature of African work environment and the poor nature of their conditions of service have resulted to the massive capital flight of our hard earned professionals to the developed countries. And unless something very urgent is done, the trend may continue to deteriorate to the detriment of third world nations.

Recommendations

The phenomenon of brain-drain has been a teething problem to developing countries and intellectuals of high repute. As a result, the researchers offered some suggestions geared towards reducing the problem of brain-drain in Nigerian economy. The recommendations are as follows:

In the first place, the government at all levels should strive towards stabilizing all operations of professionals institutions so as to sustain the hope of the professionals and discourage them from looking elsewhere for employment.

Again, the pay packages for the professionals should be enhanced to compete favourably with those of their counterparts in the developed countries.

More so, all sectors of the economy involved in the production of skilled manpower should be adequately funded and equipped with all the needed facilities to enable them perform optionally, especially in the areas of research, science and technology, information technology, education etc.

More importantly, the bilateral agreements between the contributing countries with the accredited foreign institution should be strengthened where movements of professionals are inevitable.

Government should also work towards provision of enabling working environment for intellectual growth in terms of subsidies in training, housing, transportation and provision of loan schemes. If these recommendations are adopted and implemented, Nigeria would be on the part

to arrest the problem of brain-drain and arouse the spirit of patriotism in the minds of Nigerian professionals at home and Diaspora.

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AFTERMATH EFFECT OF GLOBAL RECESSION ON BANKS DEPOSIT MOBILIZATION IN NIGERIAN

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Abstract

Deposit is a sine-qua- non in banking business world over. Hence, deposit mobilization is as important to banking business just as oxygen is important to human beings. The truism of this fact is rooted in the theory of financial intermediation. This study however examines the aftermath effects of global recession on deposit mobilization of Nigerian deposit money banks as a central objective. While using secondary data, the study adopted review and trends analysis approach. Meanwhile, it was discovered from the study that global recession has not only challenged deposit mobilization strategies in Nigerian banks but have also negatively affected it. The ratchet effect forced Nigerian banks deposit to fall by N370.3 billions resulting in decline of bank liquidity ratio to 33.2% between in 2007 and 2009. Based on the conclusion that banks deposit mobilization in Nigeria was negatively effected by the global recession, it is recommended among other things that Nigerians and Nigeria banks should opt for bond investment as it is the only best option in recession period. The implication of this is that deposit will increase and depositor fear of loss will reduce since bonds interest yield remain the same unless tied on performance or benchmark rate.

Keywords: Deposit, Banking, Mobilization, Global recession, financial intermediation.

INTRODUCTION

Over the years, deposit mobilization in the banking industry has been a serious course for concern, not only to the economy of developing countries but also the developed countries. Suffice it to say that, deposit mobilization is deeply rooted in the traditional theory of financial intermediation in banking industry. One of the principal functions of banks is the promotion of mobilization of deposit. This leads to increase in employment of otherwise idle resources, and in turn leads to increased lending to important economic sectors for productive purpose. The attractiveness or otherwise of any of the strategies of deposit mobilization depends much on the reputation and operation respond of the bank to customers banking requirement or needs.

Ebohodaghe (1996) contends that effectiveness of banks to mobilize deposit will be reduced in proportion to the loss of confidence in banking system. Importantly, this is reflected in the demand for money and the proportion of money in circulation that will be outside the banking system due to the fact that banks are no longer viewed as depositories. The effect is the possibility of direst loss to thieves, opportunity cost of money and the punctured circle of banks ability to create money among others.

Basically, deposit mobilization and investment are the hallmarks of the financial intermediation operation of any financial institution (banking sector). Funds or savings mobilization represents the supply side of the intermediation function whereby the institution go out of their way to source, generate and acquire monetary resources from the saving surplus units of the economy (Ezirim, 2006).

This simple means that deposit mobilization activities of financial institutions partly answer the question of how to raise needed funds. Significantly, Idam (2002), argues that the health of any bank is to a large extent determined by its deposit base, which has direct bearing on liquidity position of the bank. He further argues that since sufficient cash is inevitable for healthy operation of a bank, mobilization of deposits becomes an important strategic planning variable which receives management attention on consistent basis.

Mohan (2008), while contributing to the perspective of deposit mobilization opines that mobilization of deposits for banks is as essential as oxygen for human being. In carrying out those operation and function of deposit mobilization, a plethora of forces and challenges affecting financial institution abounds. For instance, the out gone global recession resulting to global financial crisis. The global financial crisis that have brought about the global recession seemed initially that it would only affect developed countries, but the so-called reconciling phenomenon has not occurred, instead the crisis has become a global phenomenon (Straw 2008). The global recession no doubt has placed the operation of banks especially in the area of deposit mobilization on the crossroad condition. Based on the importance of deposit to the business of banking, this paper objectively sets out for an exploratory discourse on aftermath effects of global recession on banks deposit mobilization in Nigeria. Meanwhile, the rest of the paper is organized as follows: section two dwelt on both conceptual and empirical literature of deposit and deposit mobilization strategies; Section three highlights the issue of global recession and its effect on bank deposits. Section four forms the concluding part of the study where conclusion and recommendations were made.

LITERATURE

Nzota (2007) opines that deposit mobilization is an indispensable factor to increase the source of commercial bank to operate effectively. The important of deposit to commercial banking structure in provision of satisfactory and bankable services to any programme of economic development hardly needs to be over emphasized. To this regard, several committees and commissions have stressed that commercial banks must tap deposit from urban and rural areas so that they may be able to provide funds in large amounts to primary societies for productive ventures and overall economic development.

Etymologically, deposit talking in banking business as generally known today according to Aguolu (1998), Okoro (2003) started by the Italian goldsmiths who settled down into business in London in about the seventeenth century. According to them, they began by acceptance of gold coins and other valuables from their customers for safekeeping purposes. Ibe (2002) while supporting the above statement opines that acceptance of deposited constituted a major banking business activities served by early banks.

In the assertion of Idam (2002), the cheque system originated with the Goldsmith who started by accepting money (gold) from merchants on deposits against their receipts. The depositors soon depended on the Goldsmiths for payment to third parties. At first, merchant would add a letter of request to Goldsmith authorizing payment to a creditor of sum due. Soon after, the merchant debtor draws his bills or notes in favour of modern bankers by accepting sums at interest, by making loans and by providing their customers with facilities for making payments to their party. Anyaele (1987) in his contribution states that because of costly nature of gold the Goldsmith had a place called his strong room in which gold and other valuable commodities and documents were kept for safe custody. With this strong room, Goldsmiths started receiving valuable commodities from different varieties of people for safekeeping. Receipts were issued to those who deposited their valuable as evidence, and they paid the Goldsmiths for his service. But when Goldsmiths discover that not all that were deposited were at the same time needed at any particular time, they started giving out part of the money deposited to interested borrowers by way of loans. They however charged some amount of interest for money borrowed. Meanwhile, the need to keep wealth especially gold, in safe custody led to the development of the popular

function of banks-that is getting things from customers and keeping for them. This equally led to deposit of money for safe keep, and in turn lend to borrowers. No doubt this is the root of financial intermediation. But the competitive nature of banking business have outgrown the method of waiting for customer to come to bank, and deposit money for safe keep, instead nowadays banks plan different ways of convincing customer on the dangers and the need of lodging in any idle cash in their hand as deposits with their banks-hence deposits mobilization. However, the analysis made above could mean somewhat the synopsis of historical origin of banks deposit mobilization from the early days of crude economy to the contemporary banking system. Unarguably, the whole lot of activities of commercial banks is anchored on intermediation function and investment.

Furthermore, on empirical literature, several authors have carried out studies focusing on aspects of savings and deposit mobilization. Among this studies are Ezirim (2007), Muradoglu and Taskin in (1996), CGAP study group (1998), Ogaki, Ostry, and Reinhart (1996), Tunzi and Zee (1998) and Prinsloo (2000). Among these scholars, it was Muradoglu and Taskin (1996) that hypothesized deposit mobilization from household sector to be a function of income, wealth and rates of return, inflation, foreign saving and demographic variables. In their analysis using the OLS techniques, they observed that determinant of savings behaviors for industrial countries are not valid for developing countries and vice versa.

CGAP study group (1998) in their study of four microfinance bank (MFBS) identified three major challenges of deposit mobilization by MFBs. These according to the study include: a hostile macroeconomic and financial sector environment, where the MFBS mobilization interference exists through interest rate control and subsidized credit. The second problem according to the study is the absence of regulatory framework tailored to the special characteristic of MBFS. The third is the need for sophisticated management capabilities to be able to match assets and liabilities.

Prinsloo (2000) contends that one of the central issues in analyzing the mobilization behavior of banks is the relationship between changes in real interest rate, saving, investment and economic growth. To him, the general conclusion is that higher deposit mobilization rate may not be forthcoming, even with relatively large increase in real interest rate.

Tanzi and Zee (1998) contend in their studies that changes in income tax including capital income and wages have far more negative effect on the household saving rate than on consumptions expenditure. They observed that tax incentive directed to influence saving or deposits mobilization behavior are more likely to influence flow of various forms of saving, rather than to have lasting impact on overall saving rate of the economy.

TYPES OF DEPOSITS

The following are various types of deposit:

- a. **Current Account Deposits:** This is principally and most popular account. Current account deposits are withdrawable with cheques, which can draw payment to third parties.
- b. **Fixed Deposit Account:** As the name implies, fixed deposits are fixed financial contracts as to amounts, interest rate and maturity. According to Orji (1996) as sighted in Nzota (2007), banks accept fixed deposits for periods ranging between 3 months to 36 months.
- c. **Saving Deposit Accounts:** This account is designed to meet the need of small savers or customers. Saving account is similar to deposit account in many ways in that they attract interest at a fixed rate and can be withdrawn at any time without notice.
- d. **Deposit Account:** This can also be called short-term-deposit account. Short term deposit account have no time dimension or expiring date but a seven-day notice is required before withdrawal and failure to respect conditions for withdrawal leads to forfeiture of interest on the account (Okoro 2001, and Idam 2002)

DEPOSIT MOBILIZATION STRATEGIES

The Study identified the following as various strategies in which banks adopt in deposit mobilization.

- i. **Exploitation of Big Prospective Account:** Exploitation in banking terminology is used to describe purposeful and well-coordination effort made to persuade an identified potential customer to open account with the bank. In this way, the new generation banks in their bid to mobilize deposit adopt this as an approach for deposit mobilization.
- ii. **Cash Evacuation Facility:** Although it is customers' responsibility to bring in their cash for lodgment into their accounts, banks nowadays offer cash evacuation facility to blue-chip customers by using the bank van to take the customers cash at the end of everyday business. They do not wait for customers to bring their money to the bank, instead they strategically go themselves.
- iii. **Use of cash office:** Cash offices are opened in the premises of some key customers fussiness where circumstances call for such service. This strategy brings the bank to the door step of the numerous customers business environment. The risk of not taking cash to bank because of long distance is removed by this method.
- iv. **Variable interest payment:** Banks negotiate interest rate particularly on fixed deposit accounts. The rates negotiated depend on banks treasury position, length of time and other factors. Thus banks vary interest rate to attract deposits.
- v. **Special deposit schemes:** The need to attract deposit has led some banks to the introduction of special deposit schemes tied up with benefit as lump sum, upfront payment, children's educational benefit and other material inducement.
- vi. **Payment of interest on current account:** Traditionally, banks are not expected to pay interest to current account customers but the need to attract deposits have made or led some banks to pay interest to current account customer who maintain some specific minimum balance in their account.
- vii. **Use of E-Payment Mechanisms:** The use of IT-enable device such as ATM, pos terminal and mobile phone banking application in combination with debit cards are designed by banks to reach out to low income customers. This device makes customers to make payment and move money around safely.
- viii. **Marketing of banking services:** Bank marketing is essential because of the fiduciary nature of banking, which demands that the banker attracts customers from whom they can solicit deposit, and at the same loans and advances (Azuzu 1995). Currently, the business of banking in Nigeria and probably beyond is basically designed to reflect various marketing philosophy. The marketing of banking services have become inevitable especially in the area of electronic banking and internet banking. This strategy helps the banks in distribution of their banking and financial services products.

THE AFTERMATH EFFECTS OF GLOBAL RECESSION ON BANK DEPOSIT MOBILIZATION IN NIGERIA

Global recession has being a serious controversial and intractable topical issue across the glob. Its notoriety has made the issue a global outcry as people from all sphere of life give different names and predicts a different impact that have resulted from the crisis. Global recession basically denoted a severe economic downturn that last for several years. It is liken to an economic depression in the world economy. A typical example of global recession is the great depression of 1929, which lasted for ten years and the just ended global recession of 2007 to 2010.

Meanwhile, the global recession according to Adnan (2008) started in Nigeria in august 2008. Accordingly, Adnan (2008) maintains that "August 2008 was the first anniversary of the global credit crunch, during which the world witnessed the global food crisis, soaring oil prices and the spectacular collapse of a number of banks and companies around the world. Although Adnan

was referring to Nigerian case, the financial crisis started in the United State of America in August 2007 with sub-prime mortgage crisis as household faced difficulties in making higher payment on adjustable mortgages. By first quarter of 2008, there was widespread credit standard in light of deteriorating balance sheets. And the 2nd quarter of 2008, increased delinquency rate affected not only sub-prime loans but also spilled over into consumer and other credits (Soludo, 2009)

The whole gamut of the global recession is the continuous decline nature of real output growth rate (economic growth), weakened financial system (takeover and bankruptcy) loss of jobs, loss of confidence in financial markets, liquidity and credit crunch, lending to confidence crisis, weak consumer demand among others. Contributing to the issue, Ugwu (2009) in Alo (2009) opines that the global recession/ financial crisis does not mean a sudden disappear of money, but it is just that people were holding on their money, they are not spending and they are not taking it to the bank and the bank on their own side are afraid to lend because the money they lent out is not being recovered the way it should be recovered because of the meltdown so, there was major crisis of confidence affecting everyone.

As the event of global recession necessitated different views and opinions, Badem (2009) a Columnist in financial standard stated thus; “the supposedly sophisticated models used by major investment banks predicated a financial market crash was likely once in 10,000 years which Alan Green Span, the former federal reserve chairman attempted to calm the world by reminding them that this is a once-in-a half-century, probably once in century. What is noticeable since the development of capitalism is the regular boom and bust, recession, depression, crash and collapse weather in Dutch or Dot. Com.” Further, Adnan (2009) opines that the most shocking news were the notice of some Wall Street largest investment banks on verge of collapse. Lehman brothers, one of the largest and oldest U.S. investment banks, filed for bankruptcy on the 15th September 2008, and that was the end of the bank that started in Alabama in 1844.

In the Nigeria context, the implications and impacts of the global recession is alarming. When it started in wall streets, it was looked upon in certain quarters as drumbeats from far away land. The argument was that the seed of the crisis was planted in far away land and therefore even if it has anything to do with us, it might just be little. More so, when the Central Bank of Nigeria Governor, Prof. Chukwuma Soludo told the nation with all confidence in March 2008 that the global economic crunch will not affect Nigeria, every Nigerian thought that the Nigerian economy is immured against global economic recession. Later, the reverse was the case. The seed planted abroad virtually affected all sectors of Nigerian economy (Bello, 2009).

Importantly, Nigeria banks are not free from the shock as Nigerian banks are adopting series of belt- tightening measures to stay afloat as effect of the global recession begins to impact negatively on their operation resulting in some banks dumping some luxuries hitherto association with their operations.

However, the paper critically analyzes the aftermath effects of the global recession as it relates to the deposit mobilization operation of the bank in Nigeria. See the table below on deposit mix in Nigeria from 1993 – 2003 show the banks deposit before global recession.

Banks Deposit Mix in Nigeria**TABLE 2: Deposit Mix**

Types of Deposit	1993-94	1994-95	1995-96	1996-97	1997-98	1999-99	2000-00	2001-01	2002-02	200-03
Fixed Deposit	1646.92 (48.81)	1837.27 (47.32)	2378.04 (51.40)	3236.54 (56.50)	3478.92 (48.31)	4468.70 (40.00)	6504.20 (50.00)	7953.33 (54.88)	8969.46 (61.75)	11109.35 (77.10)
Savings Accounts	700.00	890.05 (22.92)	837.58 (18.10)	794.52 (1387)	946.75 (13.15)	1155.51 (10.33)	1261.83 (9.68)	1929.53 (13.31)	2183.29 (15.03)	1655.65 (11.46)
Current Accounts	210.15 (6.23)	321.76 (8.29)	306.38 (6.62)	446.91 (7.80)	486.95 (4.59)	513.57 (4.59)	457.98 (3.52)	779.46 (5.38)	594.08 (4.09)	613.74 (4.26)
Money at call and at a short Notice (Call Deposits)	816.80 (24.21)	816.80 (24.21)	833.57 (21.47)	1104.98 (6.62)	446.91 (7.76)	513.57 (4.59)	457.98 (3.52)	779.46 (5.38)	594.08 (4.09)	613.74 (4.26)
Total Deposits	3373.87 (100)	3882.65 (100)	4626.98 (100)	5727.99 (100)	7201.49 (100)	11185.8 9 (100)	13029.11 (100)	14491.6 3 (100)	14525.9 0(100)	14410.27 (100)

Source: *Compiled from Annual Report of Some Selected Commercial Bank in Nig (Figures in Brackets are Common Size Percentage)*

The table above shows the deposit mobilization of some selected commercial banks annual report. From all indications, it is believed that commercial banks must tap deposits from both the urban and rural areas so that adequate finance will be available for business transaction. This observation is made as (1) since the interest offered by the banks on public deposits is quite attractive, (2) the local bodies' educational institutions trust should be well managed and sound cooperative banks. Mobilization of deposit for a bank is as essential as oxygen for human being. In the post liberalization scenario, the number of player in the banking industry has increased considerably which developed competition in banks. To enhance profitability, banks take steps to minimize the interest paid expenditure and so banks are forced to mobilize low cost deposits (Mohan, 2007). Among the selected commercial banks, deposits form around 40-60 percent of its working funds. In the present context of competition and with the emergence of private and multinational banks, an ideal mix of deposits for some of the selected commercial banks is a must services. From the table 1, the contribution of mixed deposit in the total mix of deposit ranges from 40% to 77% while the portion of current account ranges from 3.52% to 8.29 and that of serving banks deposits ranges from 9.68% to 22.92%. The deposit portion under money at call and short notice was reduced in subsequent years.

Further, it is observed that the fixed deposit covered an average of 50.47% of the total deposit during the period under study. In the year 1998, fixed deposits was only 40% of total deposits and thereafter its contribution to total deposit was on the increase and it reached its the maximum of 77.10% in 2003. The share of savings banks deposit in the total deposit ranges from 9.08% to 92% during the period under study. Current account is zero interest deposits and its share to the total deposit in the table remains the lowest. It is an average of 5.75% during the period under review.

Table 2 Deposits Mix

Types of Deposit	2002 NM	2003 NM	2004 NM	2005 NM	2006 NM	2007 NM
Savings	232998.15	299898.00	355932.04	443351.82	5942.10	75899.80
Deposit:	(19.00)	(19.16)	(17.96)	(17.96)	(17.41)	(4.21)
Demand	542727.00	619352.50	799884.23	1197778.41	1914865.33	2986318.58
Deposit	(44.24)	(43.73)	(44.08)	(48.51)	(56.12)	(55.95)
Time/Term	440898.97	496535.36	658929.17	827939.48	903165.87	1592255.95
Deposits	(36.76)	(35.07)	(36.31)	(33.5.3)	(26.47)	29.83)
Total	1226624.12 (100)	1415785.8 6(100)	1814745.4 4(100)	2469069.7 1(100)	3412273.30 (100)	5337174.33 (100)

Source: NDIC Annual Reports and Accounts (2000-2007) Figures in brackets are common size percentage.

Table-3 Highlights of Performance Indicators

	2002	03	04	05	06	07
GDP (N Billion)		7191.05	8563.3	14894.45	18222.8	22907.31
No of Banks	90	89	89	25	25	24
Bank Asset(incl off-b/sheet items)	2980.5	3365.20	4046.00	5463.1	8140.2	1311.60
Inflation Rate %	18.9	23.8	15	11.9	8.5	6.6
Ratio of total assets to GDP (%)	52	46.8%	47.3%	30.3%	44.7	56.8
Total Deposit of Banks # (Billion)	1226.6	1415.8	1814.75	2469.07	3412.3	5337.2
Ratio of Bank Deposit to GDP	214	197%	21.2%	16.6%	18.9	23.29
Total Loans and Leases of bank # (billion)						

Source: NDIC Annual Reports (2002-2007)

From the table 2 above; the total deposit mobilized on savings started increasing from 232998.15 in 2002 representing 19% to 258599.80 in 2007. This showed an increase in the trends of saving deposit during the years under study. While on the other hand the total deposits in 2002 to 2007 ranges between 1226624.12 to 5337174.33.

The time / term deposit rose to 1592255.95 representing 29.83% in 2007. From the trend of the movement, it is observed that the term deposit increased linearly. However, in the table 3 above there were no current account data as to show its total deposit within the period. Meanwhile, when the deposit mobilized by the banks in the pre-consolidation era is compared with the deposit mobilized in the post consolidation era, it shows a considerable increase in the deposits of the banks possible because of the consolidation.

Table 4: Growth trend in Insured Banks
INSURED BANKS CAPITAL ADEQUACY

	2002	2003	2004	2005	2006	2007
Capital adequacy Indicators						
Adjusted Shareholders fund # (Billion)	229.889	211.112	289.83	682.13	1000.03	1000.07
Capital to risk Weighted asset ratio	17.75	14.78	1316	21.15	22.57	21.09

Source: NDIC Annual Reports (2002-2007).

Table 4 above shows the growth trends in insured banks as reported by Nigeria Deposit Insurance Corporation in respect to total assets & total deposits. A closed observation in the table indicates that total assets of banks in 2002 through 2007 are 2980.5 and 13011.60, representing 21.70% and 47.43% respectively.

The total deposits stood at 5337.2 in 2007 as against 1226.6 in 2002 this shows that deposit mobilization of banks increased immensely between 2002 and 2007 before the emergence of the global recession

Table 5 Source-Wise Analyses of Deposits

Year	From Individual	From Societies	Total Deposits
1993-94	2468.83(73.18)	905.04(26.82)	3373.87
1994-95	2762.58(71.15)	1120.07(28.85)	3882.65
1995-96	3531.61(76.33)	1095.37(23.67)	4626.98
1996-97	4631.76(80.86)	1096.23(19.14)	5727.99
1997-98	5955.50(82.70)	1245.99(17.30)	7201.49
1998-99	9665.46(86.41)	1520.43(13.59)	11185.89
1999-00	10606.68(81.41)	2422.43(18.59)	13029.11
2000-01	10073.98(69.52)	4417.65(30.48)	14491.63
2001-02	10247.39(70.55)	4278.51(29.45)	14525.90
2002-03	10333.17(71.71)	4077.10(28.29)	14410.27

Source: Compiled from Annual Report of some selected Banks (Figures in Bracket are Common Size Percentages).

The source-wise analysis of deposit is made in the study to throw light on the performance of some selected bank on deposit mobilization strategies. From the table 5 above, the share of individual deposits ranging from 69.54% to 86.4%, while the average is 96.38%. The percentage of deposits received from cooperative societies to the total deposits ranges from 13.59% to 30.48% which is on an average of 23.62%. The growth of deposits from individuals as well as from cooperative societies is similar during the years. Thus the bank is concentrating more on deposit from individuals.

THE LEVEL OF DEPOSIT DECLINE IN BANKING INDUSTRY AS A RESULT OF GLOBAL RECESSION

The aftermath effects of global recession on banks deposits are obvious. For instance it was reported in vanguard with such heading as scarcity of fund hits banks; as deposits fall by N370 billion in first quarter of 2008 and liquidity ratio down to 33.2% that in January, the CBN returned N4.2 billion to banks for CRR credit, implying decline in banks deposit by N210 billion. In February, the CCR credit to banks was N1.5 billion implying decline in deposit by N75.3 billion. Also in the second week of April 2008, the CBN posted a CRR credit of N1.5 billion to

banks implying another decline in deposit by N85 billion. Consequently the industry as a whole recorded N370.3 billion fall in deposit. See the table below on the climax or the pick of recession in 2008.

Table 6

CBN deposit to Banks (CCR)	Jan 2008 # 4.2 billion	Feb - Mar 2008 # 1.5 billion	April 2008 # 1.5 billion
Level of decline	# 210 billion	# 7.5.3 billion	# 85 billion
Total decline	# 370.3 billion		

Source: *Compiled from Vanguard Newspaper Vol 25 no 60818 April 2009.*

CONCLUSION

In conclusion, the study reviews deposit mobilization strategies of deposit money banks in Nigeria, empirical study on deposit mobilization, global recession and its effect on deposit mobilization among others. From the trends analysis so far, and the available data, it is crystal clear that the aftermath effects of global recession on deposit mobilization are glaring even though there was few data on post- global recession era. Some experts have it that “it is not as if suddenly money disappeared but is just that people are were holding on to their money, they are not spending and they are not talking it to the banks and the banks are also afraid to lend because of the money they lent out is not being recovered the way it should be recovered because of the meltdown so there is a major crisis of confidence affecting everyone” (Alo, 2009). This is a practical negative effect of global recession on deposit mobilization of banks.

Although the deposit mix of the analyzed data is not healthy as it consist of higher percentage of high cost deposit but it projects a positive trend. Therefore, it is a concluded from this study that the aftermath effects of global recession on Nigerian banks deposit mobilization were negative with a total deposit decline of N370.3 billion.

RECOMMENDATIONS

Based on the findings and the conclusion made above, the following suggestions are recommended. In recession period, company's profits fall, and both dividends and prices of stock also decline. But for bonds unless the coupon is to performance of the company or benchmark rate, the running interest yield will remain the same. Therefore, bond investment is a good option for recession period.

Mobilizing more-low-cost- deposits and avoiding high-cost-borrowing are also recommended. Additional spends from excess crude account should be used to stimulate the economy through diversification projects. Growth factor in Nigeria economy should be targeted through proper policy formation.

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CREDIT POLICY AND PROFITABILITY: A STUDY OF SELECTED MANUFACTURING COMPANIES IN NIGERIA

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ABSTRACT

The study is on the effect of credit policy on the profitability of manufacturing companies in Nigeria. Credit policy in this context was viewed from the perspective of a mode of regulating credit sales. The study centered majorly on the effects of each of the individual components of credit policy which include the credit standards, the credit period, the cash discount and the collection period on an organization's profitability. The study aimed at identifying the type of effects that a company's credit policy has on its profitability. A survey was conducted on four manufacturing companies namely: Unilever Nigeria plc, Cadbury Nigeria plc, Nestle Nigeria plc and Nigerian bottling company. The empirical findings revealed that the credit policy of manufacturing organizations have a negative effect on its profitability when the company's credit policy is favourable, the findings also revealed that companies should ensure the monitoring and regular review of their credit policy and the allowance of cash discounts should be minimized as much as possible

Keywords: Credit Policy, Profitability, Cash Discounts, Manufacturing Companies

INTRODUCTION

Every business organizations in their attempts to make profit adopt several strategies and one of which is allowing credit to customers. Pandey, (1999) submitted that credit is a marketing tool for expanding sales. Credit sales to customers however, must be well monitored because regardless of an organization's share of the market and demand for its products, if there are no measures put in place to regulate sales made to customers on credit, there could be problems especially those related to liquidity. The importance of credit policy therefore to any business organization cannot be over emphasized because it is a factor that has a strong influence on the cash inflow of an organization from its sales activities which is very critical to any business organization. Every credit policy set by an organization seeks to achieve adequate profitability and flow of cash (liquidity) which are the two basic factors that sustain a business in the present and determines its position in the long run.

A company's credit policy refers to the actions taken by a business to grant, monitor, and collect the cash for outstanding accounts receivable (Maysami, n.d). The credit policy of a typical organization contains the following variables: collection policy, cash discount, credit period and credit standard. And each of the components of a company's credit policy is used as a tool for monitoring account receivables which is the outcome of credit sales; it covers from the kind of customers that credit may be extended to when actual collections would be made. There is however no particular universal credit policy that should be adopted by every organization. The credit policy of an organization should therefore be based on its particular business and cash-flow circumstances, industry standards, current economic conditions, and the degree of risk involved. For a manufacturing business organization to achieve its critical objectives of profitability and liquidity as it allows credit to customers, concern should be given to its credit policy, it should be adequately planned and its adherence must be strictly emphasized.

The reason for this paper however stemmed from the fact that in manufacturing organizations, it is usual to present, a policy that regulates credit sales to customers. Companies operate basically on credit rather than cash, both from their suppliers to their customers. The existence of a credit policy itself is however not an issue, the main problem lies in the fact that every manufacturing organization exists in a dynamic and complex environment especially in current times where information technology is the order of the day; trends emerge on a daily basis and the behaviour of customers keep changing. This constantly changing environment affects organizations as well as their decisions and all their policies. A credit policy that is therefore written without an understanding of the market and ample room for change in it, and one that is not frequently revisited could become obsolete in a matter of weeks, it is therefore not enough for these policies to be established but there should exist, flexibility, provisions for review and adjustments, this is necessary to help the organization move with the constantly emerging trends in the world of business. To be able to proffer adequate answers to the problem identified above, this paper will look at the following objectives:

1. To determine if an organization's credit policy affects its profitability.
2. To determine whether an organization's collection period affects its profitability

However, to achieve the objectives as highlighted above, the following hypothesis is constructed:

HYPOTHESIS:

H₀: Credit policy has a negative effect on the profitability of manufacturing companies.

This paper however takes a cue from what Amarjit, Nahum & Neil (2010). They submitted in support of previous studies they considered in their work that negative relationship exists between accounts receivables and corporate profitability (Deloof, 2003; Raheman & Nasr, 2007; Lazaridis & Tryfonidis, 2006; Falope & Ajilore, 2009).

LITERATURE REVIEW

Credit policy refer to guidelines that spell out how to decide which customers are sold on open account, the exact payment terms, the limits set on outstanding balances and how to deal with delinquent accounts. Brigham, (1985) postulated that credit policy is defined by the credit period, credit standards, the firms collection policy and any discount given for early payments in an organization. It can also be explained credit policy as the decision variable that influences the amount of trade credit that is invested in receivables which a firm may undertake at any given time. Maysami (n.d) opined that credit policy refers to the actions taken by a business to grant, monitor, and collect the cash for outstanding accounts receivable. Several other authors of literature like (Pandey, 2004), (Atkinson, 2007), etc have defined credit policy in like manner as the combination of such terms as credit period, credit standards, collection policy, cash discounts and credit terms.

As organizations differ so do their credit policy, while most companies have their own policies, procedures, and guidelines, it is unlikely that any two firms will define them in a similar manner. No matter how large or small an organization is and regardless of the differences in their operations or product, the effect of its credit policies usually bring about similar consequences, that is, their credit policy is either good enough to bring growth and profits or bad enough to bring declination and losses. This similarity is as a result of the aim of every manager which is to collect their receivables efficiently and effectively, thus maximizing their cash inflows.

The issue of credit policy zeroes down to account receivables (Charles, 2009). Accounts receivable, can be broadly defined as uncollected sales or sales on credit. (Nwude, 2003) described accounts receivable as amount owed to a firm by its customers who have purchased goods or services on credit. The accounts receivable is one of the largest assets of a business, amounting to approximately 15% to 20% of the total assets of a typical manufacturing business, (Dunn, 2009). As a result of this tangible proportion which receivables take in the whole of an

organization's assets and due to its vulnerability to bad debts and losses, it is necessary to manage it appropriately. Credit policy is the most popular medium of managing and regulating receivables.

Miller (2008) however looked at four reasons why an organization should have a written credit policy, and they each add to the productivity of the entire organization:

First, the responsibility of managing receivables is a serious undertaking. It involves limiting bad debts and improving cash flow. With outstanding receivables often being a firm's major asset, it is obvious that a reasoned and structured approach to credit management is necessary.

Second, a policy assures a degree of consistency among departments. By writing down what is expected, the arms of the company (whether marketing, production, or finance) will realize that they have a common set of goals. Also, a written policy can delineate each department's functions so that duplication of effort and needless friction are avoided.

Third, it provides for a consistent approach among customers. Decision making becomes a logical function based on pre-determined parameters. This simplifies the decision process and yields a sense of fairness that will only improve customer relations.

Finally, it can provide some recognition of the credit department as a separate entity, one which is worthy of providing input into the overall strategy of the firm. This allows the department to be an important resource to upper management.

From the above, it can be clearly seen that developing a policy is more than a necessity. It is an opportunity to improve the efficiency of the entire organization

The purpose of designing a credit policy is to achieve certain objectives among which are: to minimize bad-debt losses, accounts receivable outstanding, maintaining financial flexibility, optimization of the company's mix of assets, conversion of the receivables to cash on a timely basis, support the goals of the sales and marketing function whenever possible and to respect the overall corporate financial constraints.

We would now look at various empirical works carried out before to justify this research work. Szabo (2005) postulated that for a credit policy to be effective it must not be static, the policy must be reviewed from time to time regardless of how serviceable it proves to be. The review and adjustments are necessary because of dynamics in business caused by changes in its internal and external environment. He also added that a successful credit policy should benefit both account receivables and sales; this can be achieved by reciprocation between concerned departments (sales and credit). Szabo (2005) suggested regularly scheduled meetings between the sales manager, the business and finance manager as appropriate to promote understanding of policies and bring to light problems with policy and procedure, prior to a formal credit policy review, also effective communication between the sales and credit department is critical, to know the point at which changes may be made to credit policy. For example on cash discounts Hill & Riener (1979) maintained that, cash discounts could have a positive effect and a negative effect on the profitability. The positive ranges from for example, reducing need to borrow to sustain operations, reduce the possibility of bad debt losses as less time would be available for buyers to develop payment problems and the negative ranges from reduction in total sales revenue if unit sales volume does not increase sufficiently to offset the unit revenue loss. This may occur if buyers are price inelastic and therefore are not induced to buy proportionally more units of product in response to a price reduction.

Buckhorn (1989) found out in a study that 2% cash discount can bring about a reduction in profits for as much as 28%. (Bader, 2007) also supports Buckhorn and suggests that a firm should, if possible, avoid giving cash discounts but should rather strive to take advantage of them from their own suppliers. He stressed that not taking a discount implies paying a particular percent more than you should; he made this clear using hypothetical cash discount percentage. For example, a cash discount term stating 1/10, net 30 if not taken advantage of all through the year will translate in paying 18.43% more than the business should. He suggested that if it is

difficult to pay within the days specified by the supplier's terms, then the business should borrow an annual interest rate that is lower than 18.43%.

Deloof, (2003) also used trade credit policy and inventory policy measured by debtor's collection period, creditor's payment period and number of days of stock in stores, and the cash conversion cycle as a comprehensive measure of working capital management. He found a significant negative relation between gross operating income (representing a company's profitability) and the number of days allowed to debtors and number of days of stock in stores. Thus, he suggests that managers can improve on profitability by reducing the number of days allowed to debtors and number of days that stock remains in the stores to a reasonable minimum. Moreso, Abuzar (2004) stated that "company size may affect its profitability" and explained this from the point of view of Quantity discounts from suppliers. Large companies may be able to buy stock in large quantities in order to get quantity discounts; also they may be able to get favorable credit terms from their suppliers. On the contrary, small companies are usually not able to obtain as much stock to qualify for quantity discounts as their large counterparts do. These factors have a substantial impact on a company's profit because of the reduction/increase in the cost of production of the large/small company brought about by quantity discount.

METHOD

The research work was carried out on the manufacturing industry in Nigeria based on a sample of four manufacturing companies in Nigeria. The research work was designed in such a way that data was generated from the annual reports and accounts (2003-2007) of these companies as part of the secondary data through the use of the accounting ratios. The debt collection ratio and creditor's payment period was used to measure the trends in changes of credit policy, while for the liquidity, the cash conversion cycle would be used to measure liquidity; in measuring profitability, the net operating profits as a ratio of current assets would be used. The primary data would be gathered from the questionnaires that would be issued to respondents.

The sample size of this project constitutes four Nigerian manufacturing companies. They include: Cadbury Nigeria plc, Nestle Nigeria plc, Nigerian bottling company and Unilever Nigeria ltd. A total number of 100 copies of a questionnaires would be administered, 25 for each of sample company. These companies were selected using judgmental sampling technique in order to have a representation of the population. The judgmental sampling technique involves the use of best of judgment in selecting the sample from the population. The companies were selected because of their size and wide range of products which are all over the country. To the best of the researcher's judgment, the companies make a good representation of the manufacturing industry of Nigeria.

The expert opinion validity stems from the review of the questionnaire by an expert in the field during the pilot study carried out by the researcher. Sampling validity also stems from the selected sample companies which make a good representation of the population which is the manufacturing industry of Nigeria while the reliability test used was the Cranach's reliability test, used to test the reliability of factors extracted from dichotomous (that is, questions with two possible answers) and/or multi-point formatted questionnaires or scales (with a rating scale of: 1 = poor, 5 =excellent) the higher the score, the more reliable the generated scale is. If the results obtained from the test is 0.7 and above, then the instrument is reliable (Archibong, 2004).

Data analysis as related to this research work involves statistically analyzing the data collected to form a basis of accepting or rejecting the hypothesis. Data from the questionnaire was analyzed using percentage statistical method by the conversion of frequencies into percentages through the use of special software for statistics which is called Statistical Package for Social Sciences (SPSS). For testing the hypothesis, a statistical non-parametric test called Analysis of Variance (ANOVA) was used because it measures or tests three or more independent means. The regression analysis was also used in testing the secondary data.

For the purpose of this study, the regression analysis will require the specification of a model for reasonable analysis shown thus:

$$Y_1 = f(X)$$

$$Y_2 = f(X)$$

Where:

X= DCP (Debtor's Collection Period)

Y_1 = RCA (Return on Current Assets)

Y_2 = CCC (Cash Conversion Cycle)

EMPIRICAL RESULTS

Table 4.1 Rate of Response by Respondents

Questionnaire	Respondents	Percentage (%)
Returned	85	85%
Not Returned	15	15%
Total Distributed	100	100%

Source: researcher's survey

The above table shows that a total number of 100 copies of a questionnaires were administered 25 were administered to the administrative staff Unilever Nigeria Plc, 25 to Cadbury Nigeria Plc, 25 to Nigerian Bottling Company and the remaining 25 to Nestle Nigeria Plc. Out of which 85% were returned and they were all filled by the respondents, 15% of the questionnaires were not returned at all.

EFFECTS OF CREDIT POLICY ON PROFITABILITY OUR CREDIT STANDARDS ARE REASONABLE ENOUGH TO INCREASE SALES AND HENCE PROFITS

Table 4.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	1.2	1.2	1.2
	Undecided	4	4.7	4.7	5.9
	Agree	69	81.2	81.2	87.1
	Strongly Agree	11	12.9	12.9	100.0
	Total	85	100.0	100.0	
Mean		4.06			
Standard Deviation		.472			

Source: researcher's field work (2010)

Table 4.2.17 shows that 81.2% of the respondents agree to the subject, 12.9% strongly agree, 4.7% are indecisive and 1.2%. Majority was of the opinion that credit standards are reasonable enough to increase sales and hence profits.

Table 4.3 GIVING CASH DISCOUNTS HAVE A NEGATIVE EFFECT ON PROFITABILITY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	11	12.9	12.9	12.9
	Disagree	29	34.1	34.1	47.1
	Undecided	16	18.8	18.8	65.9
	Agree	26	30.6	30.6	96.5
	Strongly Agree	3	3.5	3.5	100.0
	Total	85	100.0	100.0	
	Mean	2.78			
	Standard Deviation	1.127			

Source: researcher's field work (2010)

Table 4.2.18 shows that 34.1% of the respondents disagree to the subject matter, 30.6% agree, 18.8% are in decisive, 12.9% strongly disagree and 3.5% strongly agree. Majority therefore disagree that cash discounts have a negative effect on profitability.

Table 4.4 THE LENGTH OF THE COLLECTION PERIOD AFFECTS THE ORGANIZATION'S PROFITABILITY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	10.6	10.6	10.6
	Disagree	31	36.5	36.5	47.1
	Undecided	11	12.9	12.9	60.0
	Agree	31	36.5	36.5	96.5
	Strongly Agree	3	3.5	3.5	100.0
	Total	85	100.0	100.0	
	Mean	2.86			
	Standard Deviation	1.135			

Source: researcher's field work (2010)

Table 4.2.19 shows that 36.5% of the respondents disagreed to the subject, 36.5% also agreed, 10.6% strongly disagreed, 12.9% were indecisive and 3.5% strongly agreed. A majority of the respondents therefore were of the view that the length of the collection period does not affect profitability.

Table 4.5 POOLED DATA OF THE DCP, CCC AND RCA

COMPANY	YEAR	DCP	CCC	RCA%
UNILEVER NIGERIA PLC	2003	21	162	29.2
	2004	17	74	38.5
	2005	83	131	18.4
	2006	39	117	-10.6
	2007	37	81	21.7
CADBURY NIGERIA PLC	2003	68	113	38.5
	2004	84	159	30.9
	2005	111	143	20.5
	2006	67	9	-11.5
	2007	25	65	-30.6
NESTLE NIGERIA PLC	2003	7	70	47.7
	2004	10	70	43.8

	2005	11	60	45.3
	2006	5	68	42.4
	2007	6	43	39.5
	2003	10	0	53.5
	2004	7	20	29.8
	2005	3	82	24.6
	2006	1	71	18.5
	2007	1	70	33.2

Source: computations from annual reports and accounts (2003-2007)

Table 4.2.21 shows the pooled debtors collection period (DCP), return on current assets (RCA) and cash conversion cycle (CCC) from 2003 to 2007 for Unilever Nigeria Plc, Cadbury Nigeria Plc, Nestle Nigeria Plc and Nigerian bottling company.

CRANACH'S RELIABILITY TEST TABLE 4.6

Cranach's Alpha	N of Items
.723	16

Source: researcher's field work (2010)

Interpretation

Alpha coefficient ranges in value from zero to one and may be used to describe the reliability of factors extracted from dichotomous (that is, questions with two possible answers) and/or multi-point formatted questionnaires or scales (that with a rating scale of: 1 = poor, 5 =excellent) the higher the score, the more reliable the generated scale is. With the above reliability coefficient is 0.723 which is above 0.7, it can therefore be concluded that the research instrument is reliable.

HYPOTHESIS

H₀: Credit policy has a negative effect on the profitability of a manufacturing company.

Table 4.7 TEST OF HYPOTHESIS

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	5.634	3	1.878	1.502	.220
Within Groups	101.260	81	1.250		
Total	106.894	84			

Source: researcher's field work (2010)

After the computation, the result showed that the tabulated value of F (3.96) is greater than the calculated value of F (1.502) at a 5% level of significance. This implies that the null hypothesis should be accepted and the alternative should be rejected. Thus credit policy has a negative effect on the profitability of manufacturing companies.

Table 4.8 Model Summary (a)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.313(a)	.098	.048	21.1109

a Predictors: (Constant), DCP

Source: researcher's field work (2010)

The table above shows the model summary. It shows how much of the variance in the dependent variable (Return on Current Assets) is explained by the independent variable (Debtor's Collection Period). The R square value is .089. This means that the Debtor's Collection Period explains 8.9% of the variance in Return on Current Assets. The adjusted R square shows .048, while the standard error of estimate indicates 21.1109 which represents the error term that was not captured in the model.

TABLE 4.9 Coefficients (a)

Model	Unstandardized Coefficients		Standardized Coefficients	t		Sig.
	B	Std. Error	Beta	B	Std. Error	
1 (Constant)	32.363	6.474		4.999		.000
DCP	-.202	.145	-.313	-1.399		.179

Dependent Variable: RCA

Source: researcher's field work (2010)

The table above shows that the beta coefficient is -0.313 with a significance level of 0.179. This indicates that the effect of the debtors collection period (which represents credit policy) on the companies' return on current assets (which represents profitability) is negative and insignificant, which means that as the debtor's collection period rises, the return on current assets falls. This also supports the ANOVA results to accept the null hypothesis that credit policy has a negative effect on the profitability of manufacturing companies.

INTERPRETATION

The result that credit policy has a negative effect on profitability of manufacturing companies implies that a favourable credit policy would negatively affect profitability, this explained by the results of the analysis of the secondary data which shows that as the debtor's collection period rises, the return on current assets falls.

CONCLUSION

From the findings of this study, the researcher draws the following conclusions:

1. Companies have a better chance of achieving profitability if their credit policy is regularly revisited and adjusted.
2. Cash discounts are not strong measures of reducing bad debts and they sometimes eat into the profits of an organization.
3. The elasticity of demand of an organization's product will determine whether cash discounts would or would not induce prompt payment.

RECOMMENDATION

1. Organizations should consider their mission, the nature of their businesses and their business environment before setting up a credit policy and the credit policy should not be disregarded after it is created.
2. Companies should minimize the allowance of cash discounts to customers as much as possible and should strive to take advantage of cash discounts from suppliers, even if it requires borrowing, provided the interest rate on borrowing is lower than the total cash discount rate for a year.

SUGGESTIONS FOR FURTHER STUDY

1. The scope may be expanded to the banking and oil sector.
2. Credit policy and liquidity of manufacturing may be considered

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ASSESSING THE IMPACT OF MICRO-CREDITS ON WOMEN MICRO-ENTREPRENEURS IN LAGOS STATE, NIGERIA

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ABSTRACT

This study assesses the impact of micro credits loans from micro finance institutions on women entrepreneurs .It also examines women entrepreneur utilization of micro- credits with the view of determining whether such micro- credits were used for purely economic purposes. With the surge of micro-finance institutions worldwide, there is a renewed interest in examining whether accessing the micro- credits have impacts on the beneficiaries. While there are robust data from such researches from developed and some developing countries, little or no empirical studies have been conducted in Nigeria. Hence, this study intends to fill the gap. The data for study was collected empirically through survey method of data collection. Structured questionnaires were used to elicit information from 78 respondents who were chosen through snowball method and random purposive sampling method in three local government areas in Lagos state, Nigeria. Structured questionnaires were administered to women respondents by trained enumerators. The data was analysed using SPSS soft ware. The hypotheses were tested using chi square. The null hypotheses were rejected at 5% significant level. Recommendations were made that will further improve the services of micro-finance institutions for effective and sustainable impact on the lives of the beneficiaries.

Keywords; Women Micro- Entrepreneurs, Micro- Credits, Micro –Financial Institutions, Nigeria

INTRODUCTION

In the sustainable economic development, entrepreneurship has been recognized to play a key role. For instance, entrepreneurship stimulates economic growth, provides additional government revenues through taxes and creates employments opportunities (Reynolds, et, al. 2002).It is known to be equally important for decent work (International labour Organization,2005).Entrepreneurship activities have also been found to be capable of making positive impacts on the economy of a nation and quality of life of people (Schumpeter,1934, Weber, 1904, Adejumo, 2001).These benefits that can be derived from entrepreneurship activities have been one of the key drives behind the surge of micro- credit institutions around the world.

Micro –credits is the name given to small loans for poor people who are regarded as bad financial risks by formal institutions as they do not have sufficient savings, collateral or assets to obtain loan(Central Bank of Nigeria, 2005).It gives poor people access to credit from diversity of micro-financial institutions (MFIs) as they need to exploit income earning opportunities, meet necessities of life, cope with emergencies such as natural disasters and protect them from further impoverishment during economic stress (Rutherford, et al, 2002).

In the words of Noeleen Heyzer (UNIFEM)

“Micro- credit is about much more than access to money. It is about women gaining control over the means to make a living. It is about women lifting themselves out of poverty and Vulnerability. It is about women achieving economic and political empowerment within their homes, their villages and their countries”

Globally, women have been known to have preference over men for micro- credits from micro-financial institutions. There are different rationales that explain this preference: there are gender

inequalities in developing countries that make it difficult for women to access loans from formal institutions (CIDA, 1999). Women are regarded as poorest of the poor in developing countries (Chant, 2004). Women spend more of their income on their families and house hold expenditures as they carried triple burden. Furthermore, women have been known to have superior repayment rates than those of men with MFIs (Deshpanda, 2001).

In contrast to formal financial institutions, Human Development Report (2005) reported that women, while trying to access financial resources are almost invisible to formal financial institutions. In fact, when they do have access to credit, it is usually in some small amount whether it will meet their needs or not. Bameeke, (2005) further opined that that sometimes, credit may be available for women through several schemes, but there bottle necks and multiplicity of schemes that are not adequately listed, as a result, clients approaching one institution are sometimes not aware of multiplicity of schemes, and not aware of the best options to take to access credits.

Now there is diversity of micro- finance institutions offering various services in both developing countries and developed countries. The growth of micro finance institutions worldwide has been accompanied by surge interest in asking whether micro- credits make a difference in lives of the clients. Thus, while this has been happening in developed and other developing countries, there are little empirical researches on the assessment impact of micro- credits on beneficiaries in Nigeria. This study therefore seeks to fill the gap by examining the impact of micro- credits on women beneficiaries. It also aims to examine the utilization of the micro credits granted by micro- finance institutions (MFIs) and the challenges inherent in accessing such micro- credits loans.

OBJECTIVES OF THE STUDY

The general objective of this study is to assess the impact of micro- credits on women entrepreneurs' beneficiaries from micro- finance institution (MFIs).

Specifically, it seeks

a, to examine whether women micro- entrepreneurs utilized the micro-credits only for economic activities ?

b, to assess the impact of micro-credit on women entrepreneurs status within the family.

c, to identify challenges and constraints of women –entrepreneurs in accessing micro- credits.

To achieve the stated objectives, this paper is divided into five sections. Apart from introduction, the second part consists of literature review, the third part consists of research methods. The fourth part is the data analysis and critical discussions of the result. The last part is the conclusion and implications of the study.

LITERATURE REVIEW

OVERVIEW OF MICRO-FINANCE ACTIVITIES IN NIGERIA

In Nigeria, micro- finance institutions are the latest major organ of policy for entrepreneurship finance. The rise of micro finance was in response to the exclusion of a large portion of economically active population from various financial services. Micro finance institutions structures, mechanisms and products are designed to meet the financial needs of those locked out by the banks and other formal institutions. These people include: small business owners or entrepreneurs who constitute about 65% of the informal actors (Report of Lagos Megacity, 2004). They include the artisans, petty traders, mechanics, and dress-makers, retail traders, carpenters among others. These supposedly beneficiaries of micro-finance are classified variously as poor or small business people.

Central Bank of Nigeria, (2005) reports that, these small business people are usually sole proprietorships with start-up capital funded by personal savings by the owners. They are ill-equipped in terms of education and skills. Furthermore, they are deficient in modern record keeping, planning and other basic management techniques. The operators in informal economy

have intense desire to succeed. They feel the pangs of deprivations, and they express strong desire to break-loose. Credit facilities offered on affordable terms are held on to tenaciously to enhance their march towards prosperity.

In Nigeria, Micro-finance services in design and practice, takes these characteristics and other features of micro-enterprises owners into considerations. Adedipe, (2007) observes that microfinance encompasses the provision of financial and management of small amounts of money through range of products and a system of intermediary functions that are targeted at low income clients. Their services also include loans, savings, insurance, transfer services and other financial products and services. The aim of micro-finance is not just about providing capital to the poor to combat poverty on an individual level, it also has a role at the institutional level. It seeks to create institutions that deliver financial services to the poor, who are continuously ignored by the formal banking sector.

PREVIOUS RESEARCHES

There is assumption that micro-credit is the water that will make economic desert bloom. In fact this assumption has become axiomatic. In the words Haynes, et, al (2000), micro- credit can help move the poor towards what they called the ‘‘subsistence plateau’’. More recently, International Monetary Fund (2005) commented on the critical role of micro-credit in achieving Millennium Development Goals (MDGs) globally. Also to Carree, et, al. (2002), micro- credit is a key to strategy in reaching the MDGs and in building global financial systems that meets the needs of the poorest people. Micro- credit is also unique among development interventions for it can deliver social benefits on an ongoing, permanent basis and on a large scale. However, some scholars remain sceptical about the role of micro- credit in development. For example, while acknowledging the role of micro- credit can play in helping to reduce poverty, some critics opined that most micro- credit contemporary schemes are less effective than they might be.

Polokow- Suransky (2003) found among the beneficiaries of micro-credit increases in domestic stress, and the potential for degraded social networks and debt entrapment. He also reported negative impacts on women's income and employment, such as increased workloads and higher social pressure to ensure loan repayment.

Fletschner (2008) stated in his study that a positive impact on non-participants, such as the welfare and education of children, cannot be automatically assumed. More so, women often employ daughters and daughters-in-law as unpaid employees thereby increasing their workload. Finally to him, participation in credit schemes can lead to indebtedness that is unmanageable, simply because there are no sufficiently profitable income-earning activities in which to invest. In this situation, women may end up being even more dependant that they were before.

On the other hand, Impact assessments researches provide evidence of the positive effects of micro-finance on the livelihood of poor women. A study by Hashemi, et, al (1994) in Bangladesh confirms improvements in women's physical mobility, economic security, ability to make own purchases, freedom from family domination and violence, political and legal awareness and public participation, as a result of a more stable integration into microfinance circuits.

Pitt ,et al. (1995) in their study found out that micro-credit to women has positive effects on the schooling of girls, it increases women's asset holdings (except land) and it was a significant determinant of total household expenditure.

Hulme, et al. (1996) in Sri Lanka found that micro- loans contributed to women's independent income, giving them more bargaining power in their relation with male family members, it also enhanced women's empowerment, such as increased self-confidence, and better cooperation with neighbours.

Chen (2002) reports on a study carried out by Grameen Bank in Bangladesh. The report suggests that women participants in credit programmes are more conscious of their rights, better able to resolve conflicts, and have more control over decision making at the household and community levels

In the same vein, a study in Ecuador by Bayes, (2005) found a significant increase in hourly income for women and in efficiency and productivity of their enterprises. In his study, women were also empowered to participate in decisions making and to make choices that serve their needs, which subsequently resulted in increase recognition of women's productive roles

HYPOTHESES

Hypothesis 1:

Ho: Women Beneficiaries of Micro-Credit utilize the Micro- Credit only for economic purposes

Hypothesis 2

Ho: Micro- Credit did not impact positively on Women Beneficiaries' statuses

RESEARCH METHOD

The purpose of this study was to empirically assess the impact of micro – credits on women beneficiaries. To achieve this aim, the study employed primary method of data collection using formulated questionnaires that were administered to the respondents by trained enumerators. Seventy –eight (78) women beneficiaries were chosen through snowball method and random purposive sampling technique. Snowball method is contacting a respondent via the introduction of the previous respondent. These methods were adopted to capture those in categories of supposedly clients of micro- finance institutions. The beneficiaries included in this sample included the market women engaging in retail trading, in various agricultural products, shop owners, food vendors, and Hair- dressers.

The study area for this study was Lagos state in Federal Republic of Nigeria. Lagos state has twenty (20) local government areas. Because of inability to cover all the twenty local government areas, three(3) local government areas were chosen through simple random technique (Lottery). The three local government chosen were ketu/ kosofo local government, Ojo local government and Badagry local government. Thirty- four (34) women beneficiaries of micro- credits were chosen through snowball and purposive method in ketu/kosofo local government. Twenty –one (21) women beneficiaries were chosen in Badagry Local Government, while twenty-three were chosen in Ojo local government. The purpose of the research was explained to them in order to elicit responses from them. Sometimes, we had to buy things, make friends with them or repeat our calls before we get their cooperation. The process of collecting the data commenced in September, 2010 to November 2010.

The data collected was first coded and presented in tables. This helps us to organize the data in order to extract basic information. The data were later analysed by SPSS method of data analysis. Descriptive statistics such as frequency and percentages were used in analysing the data. Chi-square statistical method was used to test the hypotheses. The Four Likert scales: Strongly Agree (SA), Agree (A), Disagree (DA) and Strongly Disagree (SA) was used to analysed the data collected from the respondents

Chi Square Formula:

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

Where

χ^2 = Chi-square

O = The Observed frequency

E = The Expected frequency

Σ = Summation

The Decision Rule; Accept the Null hypothesis if the Chi-Square (χ^2) calculated is less than the Chi-Square (χ^2) Expected; Reject the Null hypothesis if the Chi-Square (χ^2) calculated is greater than the Chi-Square (χ^2) expected.

DATA ANALYSIS /CRITICAL DISCUSSIONS**Demographic and socio economic characteristics of women respondents**

Out of the 78 women respondents in the sample (Table1) who had been the beneficiaries of micro- credits from micro- financial Institutions, 39% were between the ages of 25-34years, while those in the age group 35-44 years constituted 26.9%. . Those who had attained 45years and above consist of 23.1 % ,while the last group- were those in group 24years and below which constituted only 10.3%. The mean age of the women micro entrepreneurs was 26.4years. This result is not much different from the findings of OSSREA, (2005) which reported that women entrepreneurs established their business around the age of thirty years.

Furthermore, 42% of the respondents were married, 28.7% were single, while 7.7%, 10.3% and 11.5% constituted the divorced, separated and widowed. The majority of married women in the sample could be attributed to report by Adegbite et al (2007) study which established that married men and women worked harder in managing a business because of the social, financial and psychological support than single, divorced or widowed individuals. This is important because of family responsibilities and commitments.

More so among the respondents, 42.3% had secondary education; this could be attributed to free education policy which makes access to secondary education possible. 23.1% had primary education. Graduate from tertiary institutions were found among micro-business operators, the possible explanation for this is the lack of employment in formal institutions. Others constitute only19.2%. Among the respondents, 33.3% started their businesses less than four years ago. 43.6% of them have been in the business between 5- 9 years and lastly, 23.1% had been in the business for the past 10years. The mean period for women respondents in this study was 5.9 years.

TABLE 1: ECONOMIC AND SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

SN	Characteristics	Frequency	Percentage	Mean
1	Age Group			26.43 Years
	Below 24 years	8	10.3	
	25-34 years	31	39.7	
	35-44 years	21	26.9	
	45 years and above	18	23.1	
2	Marital Status			
	Married	33	42.3	
	Single	22	28.2	
	Divorced	6	7.7	
	Separated	8	10.3	
	Widowed	9	11.5	
3	Highest level of Education			
	Primary	18	23.1	
	Secondary	33	42.3	
	Tertiary Institution	12	15.4	
	Others	15	19.2	
4	Length of Time in Business			5.90 Years
	>4 years	26	33.3	
	5-9 years	34	43.6	
	<10 years	18	23.1	

Source: field work, 2010

Table 2 discusses how women entrepreneur start their businesses, that is, how do they source for funds to start their businesses.

Table 11 –Initial Source of Capital for Women Micro- Entrepreneurs

Responses	Frequency	Percentage
Personal savings	32	41.0
Loans from co-operators	1	1.3
Formal institutions	1	1.3
Husbands	26	33.3
Friends/Relatives	18	23.1
Total	78	100.0

Sources –field work 2010

Table 2 shows the sources of start up capital of women respondents. About 41% of the total respondents started their micro - business through personal savings, the rest of them either started their business from the money from their husbands or friends and relatives. Only one respondent claimed to have started her business from loans from formal financial institutions. This is insignificant when compared to the total number of respondents. This is also corroborating earlier studies that women micro- entrepreneurs are invisible to formal financial institutions. This result also implies that many of the women respondents did not to start their businesses with micro-credits from Micro-Finance Institutions. Many of the respondents took the loan for only for expansion. This is also in line with the findings by Aderemi, et al (2008), Chowdhury, (2009), and Idowu, et al, 2010. Scholars found in their various studies that women did not receive financial support from society or any financial institutions to start their businesses. This was in spite of request by most of the respondents for financial assistance from government agencies to enable them upgrades their businesses, modernize their operations and participate in the global economy.

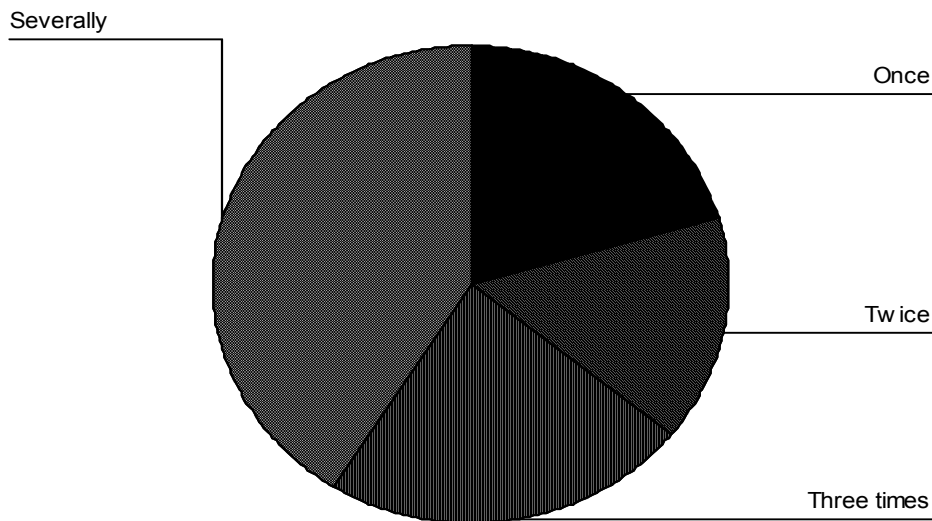
The next table reveals how many times women micro –entrepreneurs were able to access the micro-credit. This is important, as it will enable the women themselves to state the impact micro-credits have had in their lives.

Table III - Number of times women beneficiaries have accessed micro- credits from micro-financial institutions.

Responses	Frequency	Percentage
Once	16	20.5
Twice	12	15.4
Three times	18	23.1
Severally	32	41.0
Total	78	100.0

Source- field work 2010

': How many times have you been able to access the n



Majority (41.1%) of the women beneficiaries of micro- credits had benefitted from the micro credits several times. 23.1 % had obtained the micro- credit loans three times. 15.4% had accessed it twice, while 20.5% obtained it once. Microfinance banks collect obligatory savings from the clients on weekly basis. Micro- credit is given based on the amount saved. The amount given out to women ranges from Twenty thousand (N20, 000=00) naira to Fifty thousand naira (N50, 000=00). The repayment period of micro- credits is usually three months from the date of collection. Repayments are made on weekly basis immediately after receiving the credits. Therefore, women were asked whether the micro- credits were utilized only for economic purposes for which it is meant for.

Table IV below reveals the result. The figure in the table was also used to test our hypothesis which state that majority of the women beneficiaries utilized the micro- credits for economic purposes only.

Response	Frequency	Percentage	X ² fig.	df	Asymp,sig	Level of sig	Min exp cell (.0%)
Yes	11	14.1	40.205	1	.000	0.05	39.0
No	67	85.9					
Total	78	100.0					

Interpretation of hypothesis

From the above table, X² calculated value of (40.205) > X² table value of (3.841).

Hence, the Null Hypothesis (H₀) is rejected while the alternative hypothesis (H_A) is accepted which state that majority of women beneficiaries did not utilize the micro- credits for economic purposes only.

Table V. Distribution of the respondents according to the utilization of micro- credits

Purpose	FREQUENCY	PERCENTAGE
Personal use	19	28.4
House-hold / family use	32	47.8
Social purpose	8	11.9
Saving for the hard days	8	11.9
Total	67	100.0

The result indicates that part of the credit was utilized for other purposes than economic activities by the respondents. 47.8% of the respondents utilized part of the money for household and family expenses. In a related question asked, it was revealed that about Ten-thousand naira (N10, 000=00) to Fifteen thousand naira (N15, 000=00) was used for house hold and family use. This is not unexpected from this study as majority of the women respondents were married with family responsibilities. However, the remaining amounts were used for the purposes it was meant for. The same result was found in Pakistan by Lodhi, et al (2009) in their study among the women who gained credits from micro- finance institutions. The report stated that majority of the respondents utilized their loans in many economic activities and other areas which include: household/family use, personal use, saving for hard days and social purposes.

Women beneficiaries of micro- credits were asked to agree or disagree on the statements about the impact micro- credit had made in their lives. The following table reveal interesting responses by the respondents.

Table V- ASSESSING THE IMPACT OF MICRO- CREDITS BY WOMEN ENTREPRENEURS

Note - N=78

S N	IMPACTS	Mean	A(%)	DA(%)
1	Improvement in physical mobility	2.14	56(71.8)	22 (28.2)
2	Given them economic security	1.95	63(80.7)	15(19.3)
3	Ability to make own purchases	2.15	55(70.5)	23 (29.5)
4	Freedom from family domination and value	2.79	25 (32.1)	53 (67.9)
5	Providers of valuable cash resources	2.09	56 (71.8)	22 (28.2)
6	Increases women's asset holds	2.15	59 (75.6)	19 (24.3)
7	Significant determinant of total household expenditure	2.51	36 (44.9)	43 (55.2)
8	Bargaining power in relation with male family	2.71	24 (30.8)	54 (69.2)
9	Better cooperation with neighbours	2.91	16 (20.5)	62 (79.5)

Source - Field work 2010

Statements were made about the impact of micro- credits on women entrepreneurs' status in the society. From likert scale, the mean score calculated was 2.5. This means that statement with the score that is less than 2.5 denote the positive impact on women entrepreneurs, while the statement with mean score that is more than 2.5 do not have positive impact on majority of women respondents. From the statements in the table, 80.7 % of the respondents agreed that micro- credits have given them economic security, while the remaining 19.3% disagreed. Also, 71.8% believes that it has increased their physical mobility while the remaining 28.2% disagreed.

One of the respondent commented during the interview that “ *At least, micro credits from micro- banks have saved them from embarrassment from borrowing from people and it has enable them to do things without waiting for their husbands* ”

The same result was also found among poor women during USAID's assessment impact of micro- credits in Peru. Dunn et al (2001) found that microcredit, by enhancing the income that households receive from their microenterprises, has an important positive impact on the general welfare of households.

Women beneficiaries were asked a Yes or No question whether micro- credit had impacted positively on their statuses. Table V1 below reveals the answer. The answer was also used to test our second hypothesis

Hypothesis 2

Ho: Micro- credit has not impacted positively on women micro- entrepreneur status

Response	Frequency	Percentage	X ² fig.	df	Asymp,sig	Level of sig	Min exp cell (.0%)
Yes	62	79.5	27.128	1	.000	0.05	39.0
No	16	20.5					
Total	78	100.0					

Since X² calculated value (27.128) > X²table value of (3.841), the Null hypothesis (Ho) is rejected while the Alternative hypothesis is accepted which state that micro- credit has impacted positively on women entrepreneurs status. The result shows that majority of women respondents agreed that micro- credit was significant for them.

Despite their assertion, there are bound to be some inherent problems associated in accessing the loans like any other loans, whether from informal institution or formal institutions.

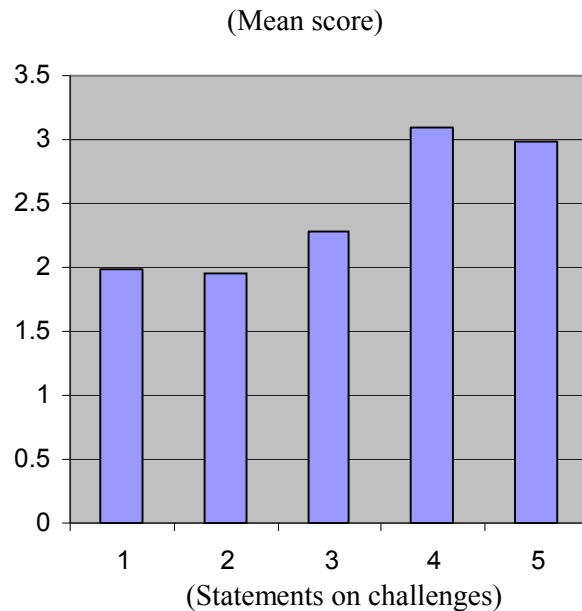
Statements were made about some challenges women were likely to encounter in accessing the loan. The table V11 below reveals the results .There were four challenges women encountered in accessing the micro- credits. 87.2 % agreed that interest rate attached to the loan was too high, 12.8% disagreed on this statement. The second problem was the loan repayment period. 92.3% agreed it was a problem, while 7.7% did not see it as a problem. Furthermore, 97.4% agreed that the micro- credit was too small, 2.6% disagreed. Lastly, asking for collateral was considered a problem by 80.8% of the respondents, while 19.2% disagreed on this.

Table V11 Challenges inherent in accessing micro-credits from micro-finance banks

Note : N=78

SN		Mean	A(%)	DA(%)
1	High-interest rate	1.99	68 (87.2)	10 (12.8)
2	loan repayment period	1.95	72 (92.3)	6 (7.7)
3	Small micro-credit	2.28	76 (97.4)	2 (2.6)
4	Small loans savings	3.09	17 (21.8)	61 (78.2)
5	Asking for collateral	2.99	63 (80.8)	15 (19.2)

Source- field work-2010



CONCLUSIONS/IMPLICATIONS OF STUDY

This study assesses the impact of micro credits loans from micro finance institutions on women entrepreneurs. It also examines women entrepreneur utilization of micro- credits with the view of determining whether such micro- credits were used only for economic purposes. Evidence from this study suggests positive impacts of micro- credits on women micro- entrepreneur. The areas where the impacts were felt include: economic security, increase in physical mobility, ability to make their own purchases couple with the fact that it has allowed the women to increase their assets.

One of the respondent commented during the interview that “ *At least, micro credits from micro- banks have saved them from embarrassment from borrowing from people and it has enable them to do things without waiting for their husbands*”

The study also reveals that micro- credits guaranteed the women beneficiaries were not used only for economic purposes. Other purposes the credits were used for include: household/family use, personal use, saving for hard days and social purposes.

Furthermore, the challenges faced in obtaining the loans include: high interest rate, short repayment period, small credit loans and presentations of collaterals.

Implications of the study

Implications to practice: Microfinance Institutions may increase their responsiveness to Micro -entrepreneurs by offering longer repayment period to women micro- entrepreneurs. This would enable them trade with loans with the hope of making profit. Microfinance Institutions could also offer products and services not directly related to microenterprises, such as credit and savings programs related to education and housing improvements.

Implication to policy: Central Bank of Nigeria need to formulate policy that will increase the number of micro- finance institutions in the country. There also need to educate women on the need for increase in savings and Micro-Finance Institutions mobilize savings from Informal actors. This will enable more women entrepreneurs gain more access to micro-credits.

Implication for future researches: more researches on impact assessment of micro- credits is needed across the country. This in turn will enable the government formulate policies on micro-credits that will be geared towards economic sustainability of women entrepreneurs in Nigeria.

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REPORTING SEXUALITY ISSUES: CASES FROM THE NIGERIAN PRESS

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ABSTRACT

Sexuality issues continue to generate heated arguments whenever such issues are discussed. This is because of the nature of sexuality which often evokes emotional debates. Second, sexuality plays an important role in population politics of families and nations and most economic policies have been fashioned to suit sexuality and its consequences. Furthermore, religious laws and a whole range of taboos have been webbed around the subject of sexuality. Thus, sexuality has throughout history been subject to manipulation and control by individuals and societies for varying reasons. The study which this paper presents, therefore, examines the Nigerian print media coverage of sexuality issues with the intent of determining treatment, framing and relevance. The findings show that the Nigerian print media did not give adequate coverage to sexuality issues for the period under study although most of the stories reported were of high quality. Furthermore, the reported stories were not given the prominence they deserve. It is recommended therefore that the media should demystify the concept of human sexuality and enhance the right sexual attitude amongst individuals in the society by ensuring that majority of the stories on sexuality issues are sourced from specialists so as to enhance the quality of information disseminated to the public on the subject matter.

KEY WORDS: Sex, Sexual Health, Sexuality, Sexuality Education, Sexual Right, Nigerian Press

INTRODUCTION

Communication, as Schramm (1964) pointed out in Amienyi (1994), is the only thing that would "plant the seed of change" in citizens of developing nations that would enable them to "accept new goals, new customs and new responsibilities". Development entails making a better life for everyone. 'In the present context of a highly uneven world, a better life for most people means, essentially, meeting basic needs: sufficient food to maintain good health; a safe, healthy place in which to live; ... being treated with dignity and respect' (Peet and Hartwick, 2009).

Before we continue in this discourse there is need to explain some basic concepts that will help set the stage for this paper. First is the issue of development communication which health communication falls under. Development means different things to different people and professions. However, Wilson (2008) notes that no matter what meaning one ascribes to it,

development embraces the productive change from a state largely considered undesirable and unacceptable to a more desirable and acceptable one. Many scholars have argued that one critical and common factor in the conceptualization of development is that communication constitutes an important factor in the development process. Development communication is therefore conceptualized as the systematic, effective and efficient use of communication structures for development purposes (Ekeanyanwu, 2008) while Jayaweera (1987) cited in Soola (2003:118) views it as:

Systematic utilization of appropriate communication channels and techniques to increase people's participation in development and to inform, motivate, and train rural population mainly at the grassroots level.

Arising from the end point of development communication is social change which is viewed as advancement from a former situation to a situation of better standing and desirability. Social change as a sociological term is defined as, alterations in basic structures of a social group or society. Social change is an ever present phenomenon in social life, but has become especially intense in the modern era. Development has been viewed as a people's capacity to manage and induce change while development communication is the use of communication structures to achieve this change. In a unique way, social change may resemble development if considered in a very restrictive sense.

Sexuality, on the other hand, is a central aspect of being human throughout life and encompasses sex, gender identities and roles, sexual orientation, eroticism, pleasure, intimacy and reproduction (*World Health Organization [WHO]*). Sexuality is experienced and expressed in thoughts, fantasies, desires, beliefs, attitudes, values, behaviours, practices, roles and relationships....” (Ikpe, 2004, p.3). While sexuality can include all of these dimensions, not all of them are always experienced or expressed. Sexuality is influenced by the interaction of biological, psychological, social, economic, political, cultural, ethical, legal, historical, religious and spiritual factors.

Sexuality issues usually covered in the Nigerian press include three basic areas/categories- sexual health, sexual right and sex education- which encompass reproductive rights; adolescent and youth issues; HIV/AIDS; family planning; violence and abuse/female genital cutting/mutilation; infertility; maternal health; abortion and other related topics (i.e. marriage patterns in Nigeria, women and menopause, contraceptive technology, etc). Sexuality is not just about sex; “it incorporates values, how you feel about yourself and others, relationships, and even issues such as substance abuse, and the choices that can be made to illustrate the issues of peer pressure” (*“Region Watch,”* 2005, p.10).

To speed up the understanding of sexuality in Nigeria and Africa at large, there is a need to undertake sexual education and/or studies in sexuality. “Sex education is the introduction of sexual topics within an educational context.... In some countries "age-appropriate" sex education often begins in pre-school, whereas other countries leave sex education to the teenage years and even the late teenage years” (*“Human Sexuality,”* n.d.).

STATEMENT OF THE PROBLEM

A major barrier to the effective coverage of sexuality issues in Nigeria specifically and Africa generally is the “ignorance of journalists and the unwillingness of healthcare providers to provide the necessary information...” (Ike, 2008, p.4). The media, for the purpose of demystifying the subject matter, is competent enough to, and can actually kick-start a debate on “sexuality issues”. They are, as viewed by Njiru and Kinya (2006, p.31), as “a powerful influence on all aspects of

society. With this power comes a major responsibility to present the complexities of human sexuality at all stages of the life cycle in a way that is accurate, sensitive to diversity, and free of exploitation, sexual/gender-based violence, and dehumanizing sexual portrayals.”

This study aims at ascertaining whether the Nigerian print media disseminate information that enhance the understanding of ‘human sexuality’ in its complex forms/expressions thus fostering a safe, responsible, respectful, and pleasurable (not life threatening) sexual life amongst Nigerians. It looks at the Nigerian press with particular eye on the level of responsibility displayed in the coverage of sexuality issues, the depth of such coverage and to also find out if they have shirked their responsibilities to the Nigerian public in this regard or not.

OBJECTIVES OF THE STUDY

The study aims at achieving the following:

1. To determine what aspects of sexuality were frequently featured in the Nigerian press.
2. To determine which aspect of sexuality has the highest frequency of reportage.
3. To ascertain the prominence placed on Sexuality (S), Sexual Health (SH), and Sexual Rights (SR) issues reported in the Nigerian press.
4. To determine the slant given by the Nigerian press to issues regarding S/SH/SR.
5. To determine if the reportage of sexuality issues in the Nigerian print media is of high quality.
6. To ascertain whether the Nigerian print media identify the sources used in reporting sexuality issues.
7. To determine which type of report has the highest frequency of coverage.

THEORETICAL FRAMEWORK AND LITERATURE REVIEW

It is a well-known fact that sexuality “defines the very essence of one’s humanity including one’s self-image, and his/her definition of being female or male, physical looks and reproductive capacity. Sexuality therefore is a fundamental aspect of human existence” (Ikpe, 2004, p.2). Madunagu (2005) sees sexuality as a concept that is not peculiar to any specific group of individuals (male or female) or region but as an attribute all human beings possess. We are to concern ourselves with the negative antecedents in the chronology of sexuality so as to form a better tomorrow for future generations, especially in sexuality issues/matters.

The Sexuality Leadership Development Fellowship (SLDF, 2008) observes that sexuality, sexual rights and sexual well-being “all three are [potentially] positive and empowering concepts especially for young persons and women. Translating them into reality, into lived experience, i.e. realizing meaningful and positive sexuality has however remained a challenge for many individuals and institutions.” Another worrisome phenomenon is the mixing-up of sexuality with sex education; they are not the same. Sexuality encompasses our entire life, values, norms, culture, gender, how people perceive their bodies, sexual orientation and behaviours, reproduction and procreation processes (Garba, 2005).

At the heart of the millennium development goals Nigeria strives to achieve, are the issues of sexuality such as ‘poverty fuelling sexual health diseases, early marriages, limited access to quality information, sexual violence, and gender inequality....’ (Ike, 2008, p.1). The media, in past studies, most often emerges as the principal source of information on sexuality besides friends, sexual partners, schools and parents. They have been noted for conveying information concerning sexually transmitted diseases (STDs), outcomes of sexual relationships, sexual hygiene and puberty signs. Cross-fertilization and experience sharing on sexuality issues are achieved when the Sexuality Leadership Development Fellowship (SDLF) assembles young Africans (aged 35 or below) to advertise “core concerns in sexuality such as healthy and

empowering relationship, pleasure, love, intimacy, happiness and reproductive decision making” (“Sexuality, Rights and Well-Being,” 2008).

Narrow Casting, a peer education and development communication concept/tool is said to be interactive/participatory; it is a format that employs entertainment as a means for informing and educating various target audiences on the health aspect of sexuality (i.e. sexual health issues). It is also said to combine “known advantages of television as a major source of information on sexuality issues for young people and the advantages of interpersonal communication” (Adelusi, 2005).

Improving the health of Nigerians, so as to make Nigeria among the first twenty (20) world economies by 2020, was part of the seven-point agenda of the Nigerian Government under the leadership of late President Umaru Musa Yar’Adua. This shows there is some magnitude of importance attached to issues pertaining to human sexuality, which the mass media ought to reflect in their coverage/reportage. It has also been observed that “the barriers to the effective reporting of reproductive and sexual health and rights also include miscommunication by healthcare personnel, perceptions of researchers to publicity, and research funding politics” (Ike, 2008).

The media, in past studies, are seen as potential leading sources of information on sexual health, sexual rights and sexuality. Overtime, the broadcast media and the internet have been blamed for disseminating messages containing “unrealistic, inaccurate, and misleading information that young people accept as fact” (“Sexuality, Contraception, and the Media,” 2001). Brown (2002) has observed that as “people attend to and interpret sexual media content, they also evaluate and may or may not incorporate what they are seeing in their own developing sense of sexuality.” The print media, therefore, have to present sexuality issues in all their publications responsibly to help individuals develop a positive sense of human sexuality.

Journalists can only report sexuality issues from an informed perspective when there is a connection between them and health establishments, where certain sexuality issues are understudied. The mass media should be engaged in the training and retraining of their personnel so that they would meet the required standards of reporting sexuality issues. Nigerians, in the absence of accurate theoretical framings resulting from insufficient sexuality research by the print media, may have their understanding/knowledge of sexuality constrained (and thereby distorted). It is a general claim that there have been surprising changes in media representations of sex and sexuality over a long period of time. It has become a necessity to study sexual media critically because of the double-edged sword form they take, disseminating both entertainment and harmful messages. The media is noted for their ability to “help break down the cultural taboos associated with sensitive sexual topics and bridge gaps on our sexual knowledge” (“Sexuality in the Mass Media,” n.d).

Of relevance to this study are the message theory (which is concerned with the intrinsic form and content of what passes through the channels of mass communication), the gate-keeping theory, the social responsibility theory, the agenda-setting theory and the second-level agenda-setting theory, to mention a few. From the aforementioned theories, the social responsibility theory, the agenda-setting theory and the second-level agenda-setting theory, are critically significant to this study. These theories, as well as the connection with the subject matter are discussed below.

Bearing the social responsibility theory in mind, the Nigerian print media must assume their duty of covering sexuality, sexual health and sexual right as appropriate (i.e. reflecting informativeness, truth, accuracy, objectivity and balance) so that matters arising from discussions

on human sexuality would be beneficial first to the target audience and then the general populace. It is expected that individuals see to it that the Nigerian print media do not avoid carrying out their duty as expected so that they are not found wanting.

Under the second-level agenda and object salience theory, what really matters is not whether sexuality issues are being covered by the Nigerian print media or not but how sexuality issues are projected in the Nigerian press while setting them as the agenda for the public. What are the ways and manners the Nigerian print media cover *human sexuality* that help them achieve the goal of making it a subject for society to think about?

The agenda-setting theory entails the predetermination of the public issues that are significant and those that are insignificant in the society at a stipulated period of time through the selection of particular news stories and other kinds of information for dissemination as well as the ascribing of importance or emphasis to such stories and information. The underlying assumption in this theory is that media agenda influence public agenda (i.e. what issues people discuss at a given time), and public agenda, in turn, influence policy agenda, i.e. the policy priorities of government. In relation to the subject matter (sexuality issues) being discussed, an application of this theory by media professionals implies that frequent selection and prominent display of stories on sexuality will provoke public discussion on it which may invariably influence government to align its policy priorities with the wishes and aspirations of the people.

The mass media should not only predetermine what issues are of national importance at the moment neither should they maintain a neutral or positive slant on any critical issue (i.e. sexuality issues), if they must be acknowledged socially responsible. Since the press is so powerful as to influence the perceptions of the public on a particular issue, then it behooves it, the task of ensuring that the society obtains a true and clearer picture of the sexuality concept. The press can only achieve this when it maintains a positive stand on topical issues as sexuality. It should be noted that the press must be responsible in handling facts about topical issues as human sexuality. The media no matter the facts and/or the level of objectivity involved must positively present every agenda. That is, no matter how objective the reporter wants to present the issue (i.e. sexuality) in the newspaper (in the case of print media), he must report the issue in such a manner that the public would not only think about the issue but also about the consequences/implications surrounding the issue. This will help to inform the decision(s) of the public towards addressing such issue (i.e. sexuality) positively.

When the Nigerian press consistently take a particular (positive) slant on a topical/national issue (i.e. sexuality) in its reportage, the audience will gradually and/or subconsciously align itself with the position of the media on such issue. The media's presentation of such an issue is the main factor that determines the opinion of the public concerning that issue. Based on the significance of this study, therefore, we noted that what really matters to agenda setting is not the quantity of media reporting per se but the quality. It would do us no good if the media just play up particular issues (perhaps for the fun of it) instead of addressing them properly i.e. positively. When the media present issues relating to sexuality to the public, for instance, they have to ensure they do not only lay emphasis on issues in isolation but also on strategic and practical steps the public needs to know and note (if possible adopt) towards demystifying sexuality issues as well as providing adequate enlightenment on them.

METHOD OF STUDY

Content analysis is the study design used in this study. Five newspapers and magazines- *Guardian*, *Punch*, *Tribune*, *Newswatch* and *Tell*- from over 50 Nigerian newspapers/magazines

were randomly selected for this study. Consequently, sexuality issues as reported in the Nigerian press for a period of six months are analyzed and presented in this study. The total issues published by the selected newspapers and news magazines were analyzed. This amounted to 30 or 31 issues per month per newspaper and news magazine, depending on the month in question. This method is known as “total enumeration” or “census method”. The instrument of data collection used for this study was the coding sheet. The measurements/Units of Analysis are as presented below:

A. FREQUENCY OF COVERAGE: The researchers counted the titles of every report on sexuality issues as they appear in the selected newspapers and newsmagazines to determine the frequency of coverage.

B. ASPECTS: The aspects covered the major divisions/categorical classifications of sexuality issues (which are basically three) that concern this study. They are as given below:

01- **S:** Sexuality

02- **SH:** Sexual Health

03- **SR:** Sexual Right

C. PLACEMENT/PROMINENCE: This was basically used to determine prominence attached to a story or news. In the Nigerian media landscape, stories that appear on the front page of newspapers and newsmagazines are regarded as the most important stories of the day. This was further coded thus:

01- **Front page:** Very important sexuality issues published on the front page(s).

02- **Back page:** Sexuality issues next in importance published on the back page(s).

03- **Inside page:** Least important sexuality issues published on the inside page(s). For the Magazine category, any report that is featured in less than 10 column inches of the magazine is regarded as not important while those that are featured in more than 10 columns inches are regarded as important stories.

D. DIRECTION/TONE/SLANT: This coding category was used to determine the tone or slant the press took in its reportage of sexuality issues. The coding categories adapted for this study include:

01- **Favourable:** Sexuality issues that are presented in such a way that the reader(s) can view such issues in the right context and take a positive stand on related areas of concern.

02- **Neutral:** Sexuality issues that are given a balanced coverage without concentrating on either the negative or positive sides of such issues.

03- **Unfavourable:** The slant is considered negative when sexuality issues are presented in such a way that the reader(s) are forced to perceive such issues in a negative context and take a negative stand on related areas of concern.

E. QUALITY OF THE REPORTS: This was measured according to the level of materiality, clarity, balance and accuracy reflected in the reports on sexuality issues. Ekeanyanwu (2007) developed labels for the purpose of measuring the quality of issues reported and they are presented thus:

01- **Very High Reports:** are adjudged by the researchers as excellent in quality with regard to the content and the language of presentation of the reports. Such reports are also free of grammatical, syntax and other forms of errors usually found in most newspapers published in developing societies like Nigeria.

02- **High Reports:** are adjudged by the researchers to be very good in quality with regard to the content and the language of presentation of the reports. Such reports also have very few of grammatical, syntax and other forms of errors usually found in most newspapers published in developing societies like Nigeria.

03- **Very Low Reports:** are adjudged by the researchers to be very poor in quality with regard to the content and the language of presentation of the reports. Such reports are also full of

grammatical, syntax and other forms of errors usually found in most newspapers published in developing societies like Nigeria.

- 04- **Low Reports:** are adjudged by the researchers to be poor in quality with regard to the content and the language of presentation of the reports. Such reports also contain grammatical, syntax and other forms of errors usually found in most newspapers published in developing societies like Nigeria.

F. SOURCE: This category was used to determine the bylines attached to the stories:

- 01- **In-house/Local/Internal sources:** News sources comprising individuals/staff from within the Nigerian media industry who are employed by the newspaper under study.
 02- **News Agency reports:** Sexuality issues and reports in the Nigerian media sourced from News Agencies.
 03- **Unidentified sources:** This will specifically refer to news stories written without a known byline and the sources used in writing the stories are also not identified.
 04- **Others:** Sources that do not belong to any of the groups stated above.

G. STORY TYPE/CONTENT CATEGORIES

- 01- News story
 02- News analysis/ Feature
 03- Editorial
 04- Interpretative article
 05- Opinion article
 06- Picture/Photo news

RESULTS

A total of 594 issues of the three Nigerian daily newspapers and two Nigerian news magazines were sampled. These issues gave rise to 1748 items on sexuality for the period under study. The percentage of this to the entire news reports in the Nigerian press for the study period was not determined as it is not within the purview of this study. Please, note that the selected units of analysis were content analyzed using statistical tables, simple percentages and bar charts. On the frequency of coverage, the following results emerged:

TABLE 4.1
DISTRIBUTION OF SEXUALITY ISSUES IN THE NIGERIAN PRESS

Table 4.1.1

Categories (For Newspaper)	Valid Percent
Punch	40.4
Guardian	22.7
Tribune	36.9
Total	100.0
	N=1674

Table 4.1.2

Categories (For Magazine)	Valid Percent
Newswatch	40.5
Tell	59.5
Total	100.0
	N=74

Tables 4.1.1 and 4.1.2 show the frequency of coverage of sexuality issues in the selected newspapers and news magazines. The tables show that sexuality issues are actually reported in

the Nigerian press while Table 4.2.1 and 4.2.2 display the aspects of sexuality issues actually and frequently reported.

TABLE 4.2
DISTRIBUTION OF SEXUALITY ASPECTS IN THE NIGERIAN PRINT MEDIA

Table 4.2.1
Newspaper Aspects

Categories (For Newspaper)	Valid Percent
Sexuality	34.8
Sexual Health	59.0
Sexual Right	6.3
Total	100.0
	N=1674

Table 4.2.2
Magazine Aspects

Categories (For Magazine)	Valid Percent
Sexuality	16.2
Sexual Health	77.0
Sexual Right	6.8
	N=74

TABLE 4.3
DISTRIBUTION OF SEXUALITY ISSUES IN THE NIGERIAN PRINT MEDIA
ACCORDING TO PROMINENCE

Table 4.3.1

Categories (For Newspaper)	Valid Percent
Front page	8.5
Back page	3.2
Inside page	88.2
Total	100.0
	N=1674

Table 4.3.2

Categories (For Magazine)	Valid Percent
10 columns & Above	6.8
0-10 columns	93.2
Total	100.0
	N=74

Tables 4.3.1 and 4.3.2 display the prominence placed on the sexuality issues reported in the Nigerian print media (i.e. newspapers and news magazines). As shown above, most of the reports appear on the inside pages indicating low prominence. The same scenario played out in the Magazine where the reports were presented in column inches less than 10.

TABLE 4.4
DISTRIBUTION OF SEXUALITY ISSUES IN THE NIGERIAN PRINT MEDIA
ACCORDING TO SLANT

Table 4.4.1

Categories (For Newspaper)	Valid Percent
Favourable	44.9
Neutral	48.1
Unfavourable	6.9
Total	100.0
	N=1674

Table 4.4.2

Categories (For Magazine)	Valid Percent
Favourable	51.4
Neutral	41.9
Unfavourable	6.8
Total	100.0
	N=74

Tables 4.4.1 and 4.4.2 display the slant of sexuality issues in the Nigerian print media. The three categories used for direction of sexuality issues are favourable, neutral and unfavourable.

TABLE 4.5
DISTRIBUTION OF SEXUALITY ISSUES IN THE NIGERIAN PRINT MEDIA
ACCORDING TO QUALITY

Table 4.5.1

Categories (For Newspaper)	Valid Percent
Very High Report	10.3
High Report	74.1
Very Low Report	6.1
Low Report	9.5
Total	100.0
	N=1674

Table 4.5.2

Categories (For Newspaper)	Valid Percent
Very High Report	2.7
High Report	97.3
Total	100.0
	N=74

Tables 4.5.1 and 4.5.2 display the report quality of sexuality issues in the Nigerian press. The results show that the Nigerian press has not done badly in this area as most of the reports were adjudged of high quality.

TABLE 4.6
DISTRIBUTION OF SEXUALITY ISSUES IN THE NIGERIAN PRINT MEDIA
ACCORDING TO SOURCE

Table 4.6.1

Categories (For Newspaper)	Valid Percent
Internal Sources	63.3
News Agency Sources	6.0
Unidentified Sources	18.9
Others	11.8
Total	100.0
	N=1674

Table 4.6.2

Categories (For Newspaper)	Valid Percent
Internal source	54.1
News Agency source	2.7
Unidentified source	18.9
Others	24.3
Total	100.0
	N=74

Tables 4.6.1 and 4.6.2 show that the Nigerian press predominantly used in-house staff to cover and report sexuality issues. This is commendable. What has been observed in previous studies is an unhealthy dependence on foreign sources for even local issues and stories. The Nigerian press also did well with regard to story classification used. The result as presented in Table 4.7 shows that News Analysis and Features had more than 50 percent of the stories allocated to them. This is very healthy indeed. News Analysis/Features definitely featured the news behind the news and also gave detailed analysis, back-grounding and in-depth information on issues related to Sexuality, Sexual Health and Sexual Rights.

TABLE 4.7
DISTRIBUTION OF SEXUALITY ISSUES IN THE NIGERIAN PRINT MEDIA
ACCORDING TO STORY TYPE

Table 4.7.1

Categories (For Newspaper)	Valid Percent
News story	25.2
News	63.3
Analysis/Feature	
Editorial	1.0
Interpretative Article	3.9
Opinion Article	1.6
Picture/Photo News	5.0
Total	100.0
	N=1674

Table 4.7.2

Categories(For Magazine)	Valid Percent
News story	39.2
News	43.2
analysis/Feature	
Editorial	1.4
Interpretative article	16.2
Total	100.0
	N=74

DISCUSSION

It could be inferred from the data presented that for the study period of six months, the three newspapers and two news magazines together reported 1,748 stories. Out of this, 1674 were reported in newspapers while 74 were reported in the news magazines. Tables 4.1.1 and 4.1.2 above clearly illustrate this fact. The highest percentage of the 1748 stories on sexuality issues was given to sexual health as shown in Tables 4.2.1 and 4.2.2. The study also revealed that the prominence given to stories on sexuality issues by the three newspapers and two news magazines was observed to be of least importance as most of the reports were inside page stories. There were little or no back page and front page stories. This data is illustrated in Tables 4.3.1 and 4.3.2. The data generated from the three newspapers and two news magazines also indicate that sexuality issues, according to content categories, were mostly reported as news analysis/feature and least reported as editorial (See Tables 4.7.1 and 4.7.2). The data presentation, analysis and discussion have also contributed immensely to answering the research questions as well as satisfying the study objectives.

RESEARCH QUESTION ONE

What aspects of sexuality were frequently featured in the Nigerian press?

Table 4.1 did justice to this question. Within the period under study, 1674 stories were reported in the three newspapers and 74 were reported in the two news magazines making a total of 1748 stories in the Nigerian press. Tables 4.2.1 and 4.2.2 further illustrate that all the three aspects of sexuality issues- Sexuality, Sexual Health and Sexual Right- were reported in the selected Nigerian print media organizations within the period under study.

Although Sexuality, Sexual Health and Sexual Right go hand-in-hand, and the subject of sexual health cannot be played down as regards sexuality issues. The Nigerian press ought to have concentrated most of the reports on sexuality. In reference to the statement of the problem, the study aimed at ascertaining the level of responsibility displayed by the Nigerian press in disseminating information that enhance the understanding of 'human sexuality' in its complex forms/expressions thus serving as a foundation for the appropriate understanding of the other two aspects of sexuality issues- sexual health and sexual right.

RESEARCH QUESTION TWO

What aspect of sexuality has the highest frequency of reportage?

Tables 4.2.1 and 4.2.2 go further to illustrate that among the three categories of the subject matter (human sexuality), sexual health was primarily set as the agendum by the Nigerian press for individuals in the country. Thus, the Agenda Setting theory comes to bear at this point to reinforce the role of the Nigerian press.

RESEARCH QUESTION THREE

What is the prominence placed on S/SH/SR issues reported in the Nigerian press?

It can be deduced from Tables 4.3.1 and 4.3.2 that the Nigerian press did not attach much importance to stories on sexuality issues. Considering the significance of the subject matter in question, the Nigerian print media is expected to have most of their stories on sexuality issues on the front pages and back pages. However, this is not the case as majority of the stories (88.2% and 93.2% in the newspapers and the news magazines respectively) are positioned at different places within the inside pages of the Nigerian print media. Since prominence is one way of determining how sexuality issues are presented in the Nigerian press, the Second-Level Agenda and Object Salience theory is of much relevance in this area.

RESEARCH QUESTION FOUR

What is the slant given by the Nigerian press to issues regarding S/SH/SR?

Based on the findings of the study, Tables 4.4.1 and 4.4.2 indicate that the three newspapers had the least amount (i.e. 6.9%) of unfavourable stories on sexuality issues, more favourable ones (i.e. 44.9%) and most (i.e. 48.1%) were reported neutrally. In the case of the two news magazines, stories on sexuality issues had the least amount (i.e. 6.8%) of unfavourable coverage, more (i.e. 41.9%) of neutral coverage and most (i.e. 51.4%) of favourable coverage.

The social responsibility theory lays a demand on the Nigerian press to do a responsible coverage of sexuality issues, which of course, would be favourable most of the time. However, this does not seem to be the case based on the findings of the study.

RESEARCH QUESTION FIVE

Are S/SH/SR issues reported in the Nigerian print media of high quality?

The illustration in Table 4.5.1 and 4.5.2 is an affirmation that sexuality issues in the Nigerian print media are of high quality. Going by the findings of the study, the Nigerian press can be adjudged as responsible in the coverage of sexuality issues within the period under study. These findings, however, met the expectations of the press as outlined in the Second-level Agenda and Object Salience theory. Based on such expectations, the main concern of the study is on how the Nigerian press covers sexuality issues (as regards quality) not necessarily the amount of coverage given to such issues. According to the theory (Second-level Agenda and Object Salience), the manner in which the (Nigerian) press covers human sexuality determines if it will end up being a matter for the society to think about as well as gain from.

RESEARCH QUESTION SIX

Do the Nigerian print media identify the sources used in reporting sexuality issues?

The findings in Table 4.6 indicate that the Nigerian print media identify the sources used in reporting sexuality issues. This identification of sources as well as the percentage identified as internal sources further give credence to the stories on sexuality issues and thus reinforce the social responsibility role of the Nigerian print media, which is encapsulated in the Social Responsibility theory.

RESEARCH QUESTION SEVEN

Which type of report has the highest coverage of sexuality issues?

The answer to this question can be deduced from Tables 4.7.1 and 4.7.2. For the period under study, the researcher's findings reveal that the highest percentage of stories on sexuality issues appeared as News analysis/Features.

CONCLUSION

The Nigerian press has not performed creditably well in its coverage of sexuality issues. She needs to focus more on the crux of every subject matter she reports and endeavour not to only set the agenda for the day but to do it effectively and responsibly. The Nigerian press needs to pay a lot of attention to Editorials, which are commonly used to set public agenda, to stress the importance of subject matters such as sexuality issues. This is the major reason these recommendations are put forward to help address the lacuna which exists in this area of media coverage.

RECOMMENDATIONS

People in power can influence how materials and information are distributed and disseminated. Legal, social, political, cultural, and religious forces can use their power to restrict access to sexual materials as well as to prevent people from expressing their sexuality openly and adopting sexual orientations that may be heavily stigmatized or illegal in their societies (Handel and Stern, 2001). The government is one of such people in power that can influence the way and manner sexuality issues are disseminated in the Nigerian press.

Second, government should support comprehensive sexuality education offered by the print media with the provision of reasonable financial aid(s) which the government must be committed to.

Third, the Nigerian government has to come in financially so as to create that enabling work environment for journalists to play their social responsibility role to the public efficiently. Adequate provision must be made for journalists in the Nigerian print media to give their best while reporting critical matters such as sexuality issues.

A subject of this nature can only be disseminated adequately in terms of tone and quality when journalists who specialize in such area serve as the source of such stories covered in the Nigerian print media. As presented in this study, majority of the stories on sexuality issues were sourced internally but the issue here is not in having internal sources but having the *right* internal sources (i.e. journalists that specialize in the subject matter). Going by the recommendation of Serour and Ragab (2005):

There is need for an intervention programme that would provide a targeted group of newspaper writers with correct, understandable, reliable, and sustainable package of information on sexuality and reproductive health issues. The Ministry of Health and Population could design and implement such a programme, which in the past proved to be successful in the area of family planning. To implement the suggested programme, there is also a need to work with senior editors, to develop a database of the journalists who are interested and qualified to work in the subject area and also to conduct training programmes for the targeted journalists. In addition, it would be important to form a network of the target journalists and to develop a press briefing kit, which should be updated frequently.

With these, we are proposing that the Nigerian media (whether print, broadcast or the internet) should adopt a culture of presenting sexual content in a responsible manner. In an addition, the media should help do the following:

1. Recognize sex as a healthy and natural part of life.
2. Encourage and stress the importance of parent and child conversations about sex.
3. Provide a platform to showcase the consequences of unprotected sex.
4. Mount media campaigns that indicate the use of contraceptives as a normal part of sexual relationships.
5. Depict rape as a crime of violence and not one of passion.
6. Promote the use of condoms to prevent STDs and pregnancy for adolescents and adults who are already sexually active.
7. Promote campaigns that encourage the citizenry to seek help whenever their sexuality is violated or their sexual rights trampled upon.

In this manner, the Nigerian print media would successfully demystify the concept of human sexuality and enhance the right sexual attitude amongst individuals in society.

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**IMPLICATIONS OF SALARY DISPARITIES ON STATE OWNED TERTIARY
INSTITUTIONS IN SOUTH EASTERN NIGERIA: THE CASE OF EBONYI STATE
UNIVERSITY, ABAKALIKI**

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Abstract

The broad objective of this study is to find out the insinuations of salary inequalities on the productivity of Lecturers in State Owned Universities in the South East of Nigeria. Survey method was used. After pragmatic review of the prevalent salary structures of State Owned Higher Institutions in the South East, it is discovered that unnecessary and unacceptable gaps exist between the salaries payable to lecturers. This dampen the moral of lecturers especially in Ebonyi State University where HATISS is still being used to pay the workers while other States use CONUAS one or two, The general implications of this is that it creates room for the incessant industrial action and the eventual loss of academic calendar with the concomitant mass production of unbaked graduates who cannot fit in any public and private sectors employment. Based on the findings, it is recommended that all the Governors in the South East should expedite action to adopt “equity theory of wage” and maintain the principle of comparative norms by paying the University lecturers what is obtainable in other State Owned Institutions of learning in the country. We recommend that South East Governors should discontinue playing politics with education sector which is the pivotal upon which other sectors of the economy depends for growth and national development. The concept of “absolute ability to pay” should be de-emphasized as this destabilizes professional in education system and where possible and unavoidable should be applied with high sense of objectivity and minimal margin. On the side of the lecturers, we suggest that the principle of collective bargaining of all wages negotiation/agreement should be the guiding principle in salary determination and must be abide by all parties involved.

Keywords: Wage, HATISS, CONUAS, Salary, State Owned Universities.

Background to the Study

States in the South East of Nigeria comprising of Abia, Anambra, Ebonyi, Enugu and Imo established State Owned Universities like their counter parts in the country. This was done to compliment the Federal Universities where they exist. These Universities maintain and pay differentiated salary structures to the lecturers with the same academic qualification, occupying the same position and on the equivalent grade level. The enhancement of salary structures and the development of infrastructural facilities has being causing problem to the extent that lecturers of the said Universities has being on strike since July, 2010.

Salary differentiation as matter of fact dates back to industrial revolution in Britain around 17th century and spread to other countries of the world including Nigeria. This incident of salary differentials in Nigeria is the viewpoint of the colonial government introduced in work organisation to determine, differentiate and regulate salary levels of different categories of workers in an establishment. However, colonial government encouraged collective bargaining with minimal government intervention and accorded official recognition to trade unions as a legal institution in salary determination. (Aminu, 2008)

Differentiation of salary may be agreed upon and determined by industrial union representatives (ASUU) and management of the Institution for the benefit of lecturers (labour) and the University. Lecturer in a University, the receiver of wage and as one of the factors of production, is the mental and physical effort of human beings geared towards the achievement of institutional objectives. Many Universities in an effort to maintain proficient labour force (lecturers) and to ensure academic growth in terms of quality of graduates produced require experts and professionals that need to be commensurately remunerated so as to retain them.

As earlier stated, differentiated wage and salary structures exist in Nigeria like other countries in every sector of the economy both in academics and other public sector organizations. This is normally entrenched in the laws or rules governing the organization, but government on many occasions had always set up ad hoc body to consider wages and salaries revisions, well differentiated especially during military regime and the period of labour grievances or disputes. The salary scale may be agreed and at times based on the ability to pay by the proprietors. Based on the premise, it is clear that as from 1941 to 2009; more than thirteen (13) such ad hoc bodies or commissions were instituted to review salaries and wages of public sectors including University system. It is on record that in 1977, the Federal Government established Productivity, Income and Wages Analysis Agency, purposely to collate and analyze statistical data on wages, income and price changes in private and public sectors organisations. This body was intended to serve as a permanent institution to replace institutionalized customs of ad hoc wage commission.

Industrial wage differential in public sector organization, a University community inclusive often reflect variation in level of skills, education and training, qualification and the type of effort expended as well as differing demand and supply situation of labour within the economy. This is akin to Aminu, (2008) in his statement that wage differential is as a reflection of level of skills, education, training and qualification. In a University community, salaries of graduate assistants, assistants lecturers, lecturer 11, lecturer 1, senior lectures and the professors differs. This is normal but the problem with South Eastern States is that salaries of these categories of lecturers are based on the ability to pay and non implementation of the last Academic Staff Union of Universities/Government agreement reached and signed in 2009.

This issue of wage differences in some Nigerian Universities is of great concern at both the state and national levels. At the state level, evaluation of wage rates and earnings between two or more institutions may be used to establish the degree to which earnings over a period of time have distorted, and appraise the expertise differentials, that is wages of professors and those who are not professors. Also, at the national level, wage and salary differentiation for the same occupation in different economies may be compared to determine whether similar skills of workers receive similar premium or differentiated wage.

Statement of the Problems

The growth and development of any University depends to a large extent on the quality of graduates produced. This is normally achieved via enhanced income of the lecturers, appropriate utilization of professionalized human capital and the availability of dependable infrastructural facilities for development. Within the State Owned Universities in the South East of Nigeria, comprising of Abia State University Uhturu; Anambra State University Uli; Ebonyi State University Abakaliki, Enugu State University of Science and Technology; and Imo State University, evidences abound of infrastructural underdevelopment, poor academic performances,

lack of adequate funding of the Universities and poor conditions of service to serving lecturers culminating to incessant industrial action. The Universities are in a state of decay (Nwakpu, 2010). It has been observed that these Universities maintain and pay highly differentiated salaries to their lecturers who are on the same grade levels, performing analogous functions and with the same educational qualifications. For instance, the gap in professor's salary from two different State Owned Universities may be up to two hundred and sixty-five thousand, three hundred and seventy-one naira forty eight kobo (N265, 371.48) likewise other lecturers downstream. This criterion of salary delineation created problems ranging from demoralization of lecturers, intellectuals' exhaustion, migration of professors, killing the education sector, enhancing extortion of money from students, illegal sales of the so called handout, creating avenues for students to indulge in criminal activities, room for the incessant industrial action and the eventual loss of academic calendars with the concomitant mass production of unbaked graduates who cannot fit in any public and private sectors employment. With these problems overtime, ASUU is asking for full implementation of agreement reached in 2009 by maintaining a standard of payment (benchmark) in all Nigerian Universities, while the proprietors are saying go back to work with a little increase in pay and to continue negotiation which ASUU refused.

Objectives of the Study

The broad objective of this study is find out the insinuations of salary inequalities on the productivity of Lecturers in State owned Universities in the South East of Nigeria. The specific objectives of this study are:

- (i) To identify the factors militating against the smooth operations of State Owned Universities in the South Eastern States of Nigeria for the past six months
- (ii) To examine the insinuations of such factors on the productivity of the lecturers in the State Owned Universities in the South East and the students.
- (iii) To verify whether setting a standard of pay (benchmark) in all State Owned Universities in Nigerian as requested by ASUU will eliminate the problem of incessant industrial action.

Significance of the Study

This study will be of gargantuan benefits to all the proprietors of State Owned Universities in Nigeria especially in the South Eastern States where lecturers have been on strike for the past six months that started on July, 2010. The Ebony State Government and indeed all the South Eastern Governors will benefit from this study as it will proffer solutions to the problem of instability in education sector and eradicate incessant industrial action in its entirety in Nigerian Universities. These will enhance increased productivity that will lead to economic transformation and national development. The lecturers will not be left out in the beneficial list as solution to the problems of excessive salary gap, demoralization, intellectuals' exhaustion; migration of professors, killing the education sector will be proffered. The study will also be of benefit to students for the fact that the issue of loss of academic calendars, extortion of money from students by lecturers, illegal sales of the so called handout will also be wiped out. To the general public who patronizes these educational institutions, the cases of students' involvement in criminal activities will also be reduced with the concomitant production of well baked graduates that will be employed in both public and private sector organizations in Nigeria and the world at large.

Review of Related Literature

In Nigerian academic system, especially in the University community, lecturers earns varied salary and wages depending on whether the lecturer is a professor, senior lecturer, or lecturer 1, lecturer 11, and even assistant lecturer and graduate assistant.. Akin to the above premise are the studies of Lindauer and Sabot (1983), House (1984), Boudarbat (2004) and Hyder and Reilly (2005) in Aminu (2008) where they argued that public sector employees earn varying amount of

income based on some identified attributes especially in Africa with particular reference to Ghana, Nigeria, and Kenya. These attributes include education, skills acquired and productivity rate. Agreeing with these authors, but the differences in salary structures of lecturers supposedly is based on academic qualification and position and not on ability to pay.

Under normal circumstances, collective bargaining contracts provide for different rates of wages for diverse categories of employees performing the same kind of work. Such differences are clearly defined, except where and when used by the employers to discriminate on the basis of race, colour, religion, sex or nationality.

The most frequent wage differential involves premium payment for work on relatively undesirable shifts such as afternoon, evening, night and even morning hours (Sloane and Witney, 1977). It has been observed that this type of wage differentiation is mostly adopted by public sector organizations especially those that provide essential services such as medical health workers, security operators and thus requires different shift duties and not in the University communities where lecturers provides the same academic services.. The only genuine and acceptable salary and wage differentials in lecturer's pay should be based on substantive positions and grade levels such as professors, senior lecturers, lecturers 1 or 11, assistant lecturers and graduate assistant, but this is not true to State Owned Universities in the South Eastern States in Nigeria, See Table 1 Below

Table 1 Outlay of the Payment Positions in Some State Owned Universities in Nigeria

S/n	State University	Fees Chargeable	June, Fed Allocation	Allocation Ranking Order/Position	Professor's Salary at Bar
1	Anambra State Univ. Uli	N36,000	N5,885,230,866.28	15 th	N245,000.25
2	Gombe State Univ.	N21,000-27,000	N2,308,273,857.77	33 rd	N502,430.25
3	Univ.of Ado -Ekiti	N90,000-200,000	N2,438,822,806.85	29 th	N502,430.25
4	Ekiti State Univ.of Sc.& Tech., Ikere	N75,000-89,000	N2,438,822,806.85	29 th	N502,430.25
5	Benue State Univ, Markudi.	N20,000-30,000	N2,770,947,636.82	20 th	N502,430.25
6	Abia State Univ, Uturu	N45,000	N2,071,774,499.65	36 th	N245,000.25
7	Kaduna State Univ	N26,000-36,000	N3,283,806,784.47	9 th	N502,430.25
8	Enugu State Univ.of Sc. & Tech.	N40,000-75,000	N2,585,900,626.20	25 th	N245,000.25
9	Ambrose Ali State Univ. Ekpoma	N49,000-62,000	N2,464,818,160.54	28 th	N502,430.25
10	River State Univ.of Sc & Tech.	N49,000-62,000	N2,464,818,160.54	28 th	N502,430.25
11	River State Univ.of Edu.	N12,000-20,000	N2,464,818,160.54		N502,430.25
12	Imo State Univ.Owerri	N30,000-50,000	N2,784,487,150.24	19 th	N245,000.25
13	Nasarawa State Univ.	N18,000-22,000	N2,297,780,113.21	34 th	N502,430.25
14	Ebonyi State	N40,000-	N2,235,540,895.84	32 nd	

	Univ.Abakaliki	60,000			N237,058.77
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Source: Nwakpu Emeka, (2010)

Public sector pay in Nigeria had stagnated at a point since 1993 in spite of the rapidly increasing general price level (Aminu, (2008), this development does not exclude the University Communities. For instance, the gap in professor's salary from two different State Owned Universities is up to two hundred and sixty-five thousand, three hundred and seventy-one naira forty eight kobo (N265, 371.48) likewise other lecturers downstream. The stagnation in public sector (University lecturers) pay may have been responsible for brain drain as is prevalent in the State Owned Universities in Nigeria. It has also been observed that a sizeable number of visitors especially the State Governors in the South East usually do not comply with directives on the agreed implementation of the new salary structure as can be seen in some State Universities in Nigeria today see table 1 above.

In the process of wage determination in Nigerian Universities, most visitors more often than not consider a range of factors in determining whether or not to adopt wage differentiation. These factors range from wage rates, job classes, wage range, skills available, ability to pay, social importance of the job and even competition within the environment of the business enterprise. Ugwunna (2006) commenting on wage differentiation in Nigeria argues that differentiation of wages depends to a large extent on the demand and supply conditions of labour, the length of time for training, the rate of productivity and the social importance of the job. Ugwunna further argued that jobs with hazy duties and responsibilities are normally allocated different wage rates. Beside this theory, are regional, industries, and shift differences that cause an employer to pay different combinations of wage and salary rates. For instance, lecturers in the University, medical doctors, engineers and other civil servants such as accountants and administrative officers receive differentiated wages. This may be attributed to length of training expended and essentiality of the job.

Industrial wage differentials can be explained in terms of three interrelated variables namely-competitions in the product market, value added by employees and labour cost as percentage of total cost, (Holley and Jennings, 1991). Contributions made by workers as factor of production to the value of the final products, services and comparing employees effort to industrial growth helps to explain other reasons for industrial wage differentials. In unionized organization such as Universities, negotiation between union and management determines labours share of the value added, but government in most cases regulates and determines the amount to be paid to her employees through constituted ad hoc committee or other established bodies such as wage and salary review commission, but this contravenes the principle of collective bargaining.

Public sector workers, University communities inclusive deserve adequate compensation commensurate with their labour input in other to bring efficiency in the sector, (Obasanjo, 1999). The emphasis here is that lecturers and other public sector employees should be paid equal to their contributions to the organization. Commenting on this view, Abiodun (2007) strongly agreed that the incessant call for wage increase is based on the gap created between the private and public sector wages and this invariably do not match with the rate of increases in prices of commodities. In Nigeria, what is clear is that government in power often determines when and how to review wages and salaries of workers and that the issue of the forces of demand and supply rarely apply except when government attempts to be objective.

Human capital models of earnings determination suggested that the observed wage differences among individuals are brought about by combined team of school and past investment that involves education, training and work experience, (Becker, 1964 and Mincer, 1958, 1974).The emphasis here is that those with the same academic qualification and on the same position should be equitably remunerated regardless of the University.

Salary in this paper refers to as remuneration paid to lecturers in institutions of higher learning. Fundamentally, this means the basic wage rate, monthly earning, and other compensation earned

in a regular work. This may be structured in accordance with provision in the contract of agreement between the Management and Academic Staff Union of Universities.

Wage differentiation plan in different organizations varies in structures and contents, but their goals are essentially the same, though not in a University system. Holley and Jennings (1991) argued that the essences of wage variation are – to increase employee's productivity, attract prospective employees to the organization and to reward employees monetarily for their increased productivity. This is more appropriate in other public sector institutions, but not in a University system

Theoretical Framework

Collection of concepts, principles, rules, methods and procedures which have been tried and checked by general experience as offering explanation on a giving field of study, is referred to as theory, (Anugwom, 2007). The hunt for a universal or satisfactory theory of salary and wage or a perfect solution to their problem is another endless mission in any academic work. It is indispensable to emphasize, however that these theories of wage are not perfect or irrefutable. Nevertheless, any theory or study which helps to understanding how superlative to decide salary and wage at any work organization must be valuable. Wage theories developed in three stages namely- medieval period of churchmen where we had just wage; the period of British classical economics with the theories of wages fund by J. S. Mill, residual claimant by Francis Walker, exploitation theory of Karl Marx, Adams Smith labour theory of value, and marginal productivity theory of wage postulated by J. B. Clark, (Attamah, 2001).. This study is anchored on or underpinned by equity theory of wage as propounded by Adams (1965) in (Mullins, 1999). Equity theory suggests that employees should be paid salaries and wages corresponding to the value of their contributions to the organization. Equity focuses on employee's feelings of how fair they have been treated in comparison with the treatment perceived by others. This is perceived when the ratio of the person total outcomes to total inputs equals the ratio of the other people's total outcomes to total inputs, in this case, there is equity. Banjoko (2007) posit that an employee is not much concerned with the absolute amount of money paid out to him but with the perceived relationship of what he gets in relation to others, that is what their counterparts receives. Banjoko went ahead to say that the feelings is that if an employees (lecturers) receives the same salary with his referent others who possess the same job inputs such as education, skills, and experience and achieves the same amount of inputs, such a person is most likely to feel sense of equity.. Otherwise, there is Inequity which brings horrible experience such as anxiety, which invariably may result to changes on inputs, outcomes and cognitive distortion

Here, in equity implementation, the strategy that is usually adopted is that of job evaluation. This approach is the most pragmatic way of ensuring proper valuation of each employee's contributions to the institution.

Robbins (1993) in a review of research, suggests that where people perceive inequitable situation for themselves, they can be predicted to make one of six choices:-changing their inputs, that is not exerting as much effort; change their outcomes, for instance, individuals paid on a piece rate increases their pay by producing higher quantity even if of a lower quality; distort their perceptions of self, this is where one may say I used to think I worked at a moderate pace but now I realize that I work a lot harder than everyone else; distortion perceptions of others, for instance, Mr. Eze's job is isn't desirable as I first thought; choose a different reference point, for instance, I may not be doing as well as Mr. Ekwe, but I'm doing better than how Mr. Udensi's did at my age, and finally leaving the field that is quit the job. Equity is much anxious about relative nature of reward. Cole (2004) posits that the attractiveness (valence) of reward in a work context is the extent to which they are seen to be comparable to those available to the peer-group.

In other words, if the ratio of lecturer's outputs to inputs is equivalent to the ratio of productivity to the inputs of the relevant other (lecturer); such a person will feel satisfied. The emphasis is as it concerns lecturers is equitable based on grade levels and positions. This can be expressed mathematically as

$$\text{Equity} = \frac{X_a}{Y_a} = \frac{X_b}{Y_b}$$

Where X_a = Outcomes of lecturer A

X_b = Outcomes of referent other lecturer B

Y_a = Inputs of lecturer A

Y_b = inputs of referent other lecturer B

In the above circumstances, the amount of effort or inputs of lecturer A and his outputs is equal to the inputs and outputs of the referent other, here referred to as lecturer B. In this case equity is achieved and there will be no apprehension

On the other hand, if the ratio of inputs-outputs of lectures A is higher than that of lecture B and they are paid the same salary, lecturer. A will feel discontented, because the principle of equity has been violated and bring tension. This is expressed as

$$\text{Inequity} = \frac{X_a}{Y_a} > \frac{X_b}{Y_b}$$

In a situation like this, lecturer. A is dissatisfied because he receives the same pay as lecturer B despite the fact that the ratio of his outputs is greater than that of lecturer. B or that they are not on the same grade level or position. This perception of inequity in wage results to serious tension. The solution to this type of problem according to Robbins (1993) and Banjoko (2001) is by creating an equitable situation through the following avenues- decreasing his output while holding his inputs constant, increasing his output while holding his inputs constant, decreasing his both outputs and inputs, choosing different comparison referent others, and finally quitting the jobs. This is exactly what is happening between the State Owned Universities and their respective Government in the South East. We are advocating that equity theory of wage should be based on the same profession, experience, education, skills acquired the same grade levels and position the lecturers occupies and not with the absolute contribution of prospective employees.

Indeed, equity theory as based on the view that equal wages for all categories of workers on the same grade levels should be adopted. The equity theory however does not compensate for job interest, personal achievement and exercise of responsibility as intrinsic motivators for higher and improved performance. This theory does not encourage creativity, further education, competition, and discourage hard work among the employees. However, equity theory and principle of comparative should be applied regardless of the short coming so as to eliminate the ills or pitfalls of wage disparities in all the State Owned Universities in South Eastern Nigeria

Factors Affecting Wage differentials in State Owned Universities in Nigeria

Numerous factors are affecting wage differentiation in State Owned Universities in Nigeria especially when critically examined and compared with other Universities in developing countries such as Ghana and the host of others. The factors affecting salary determination are complex and closely related to the economic and social system of Nigeria. Prior to this period, governments adopt, establish and determine wage, salaries and other related benefits been paid to her employees and lecturers inclusive. Some times on the ability to pay. But presently and under normal circumstances, ASUU and management officials of a University have to agree on what

the term salary means before they can successfully bargain over the issue. This argument is appropriate and in consonance with the principle of collective bargaining which emphasizes collective agreement to be reached on the issues of wages, salaries and other related conditions of service. The major factors that affects wage differential are the ability to pay, competition and the living wage (Sloane and Witney, 1977).

Government directives on wage and salary determination spell out what should be paid to workers at the Federal and State levels and at times ask State Government to negotiate with her employees based on the ability to pay as in the case of Obasanjo's administration in 2000. Another outstanding factor affecting salary differential is the existing political forces, which according to the study by Gunderson (1979) influences public sector wages indirectly through institutional channels. This in the end determines the framework for the bargaining process. These institutional forces relate to rights to organize, appropriate, crisis/dispute settlement procedure, the allowable number of bargaining issues, appropriate wage criteria and comparable wage survey. University salary can equally be affected by such aggregate policies such as wage-price guidelines, deliberate and stealth attempts/decisions to contain the growth of public sector by the government that be.

Factor to be considered in wage and salary determination is the unpredictable forces of labour market (demand and supply) in the setting of wages (Fapohund, 1979). This author further stresses that in the case of contemporary Nigeria, wages and salaries is normally determined and regulated by administrative decisions of government. These administrative decisions include salary and wage commissions, price and income policies and any other ad hoc committees that may be instituted for the purpose of wage and salary determination. However, this should not be done in the absence of ASUU or their representatives so as to avoid unpleasant development such as industrial action by lecturers.

Anugwom (2007) identified five factors that affect wage differentials to include – industry average/going rate, ability to pay, cost of living, living wage, and productivity of the industry concerned. The emphasis here is based on other public and civil servants excluding lecturers. In addition to what Anugwom said is that education; span of training, seniority, hazardous nature of the job also affect wage differentials which may be applied to differentiate between the categories of lecturers..

From the review of some related literature on the factors affecting wage differentials in State Owned Universities in Nigeria, it is clear that the most noticeable ones among them are- the ability to pay, education; length of training, seniority, hazardous nature of the job, and at times politically motivated.

Ugwunna (2006) posits that the quality of employees the organisation needs for effective operations, competition of other organisations and ability to pay affects wage differential. Having discussed the factors affecting salary differentials in State Owned Universities in Nigeria, let us quickly look at the strategies that are usually adopted to achieve effective wage differentiation.

Strategies for Determination of Wage Differentials

Dissimilar strategies exist for fixing and determination of wage and salaries of lecturers of State Owned Universities in Nigerian. Aminu (2008) quoting Akinwale (2000) identified the followings strategies for wage and salary fixation- (i) Job evaluation and government policy, (ii) Ability to pay on the part of the employers (iii) Cost of living, and (iv) Collective bargaining between the visitors and ASUU.

The most interesting strategy is the last one in which government bargains with the ASUU or their representatives. In this case, wages and salaries committee are constituted or set up by government and expected to come up with a recommendation based on the collectively agreed salary structure. Wage bargaining or negotiation committees are bi-partite in nature where government or their agency engages in dialogue with representatives from unionized labour (Owoye, 1994). It is clear that the labour market does not function in a perfectly manner to assure

itself that employees of equal ability are equitably remunerated. Ogunbamero (2004) in his report declared that the deregulation of collective bargaining with various tiers of government and their agencies are required to negotiate directly with their appropriate industrial unions. This supposedly should apply to all levels of governments as introduced by the economic bill for the ability to pay by the employers of labour, though may be detrimental for unions without bargaining power..

Methods of Wage Determination in State Owned Universities

Different methods exist by which wages and salaries of lectures in State Owned Universities in Nigeria may be determined. These techniques according to Anugwom (2007) includes- collective bargaining, direct negotiation, statutory procedures, (voluntary and compulsory arbitration), wage commission, minimum wage board and minimum wage determination process and voluntary award by the visitors.

In a State Owned Universities, the methods of wage and salary determination is by using the concept of collective bargaining in which lecturers or their representatives at times negotiate with the management or their agencies on the issues of wage and other conditions of service. In collective bargaining, collective agreement is reached between ASUU and management of the institution. The agreement so reached is supposed to be binding on all the parties involved but in most cases, government violate the agreement reached and may through their agencies award salary package of their choice without due bargaining process with labour thereby creating room for dispute. Another method of wage determination is by wage commission in which government severely uses ad hoc committee to fix wages and salary of their employees.

In fixing the salaries and wages of workers, it is usually differentiated on the bases of educational qualification and skills among other things, (Anugwom, 2008), and more on the ability to pay.

Beside the wage commission, is the statutory arbitration procedure which may either be compulsory or voluntary for the employers and ASUU representative to meet within specific period of time especially when dispute has to be avowed. For instance, the Wages, Salaries and Emolument Relativity Panel of 2004/2005 and the Consolidation of Public Sector Emolument Panel of 2005/2006 This process become compulsory especially when the dispute is referred to Industrial Arbitrary Panel. For instance, some State Government agreeing to pay CONUAS 11 by now since 2008. This method is not the best approach to wages and salaries determination as it is being done in an atmosphere of chaos.

Effects of Salary Gap on the Performance of Lecturers

Salary as a partial motivator for the University lecturers determine the operational performance of the system especially when effectively and appropriately or objectively applied. The overall University performance should be related to such variables as increasing quality graduates produced, improved service delivery, available infrastructural development or obtaining the best results in important areas of organizational activities. This corroborates Reddin, (1970) Drucker, (1988) in Aminu (2008) when emphasizing on organizational performance. This is achieved through production efficiency and effectiveness of lecturers. Mullins (1999) distinguished between efficiency and effectiveness by saying that while the former is concerned with doing things right and relates to inputs and what a manager does, the former is concerned with doing the right things and relates to outputs of the job and what managers actually achieves, Mullins further argued that performance is related to the goals of the institution including informal and formal goals of individual participants and managers in order to achieve productivity.

Productivity is defined as an estimate of output per labour-hour worked in an organization, (Ivancevich, Lorenzi, Skinner and Crosby, 1994). From all signal, it is apparent that productivity is adversely affected which is palpable when one pays visit to some State Owned universities especially in the south eastern States of Nigeria. This is observable when we look at the poor

quality of students produced, decayed infrastructural facilities, non professional teaching staff, lack of quality services by lecturers and the subsequent students' involvement in criminal activities such as cultism and exams malpractices of all kinds.

Professors in different field migrate to other Universities with higher pay thereby leaving the students at the mercy of graduate assistants and lecturers 11 who are less qualified to handle senior classes in the University. In most cases, students are seen roaming about in the University premises without reading their books and at the end of it all indulge in exams malpractices such as cheating and even sorting some of the lecturers so as to enable them to pass their exams. A visit to some Department in Ebonyi State University portrays that most of the senior academics in the Department have left to other University with higher pay packages..

Most of the few lecturers available are seen roaming about, with students not doing their work as required by their professional ethics, while some do not even come to school at all. Others often come and leave the school any time they like, thereby resulting to the collapse of the institution, causes migration among the senior academics and the consequent loss of the factor of production within the University system.

Consequences of Industrial Action by Lectures in State Owned Universities in the South East

The disparities between salary structures of State Owned Universities in the South East results to disputes with its concomitant incessant industrial action by the lecturers in their respective Universities. This is inimical to the healthy growth of the State Owned University in the South East of Nigeria and the economy of the country as a whole.

There are a number of consequences of disputes/conflicts which according to Schmidt in Aminu (2008) include- some people feel defeated and demeaned, strikes, dismissal of employees, distance between people increased, there is a climate of mistrust and suspicion, individuals and groups concentrated on their own narrow interests, decrease in employee turnover, distorted perception, rise of strong leaders and in negative stereotype, emergence of blind spot-failure to utilize some areas of compromise as a result of quarrels, and subsequently strike by ASUU members.. In a University system, the above enumerated consequences is pragmatic and factual

Anugwom (2007) citing Ubeku (1975) enumerated the negative impact of industrial action by employees to include – termination of contract, breach of contract by the employer, suspension of mutual obligations, loss of income by the workers during the period especially when the policy of no-work-no-pay is applied. Emphatically, as it concerns a University, the economy of the State will be adversely affected as students will longer pay their school fees[

Findings

Based on the pragmatic review of relevant literatures of the salary structures in the State Owned Universities in the South Eastern Nigerian, evidences that abound shows that there is high degree of differentiated salary payable to lecturers of Ebonyi State University and other four State Owned Universities in the South Eastern Nigeria. Also revealed in the course of this study is that the many professors in Ebonyi State University have left the University to other Institution because of higher wage that is usually offered by similar Universities in the country. Evidence has also shown that a salary package that is highly differentiated in a University system offers no motivation to lecturers in lower paid Universities. The same may even apply to those at higher level especially when marginal diminishing return sets in and for the fact that they already know that what they receives is higher than that of their counter parts. For instance in the Ebonyi State University the evidence is clear.. This trend calls for standardized salary structures (benchmark) for all State Owned University lecturers in the country. Differentiated wage system payable to lectures increases efficiency in the production process to those that are highly paid and encourages hard work, retraining among the lecturers of the institutions with lower pay.

In addition to the above is that most State Universities in the South East are being politicized by the politicians thereby killing the education sector, promoting industrial disharmony, promotes “greed” “corruptions” and unparallel quest for money thereby resulting to fraudulent practices and illegal sales of unquantified so called hand out by the money monger lecturers in order to make both ends meet. This leads to questions on how and when shall these evil syndromes be stopped in Nigerian education sector.

It is obvious that while the other four State Owned Universities in the South East of Nigeria are paying their lecturers with CONUAS 1 or 11 and are agitating for three, the Ebonyi State University lecturers are still receiving their pay with HATISS of 2007,

This gap is too much and may induce or force lecturers of the Ebonyi State University to refuse in entirety any explanation that may be given by State Government for such high levels of disparities in the wages and salaries structures. A rationale human being will under no circumstances agree to any reasons for such disparities as the same lecturers buys from the same market, pays the same rent, and even incurs the same transportation cost., possesses the same academic qualifications and on the grade level

Conclusions

Attempts have been made in this paper to identify the implications of salary and wage disparities in State Owned Universities in South Eastern Nigeria, its effect on the productivity of the lectures, the consequences of incessant industrial action by the lectures of State Owned University and its effect on the economy of the nation as a whole From the review of relevant documents and evidences that abound, we conclude that wage and salary differentiation has positive and negative impacts on the visitors of the Universities, lecturers and the economy of the country. In the first place, wage differentiation has the following negative effects- loss of capitals, lives, causes the total collapse of the institutions by means of withdrawal of accreditation, expensive to operate, brain drain and compulsory, causes migration especially among the lower paid professors of the State Owned Universities and the consequence loss of the factor of production, acts as a magnet by attracting new lectures into the new area with higher wage thereby depleting the existing institutions of its manpower. The application of the concept of “absolute ability to pay” destabilizes other universities that cannot pay as much as their counter parts. We also concludes that the problems of incessant industrial action by lecturers of South East Universities emanates from government mendaciousness of purpose by not abiding to collective agreement reached with ASUU or their representative concerning wage, other related benefits of employments. It is obvious that while some State Owned Universities in the South East pay their lecturers with Harmonized Tertiary Institution Salary Scale (HATISS) their counter parts in some States are paying with Consolidated Tertiary Institution Salary Scale (CONTISS). This action is enough to induce strike, dissatisfaction, demoralization, and migration by the lecturers of State Owned University especially professors. The gaps created by wage disparities in the South Eastern Universities are too much and as such creates havoc/dispute among the lecturers of the State Owned Universities

Recommendations

Based on the conclusive evidences revealed in the course of this study, the following recommendations are made.

- (i) We recommend that all State Owned Universities in the country should adopt a benchmark (standard pay) to all the lecturers in the Universities in the country and not on absolute ability to pay” since this creates much gap between one University and the other.
- (ii) Also recommended is that “equity theory of wage” should be espoused and applied dispassionately in all State Owned Universities as this will facilitate to get rid of

- the discrepancies in salary structures and consequently create a podium for an appropriate and favorable atmosphere for industrial synchronization to flourish.
- (iii) Again, we recommend that all the State Universities in the country should emphasize and adopt sound wage and salary policies and administration comparable to international standard and this will be based on “principle of comparative norms” so as to ensure equality pay since all the lecturers provide equal services to the students and make purchases from the same markets, pays the same transportation cost,, and even house rent.
 - (iv) The Salary and Wage Commission or any other body concerned with wages and salaries review whether ad hoc or permanently instituted should be guided appropriately by the government and ASUU or their representatives and that the terms of references clearly stated so as to enable them have a focus and achieve a meaningful result that will be acceptable to both the visitors and lecturers in realities of economic prevailing conditions..
 - (v) We also recommend that the education sector in all echelon should not be politicized by the State Government in the South Eastern States of Nigeria especially in determination of lecturers’ benefits.
 - (vi) Regarding the issue of incessant industrial action (strike) by State Owned University lecturers, we recommend that it should be made mandatory or a law enacted backing it to ensure complete compliance of the agreement reached between ASUU and the State government. This will eliminate the syndromes of incessant industrial action and its associated pitfall.

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PERSONAL AND PSYCHOLOGICAL FACTORS THAT INFLUENCE ATTITUDE TOWARDS MULTIPLE - ROLE PLANNING BY WORKING WOMEN IN THE EASTERN NIGERIA

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Abstract

The study examined the predictability of educational attainment, age, achievement, motivation, career and problem-solving capacity or ability on attitudes towards multiple-role planning among working women in Eastern Nigeria. The sample for the study comprised a selected number of working women from the five Eastern States of Nigeria. A major problem of the study is the conflict between work and family role experienced by working women. A sample of 200 respondents were administered with measures of problem-solving ability, attitude toward multiple role planning, achievement motivation and work-role salience scale questionnaire. The data gathered for the study were analyzed using hierarchical multiple regression analysis. The findings indicated that achievement motivation was the best predictor of attitude towards multiple role planning scale (ATMRP) among working women. The results indicate the need for counseling psychologists to design interventions that will consider the personal and psychological factors in order to help women plan for multiple role.

Key words: Multiple-role, Attitudes, Problem-solving, Behaviours, Achievement.

Introduction

In traditional African society, the roles of a woman are bringing forth children and servitude. Ironically, the traditional education system in Africa is preferred because it ensures that women are equally given such adequate education as to prepare her for her role in the society. Such an education thus prepares the girl in domestic duties, farm work, local trading, cultural activities, fetching water and wood, home keeping and childcare. In traditional African society the roles of the woman revolve around the home while that of the man is basically outside the home (Aremu and Adeyoju, 1999).

However, with Western education and civilization, African women like those in the Western world, began to gradually encroach into professions (e.g.) teaching and civil service) that were formerly dominated by men in the last two decades (Aremu and Adeyoju, 1999; Folbre 1994; Udegbe, 2003). McCracken and Weitzman (1997), Segal and Lea (1992), and Aremu and Adeyoju (1999), have reported that the last two had witnessed dramatic rise in the women labour force participation, saying that more women than men have entered the labour force. In France, the number of working women was reported to rise by 3 million and men only 500, 000.

The above scenario is also true of the Nigerian women (Alarape and Aforabi, 2001; Aremu and Adeyoju, 1999; Udegbe, 2003).

With this trend, more women are performing multiple roles as homemakers, workers and executives. That is, they perform both family and work roles (Jalilvand, 2000; Kossek and Ozeki, 1998; McCracken and Weitzman, 1997). There is no doubt that there would be conflict between work and family roles being played by the women. This may be the result of conflicting role

pressures between job and family that are incompatible, which makes participation in the other activities difficult.

Multiple roles could generate stress among the women in the sense that they expect to be active participants in the labour force and yet their desire to be involved in family roles had not diminished over the years having too many tasks to perform at work and at home. Alarape and Afolabi, 2001; Fone, 2000 and 2003; Portello and Long, 2001; Swanson, 2000).

Although marriage and employment together have beneficial outcomes on the average, there are some women for whom the consequences of multiple role involvement are less benign. Therefore, managing conflict between work and family role demands is an important challenge for individuals and organizations.

Women's aspiration for multiple role lifestyles has been well documented in the research literature (Alarape and Afolabi, 2001; Frone, 2000 and 2003; McCracken and Weitzman, 1997; Coyne, Thompson and Palmer, 2002; Sarwar and Shah, 2003). Little is however known of the processes by which multiple role plans are developed. There was need to understand these processes because they are central to the understanding of the work-family interface which also forms an integral part of the overall conceptualization of women's career development (Fitzgerald, Fassinger and Betz, 1996; Green and Russo, 1993). Research indicate that many young women do not tend to develop well formulated plans for balancing work and family responsibilities and that they don't expect multiple role conflict to be a problem to them even when they acknowledged that it may exist (Alarape and Afolabi, 2001; stake and Rogers, 1989; Weitzman and Fitzgerald, 1996). According to Baber and Monaghan (1988), many young women expect that if they are organized, flexible and efficient, they will be an indication that many young lack understanding of the challenges involved in balancing career and family roles. Generally, when they are confronted by unplanned responsibilities they try to adapt to changes that come with work and family roles.

To expand our knowledge of the process of multiple roles planning, Weitzman (1994) hypothesized the construct of multiple role realism. Weitzman (1994) defined multiple role realism as the recognition that simultaneous work and family involvement is complex and potentially stressful, and it results in an awareness of the need for careful planning and consideration of the interface between work and family roles. The important components of multiple role realism are adequate knowledge of multiple role issues (e.g. consequences of career interruption, cost and availability of childcare) and fashioning out multiple role plans that are congruent with individual goals and values (McCracken and Weitzman, 1997).

Multiple role realism derives from Crites's (1978) career maturity model in two ways. First, developmental readiness to plan for work and family roles increases with a woman's involvement in multiple roles. This is similar to the developmental nature of career maturity in which career maturity increases with age (Crites, 1978) and specific development tasks are identified at different ages, (Super, 1995). Second, there is a proposed relationship between the process of planning for multiple role involvement and actual content of work and family plans, which a woman develops. This is similar to the relationship between career choice content and the process of career decision making which is central to Crite's (1978) model.

The purpose of this study is to find some personal and psychological factors that influence attitude toward multiple roles planning of employed women in South Eastern Nigeria. The only study which is related to this topic (McCracken and Weitzman, 1997) investigated the influence of problem-solving appraisal, personal agency and traditionality of career choice on British women's attitude toward multiple role planning. Similar study had been done in Nigeria.

OBJECTIVES OF THE STUDY

1. To examine the influence of personal and psychological factors on the attitude of working women toward multiple role planning.

2. To encourage women to aspire and occupy positions of responsibility in the spheres of human endeavour.

METHOD

The sample consisted of 200 married women randomly selected from the population of employed women from the state capitals in South Eastern Nigeria- Enugu, Abakaliki, Awka, Owerri and Umuahia. All the women were required to meet the following conditions for eligibility to participate in the study. These were:

- (1) They must have been married and employed for at least four years, as this would allow for family-work role experiences from which the needed information could be tapped.
- (2) They have at least secondary school education so that they would be able to comprehend the contents of the questionnaires.

The participants' types of occupation were school counselors = 9(3.54%), accountants = 9 (3.54%), civil servants = 20 (7.87%), secondary and primary school teachers = 130 (51.18%), nurses = 68 (26.77%), estate manager = 1 (3.9%), lawyers = 2 (7.8%), lecturers = 12 (4.72%), laboratory technician = 1 (3.9%). The educational qualifications of participants were as follows – West African School certificate = 11 (4.33%), Nigerian Certificate in Education = 90 (35.43%), Bachelor of Arts/Bachelor of Science Degrees = 14 (5.5%), Bachelor of Education/Bachelor of Science (Education) / Bachelor of Arts (Education) Degrees = 49 (19.29%), Registered Nurse, Registered Midwifery Certificate = 68 (26.77%), Master of Education = 12 (4.7%), Ordinary National Diploma = 7 (7.8%), Higher National Diploma 8 (3.14%).

Two hundred questionnaires were administered at 40 per state. Two hundred questionnaires were collected and used in the analysis giving a return rate of 100%. The mean age of the women was 35.03 years with a standard deviation of 5.20 and an age range of 23 to 47 years.

INSTRUMENTS FOR DATA COLLECTION

The instruments employed in collecting data were a demographic questionnaire that assessed sex, age, educational level, type of occupation and working experience, Problem-solving Inventory (PSI) (Heppner, 1988), Attitude Toward Multiple Role Planning Scale (ATMRP), (Weitzman, 1994) Achievement Motivation Inventory (Spence and Helmreich, 1983) and Work-Role Salience Scale (WRSS) (Greenhaus, 1973).

ATTITUDE TOWARD MULTIPLE ROLE PLANNING SCALE (ATMRP)

The ATMRP scale consists of 40 five-point likert items (10 items per scale) designed to measure the degree of realism-unrealism embedded in individuals' attitudes toward multiple roles. It has four scales: knowledge/certainty (the degree of knowledge and certainty a woman has about planning for multiple role lifestyle) (10 items), Commitment of Multiple Roles (Commitment of multiple roles) (10 items), Independence (independence in multiple role planning and decision making) (10 items), and Involvement (degree of involvement in multiple role planning and perceived immediacy of the need to plan) (10 items). High scores on the ATMRP scale represent realistic attitudes toward multiple role planning. The ATMRP had been reported to have strong internal consistencies with coefficient alphas ranging from 70 to 80 (Weitzman, 1994, 1996). Test-retest reliability coefficients over a 2-week interval with American women ranged from .62 to .90 (McCracken and Weitzman, 1997). Some of the items of ATMRP were recommended to be suitable for Nigerian situation.

Five items were rewarded among which are the following:

1. Strategies was replaced with methods in two items Viz(i) when thinking about how to combine a career with a family, you should consider several different strategies. (ii) I know a lot of strategies for combining family with career in a way that minimizes stress involved.

2. Obligations were replaced with responsibilities in “you should choose ways of managing your career and family obligations so that you can do it”.

Afterwards, the reliability of 0.83 over a 2-week interval with some educated employed Nigerian women. The validity of ATMRP scales reported by Weitzman (1996) showed that the instrument could differentiate between women whose work-family plan were compatible and those whose plans were incompatible.

PROBLEM-SOLVING INVENTORY (PSI)

The PSI (Heppner, 1988) assesses individuals' perceptions of their problem-solving attitudes and behaviours. The PSI has 32 six-point Likert items response options ranging from disagree to strongly agree. It consists of three categories. These are: problem-solving Confidence (11 items); Approach-Avoidance Style (16 items); and Personal control (5 items). A PSI total score was used as a single score which represents the general index of problem-solving appraisal for the present study. Low scores reflect self-perceived effective problem-solving strategies. The internal consistencies of the factors ranged from $r = .72$ to $.90$, $N = 150$ and stable over a 2-week period (which ranged from $.83$ to $.89$, $N = 31$; Heppner and Petersen, 1982). For this sample, the PSI total score has internal consistency alpha of $.85$, $N = 50$. The validity of the PSI had been established from several studies and had been shown to be related to cognitive (academic performance), affective (depression), and behavioural activities (group activities) (Heppner, 1988). This instrument had been used with success among Nigerian samples.

ACHIEVEMENT MOTIVATION INVENTORY (AMI)

This self-report measure is part of an instrument called the work and Family Orientation Questionnaire (WOFO) developed by Spence and Helmreich (1983). It contains items dealing with attitude toward achievement related activities. The instrument consists of three dimensions. “Work” factor (8 items) which represents effort dimension i.e. the desire to work hard and to do a good job of what one does. The “Mastery” factor (10 items) reflects a preference for difficult challenging tasks. The “Competitiveness” factors (5 items) describe the enjoyment of interpersonal competition and the desire to win and be better than others. The instrument contains 22 five-point Likert items with response options ranging from Disagree Strongly to Agree Strongly. Higher scores on the AMI indicate higher achievement motivation. The internal consistency reliability of this instrument as determined by the present author and as measured through Cronbach's alpha was 0.83. The instrument's validity ($r = .60$, $N = 100$) was found by correlating the scores of 100 women on the Achievement Motivation Inventory by Scale by Oni (1983) with their responses on a similar Achievement Scale by Bakere (1976). The Achievement Motivation Inventory by Spence and Helareich (1983) was found to be suitable for Nigerian samples.

WORK-ROLE SALIENCE SCALE (WRSS)

The WRSS is important in a person's life. It has been used as a uni-dimensional measure (Greenhaus and Sklarew, 1981) and factor analyzed into three subscales by Greenhaus (1973). These are relative importance of work and career (7 items), planning and thinking about career (8 items), and General attitude toward work (9 items). The instrument adopts a five-point Likert scale ranging from 1 = Strongly Disagree, 5 = Strongly Agree. High score on the WRSS indicates greater importance of work in a person's life. The scale has adequate reliability as a uni-dimensional measure (Watson and Stead, 1990). Internal consistency reliability (Cronbach alpha) for samples from South Africa established at 0.98. Support for the construct validity of the instrument had been reported in studies by Watson and Stead (1990) and Salami (2000). The test-retest reliability of the instrument was administered among 120 secondary school final year students in Enugu. After three weeks interval of administration it was found to be 85% reliable (Salami, 2000). The instrument had been found to be suitable for use among Nigerian samples.

PROCEDURE

The researcher, with the help of 10 research assistants (five undergraduates and five postgraduate students), administered the questionnaire for the demographic data, PSI, ATMRP, AMI and WRSS instruments as one questionnaire stapled together to the respondents in each of the five state capitals involved in the study.

The stratified random and purposive sampling techniques were used for the selection of samples from a large number of available subjects. Purposive sampling was done for occupations with small number of subjects such as laboratory technicians, estate managers, accountants, counselors etc...

In each of the work places (schools, hospitals, higher institutions, banks, etc) visited the purpose of the study was explained and the approval of the authorities then sought.

Thereafter, each respondent was approached and the purpose of the study was explained. When the respondent gave her consent to participate in the study, some questions were asked on the two conditions for eligibility dealing with being married and employed for a minimum of educational qualification. It was assumed that respondents that met such conditions would be able to give relevant information for the study.

The respondents who met the conditions were then administered the questionnaires. They were assured of their anonymity because they were not required to indicate their names or places of work on the questionnaire. A total of number of 300 questionnaires (at the rate of 60 per state) were distributed 200 were correctly filled and returned. This number was subjected to computer SPSS programme for statistical analysis using hierarchical multiple regression analysis.

RESULT

The results obtained in analyzing the data collected through the use of Pearson's Product Correlation and hierarchical multiple regression are shown in table 1 and 2 below.

Table 1: Means, Standard Deviations and Correlation Matrix of the Prediction Variables (Age, Educational Qualifications, Achievement Motivation, Problem-Solving Ability and Career Salience) and the Criterion (Dependent) Variable Attitude toward Multiple Role Planning)

	predictor	1	2	3	4	5	6
1	ATMRP	1.00					
2	ACHOMOTIC	.34	1.00				
3	PROBSOLV	.20	.13	1.00			
4	CAREER SALINCE	.26	.22	.05	1.00		
5	AGE	-.03	0.4	.04	-.16	1.00	
6	EDU QUAL.	.2	.02	-.01	.06	-.002	1.00
	MEAN	17.12	82.56	81.72	108.50	35.53	2.44
	S.D.	4.60	5.70	4.20	5.40	5.2	0.93

Note: ATMRP = Attitude Toward multiple Role Planning,

ACHMOTIV = Achievement Motivation,

PROBSOLV = Problem Solving Ability,

EDU QUAL. = Educational Qualification.

* $p < .05$.

The results in table 1 showed the means and standard deviations and Inter correlation matrix of the independent and dependent variables. The correlations ranged from .01 to .34. The results showed that the intercorrelations between each pair of the independent variables were generally found to be very low and so the relationships are weak. However, a significant correlation measure between salience and achievement motivation. When each of the independent variables

were correlated with the criterion measure (ATMRP), the results were significant at $p < .05$. The highest r value was found between ATMRP and Achievement Motivation ($r = .34$), followed by Career Salience and Problem Solving Ability with $r = .26$ and $r = .20$ respectively. Least and non-significant correlations were found between ATMRP and Age followed by Educational Qualifications and ATMRP with $r = .03$ and $r = .02$ respectively.

When the same data were subjected to hierarchical regression analysis the results of Table 2 were obtained. The results were used to indicate the combination and relative contribution of each of the personal and psychological variables to the predication of attitude toward multiple role planning of employed women.

Table 2: Contribution Of Personal And Psychological Variables To The Prediction Of Attitude Toward Multiple Roles Planning Of Employed Women

Predictor	R	R ²	DR ²	B	Beta	df	f	P
Achievement Motivation	.339	.115	.111	.538	.339	(1,252)	32.731	.05
Career Salience	.391	.153	.146	.413	.199	(2,251)	22.615	.05
Problem Solving	.407	.165	.155	.155	.114	(3,250)	16.514	.05
Age	.407	.166	.152	.092	-.020	(4,249)	12.370	.05
Educational Qualifications	.407	.166	.149	.076	.003	(5,248)	9.857	.05

The results of the hierarchical multiple regression on Table 2 tested the prediction that personal and psychological variables would be predictive of attitude toward multiple role planning of employed women. Achievement motivation, which was entered, first, was significantly predictive of ATMRP ($B = .339$, $F(1,252) = 32.731$, $p < .05$) and accounted for 11.5% of the variance in the attitude toward multiple role planning.

Looking at the other R^2 and the beta values in the Table one would conclude that achievement motivation is the best predictor of AMTRP. This is followed by career salience, ($B = .199$, $F(2,251) = 22.615$, $p < .05$) NEXT is problem solving ($B = .144$, $F(3,250) = 16.514$, $p < .05$) that accounted for 16.5% of the variance in the ATMRP. In the block of personal variables, age was entered next ($B = -.2$; $F(4,249) = 12.370$, $p < .05$) accounting for 16.6% of the variance in ATMRP. Educational qualification was entered last ($B = .003$, $F(5,248) = 9.857$, $p < .05$) accounting for 16.6% of the variance in ATMRP. Interestingly, age and educational qualifications had significant f -ratios but their Beta weights were very small meaning that their contributions to the prediction qualifications very small. Educational qualification had the least predictive power.

Considering the F -values, all the variables were found to be significant at $p < .05$. In other words, each variable and a combination of all the independent variables considered, influence ATMRP among the employed women.

DISCUSSION OF FINDINGS

The results obtained from this study indicate that the five personal and psychological variables when combined together were effect in predicting attitude toward multiple-role planning among employed women. This is confirmed by the significant F -ratio at .05 levels. The relative

contribution of each variable to the prediction is shown by beta values associated with the different independent variables shown in Table 2. The data indicated that achievement motivation had the highest contribution to the prediction of ATMRP followed by career salience, problem-solving ability, age and educational qualifications in that order.

Educational qualifications had the least contribution to the prediction of ATMRP.

The pattern of association observed between achievement motivation and attitude toward multiple-role planning among employed women is consistent with the submission of Weitzman (1994) who reported that multiple-role planning is affected by personal values, interests and goals. Achievement motivation is resultant of forces or urges that are predicated on personal values, interests and goal. It thus stands to reason that based on the participants' interests, life goals and personal values they were motivated to go into multiple-role planning. The higher the motivation the higher and better their multiple-role plans.

That significant contribution was made by career salience to the prediction of multiple-role planning agrees with the work of previous researchers (Baber and Monaghan, 1988; McCracken and Weitzman, 1997; Weitzman, 1994; Steffy and Jones, 1988) that the more career committed a woman is, the more they tend to plan for their work and family roles. The relationship between career orientation or career salience and multiple-role planning occurs via moderation role of personal agency such as sex-role stereotypes.

Problem solving ability was found to make significant contribution to the prediction of attitude toward multiple-role planning of the woman involved in this study. This result supports the findings of McCracken and Weitzman (1997) who reported that the problem-solving appraisal was significantly related to multiple-role planning by young college women. A plausible explanation for this relationship may be the fact that important components of the problem-solving are knowledge and the development of a plan. Deciding to approach multiple roles could be conceptualized as a problem to be solved. Problem-solving may therefore be a useful construct for understanding women's attitude toward multiple-role planning. A woman who sees herself, as a good problem-solver may be more motivated and capable of planning for multiple role involvements in a realistic manner and may likely use resources needed for positive coping strategies than the woman who is an ineffective problem-solver.

The result of this study revealed that little contribution was made by age to the prediction of multiple-role planning of the women. This result contradicts the claims of Kahn and Lichty (1987), and Weitzman (1992, 1994) that multiple-role playfulness increased with age and experience bringing with greater understanding of the flexibility needed to combine family and work roles. That is the woman grows older and is getting close to the stage where she would play multiple-roles; there is the tendency for her to take more seriously the issues of planning for the multiple-roles. In this study, it appears other factors such as cultural and traditional norms are more influential than age as far as their attitude toward multiple-role planning is concerned.

Educational level was found to make negligible contribution to the prediction of attitude toward multiple-role planning of the women. This result is surprising and inconsistent with the findings of McCracken and Weitzman (1997) who found that educational level was significantly related to knowledge/certainty of multiple-role planning. According to McCracken and Weitzman (1997) involvement in multiple role planning increased as educational level increased because graduate women were older, closer to multiple role involvement and are more development ready to plan. One can explain the result of negligible contribution of education level to the prediction of attitude toward multiple roles planning of the women involved in this study on the ground that other more influential factors such as spousal support and income are at work regardless of the women's educational qualifications.

IMPLICATIONS OF FINDINGS

Findings from this study revealed that achievement motivation, career salience, and problem-solving ability in that order significantly contributed to the prediction of attitude toward multiple-

role planning among the employed women. However, age and educational qualifications made negligible contributions.

Another implication of the findings from this study is that counseling psychologists should mount intervention strategies for improving the problem-solving ability, achievement motivation and career salience levels of employed women since these three variables made significant contributions to the prediction of attitude toward multiple-role planning. A woman who is highly motivated, with high problem-solving abilities and high career salience will likely be painful in balancing the work and family roles.

Furthermore, the results of this study have implications for the consideration of age and educational qualifications of the women designing the intervention programmes for improving the attitude toward multiple roles planning of the women. Although age was not found to contribute significantly to the prediction of attitude toward multiple roles, the timing of mounting of intervention programmes for multiple-role planning should be considered. Since multiple-role planning follows developmental trend, it will be suggested that counseling psychologists working with women on multiple-role planning should try to focus on counseling the women who are about to be engaged in work and family roles. This is based on the ground that nearer the women are to the period they will actually be interested in planning for the multiple roles.

The counselors could also aim at earlier intervention either on individual basis or in-group settings, at high school and undergraduate levels when the students are just crystallizing their career choices or when they are implementing their career plans.

This is to prevent the problems/conflicts that might arise later when they would be engaging in work and family roles.

Although it would appear that educational qualifications made insignificant contribution to the prediction of attitude toward multiple-role planning among the women involved in this study, it stands to reason that the better educated the women are the better they will be toward multiple-role planning. Therefore, counseling psychologists need to encourage female students on the need for them to aspire early as much as possible to acquire higher educational qualifications.

CONCLUSION

It is suggested that future researchers on multiple-role planning should try to consider some individual difference variables such as personal disposition, family structure, spousal support, income and employer leave policies as variables to be studied.

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