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2030 AND THE NIGERIAN STATE IN TRANSITION: POLITICS, SECURITY & ECONOMIC DEVELOPMENT

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DEDICATION

Dedicated to the International Institute for Policy Review & Development Strategies for providing a platform and supporting Institutional and Collaborative Research and Sustainable Development.

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INTRODUCTION

Peace and Security: Panaceas for Political Stability and Economic Development in Nigeria.

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World over, insecurity is a ban on national development. In Nigeria, it has remained one of the major hindrances to attaining sustainable growth and development in the country. Even though the country is blessed with numerous resources, getting a lasting solution to this problem is still a major concern to the government and its citizens. For over a decade, Nigeria has been fraught with insecurity challenges, from Boko Haram to Bandits and unknown gunmen, in the midst of all this, the statistics of unemployed youths and graduates in the nation has been rising to an alarming rate, the basic development infrastructures like electricity and good roads to enhance the industrialization of the nation to create employment opportunities has been lacking, thereby crippling other efforts to drive the economic resurgence of the country.

The causes of insecurity in the country have invincible social sponsors like poverty and unemployment; these contribute to frustration and anger that can result in one taking to armed robbery, kidnapping, or pitching tent with agitators calling for the dissolution of the nation under the guise of revolutionaries thereby creating more panic in the society. According to Ibenegbu (2020), the underlisted are some of the causes of insecurity in Nigeria;

1. **Bad governance:** The increasing incidents of violent attacks are symptoms of weak, marginal, or exploitative government systems in Nigeria. The government's inability to provide public services and meet the basic needs of the masses has created a group of frustrated people who are easily classified as violent by any event.
2. **Unemployment:** According to NBS (2019), the unemployment rate in the country has risen to 23.1%. If we consider unemployment in Nigeria causes effects and solutions, it is evident that rapid population growth is a significant cause of this menace. Young people are overwhelmed by the high unemployment rate in Nigeria. Every year, universities make many graduates who are unfortunately thrown onto the job market with no prospect of job opportunities.
3. **Corruption:** In 2019, Transparency International placed Nigeria in 146th position out of 198 countries in the Corruption Perceptions Index with a score of 26 out of 100. Corrupt Nigerian politicians have become a turn-off for international investors. Corruption has already become a part of life in the country. Unfortunately, it forms part of the economic problems in

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Nigeria today and a solution can only come when we have selfless leaders who will go the extra mile to effect change in different tiers of government.

4. **Imbalance:** Different parts of the country have different speeds of development. Due to this, the country's oil-rich regions feel disturbed when the Federal Government uses their oil and does not develop their society. People of these regions feel cheated because of that. They want to take justice into their hands. That is why they vandalize oil pipelines.
5. **Weak judicial system:** The weak judicial system causes insecurity in Nigeria. People feel insecure when criminals and terrorists go free or buy their freedom with money which the poor masses do not feel secure about. Many evil-minded people think that money can buy freedom in the country, and unfortunately, the corrupt system proves this line of thought. The judicial system in the country should be changed. There may be only one answer to that – transparency.
6. **"Open" borders:** The country has borders that are poorly guarded. Insurgents from other countries can infiltrate the country with no problem. This situation is especially dangerous in the North East. The Federal Government cannot provide enough troops to secure the borders. Porous coastal borders are the main cause of terrorism in the country.
7. **A high influx of arms:** Smugglers use the porous coastal borders of the country to sell arms. The corruption and weak judicial systems only help smugglers to sell even more guns. They provide pistols, shotguns, rifles, assault rifles, grenades, and explosives used against the people and military forces. The Federal Government understands this situation and tries to find a solution. Still, it is a complex problem.
8. **Narcotics:** Narcotic trafficking is one of the causes of insecurity in Nigeria. Criminal groups are involved in the smuggling of illegal substances to Europe, Asia, South Africa, and North America. Nigerian gangs are one of the largest distributors of opium in the world.
9. **Ethnic groups and religious differences:** It should be noted that the country's diverse ethnicity is not in itself a cause of insecurity in Nigeria. However, political and religious leaders across the country sometimes use ethnic sentiments to pursue their selfish ambitions, create mistrust and resentment between different ethnic groups and religions.

The challenges of insecurity in Nigeria are enormous and require integrated efforts in tackling it. Chukwuemeka (2022) highlighted some of the ways to trace insecurity in Nigeria to include,

1. **Solidified border security:** The federal government must face the immediate challenge of boundary porosity. The government should make concerted efforts to recruit, train and deploy adequately equipped customs and immigration personnel across borders. The government needs to invest in more effective security technologies, which will benefit border security. These technologies can include body cameras, smart license plate readers, smart vehicle underbody scanners, and more. Border guards, serving to secure the border, must have adequate access to these types of resources that enable them to do their jobs effectively.
2. **Human and infrastructure development:** We need to capitalize on demographic dividends by investing in health, education, and livelihoods, especially for our young people. There is an urgent need to draw a national development plan that requires the three levels of government. There should be development projects in important sectors of national life all at the same time. The authorities must additionally increase people's dwelling requirements with the aid of setting up greater facilities of entrepreneurship throughout the nation.

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3. Leadership development: Nigeria must develop visionary leadership. Leadership positions should be for people who can convey to their people the idea of common citizenship as a transcendent factor among all Nigerians, regardless of tribe, gender, religion, economic and social status that focuses on facts and pronouncements that will convincingly and positively affect all citizens of our nation. The process of developing such leadership can be challenging, but our country desperately needs leaders with a national perspective and an eagerness to change the nation.
4. Good governance: Good governance is the panacea to Nigeria's insecurity challenge. Good governance is required, in which the government is accountable and accountable to the people. Good governance is a function of effectiveness, foresight, transparency, reliability, and credible political leadership, the driving force of which is the improvement of the collective well-being of citizens through well-designed and effectively implemented economic policies and human development programs. The focus on people is the primary goal of governance. It is time to give up negative behavior and bad political tactics so that the country can have peace.
5. Economic Development: The country's economic productivity and opportunities for its citizens need to be improved. The challenge of insecurity in Nigeria can be solved by accelerating development in our country. Development in this context is about creating an economy with societal relevance, an economic and physical infrastructure for business activity, and industrial growth, to create gainful employment, high-quality educational facilities, and health care for the people.
6. Elimination of corruption: It is the cause of inequality and the unequal distribution of the wealth of nations among their citizens. Corruption at all levels must be eliminated in such a way that equal rights apply to all and rights and privileges of people are not agreed upon based on bribery and tribe but on merit, defined to their Character content, their mental efficiency, and their efficiency; where there will be no discrimination.
7. Building a proactive law enforcement agency: There is a need to collect and monitor information so that law enforcement officers can be proactive and predict potential crimes with near-perfect accuracy and not reactively. The government at all levels cannot compromise in enforcing the law. Law enforcement agencies must prevent and control behavior that threatens life and property, protect constitutional guarantees such as freedom of expression and assembly, resolve conflicts between individuals or between citizens and their government, and identify problems that may become more serious to individuals or authorities.
8. Proper security training and equipment: More attention needs to be paid to the security department to conform to worldwide standard practice and the acquisition of modern technology. There is also a need to modernize security agencies through adequate training, advanced technology, motivation, and change of direction.
9. Functional educational system: Education is a prerequisite for any form of development. Adequate education is the process of teaching, training, and learning, especially in schools and universities, to improve knowledge and develop skills. This is very much for national development. It is time we know that education without skills are a disservice at the highest level. It is necessary to change our curriculum and reorganize our learning institutions even from elementary to tertiary education; the government needs to include skills acquisition as a central part of the academic curriculum. It must also provide students with the necessary

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10. Improvement of the criminal justice system: The judiciary should have developed time scales for cases at this stage in our development. There should have been a time to determine a cause; Time to close this case; and time to pass judgment. Effective formulation and implementation of guidelines and programs that can address the basic causes of instability and insecurity in Nigeria is essential, particularly about poverty; unemployment, environmental degradation, injustice, corruption, porous borders and the proliferation of small arms. Achieving the above mentioned will pave a way for stability and bring about sustainable economic growth and development.

Enhancing a peaceful and secured nation is a panacea for political stability and economic development. This series provides us with well-researched articles in achieving the construct by 2030 in Nigeria. The book advances time-tested and useful strategies that can support the ongoing efforts of the Nigerian government and other nations at large.

**EXECUTIVE
SUMMARIES**

EXECUTIVE SUMMARY

Africa's Development Dynamics 2018: Growth, Jobs and Inequalities

Organisation for Economic Co-operation and Development Authority
Addis Ababa

Africa's Development Dynamics 2018 shows that despite the continent's strong growth, quality jobs remain scarce and inequalities high. Africa's economy grew 4.7% per year between 2000 and 2017, making it the world's second fastest growing region. However, to achieve the aspirations of the African Union's Agenda 2063, new development strategies are necessary for at least five reasons:

1. Growth remains volatile, despite accumulating much capital and acquiring new trade partners. Some governments may no longer be able to sustain current levels of public investment.
2. Recent growth has not translated into higher well-being. In Africa, gross domestic product per capita is less correlated with well-being indicators than is the world average.
3. Quality jobs remain scarce. If current trends persist, the share of vulnerable employment in Africa will remain at 66% until 2022 – far from the Agenda 2063 target of 41% by 2023. Today, 282 million workers are vulnerably employed.
4. Reducing inequalities is essential for lowering poverty. Were Africa's Gini coefficient equal to that of developing Asia, its 1990-2016 level of growth would have lifted an additional 130 million people out of poverty.
5. Structural transformation may be hard to sustain without improving productivity growth. African firms lag behind the global productivity frontier in many labour-absorbing sectors. Firms need to boost their productivity to sustain long-term growth.

Regional and global markets offer several avenues for new and stronger growth patterns. Deepening regional integration and regional value chains can provide sizable opportunities for diversifying exports. Currently, intermediate goods account for less than 15% of Africa's trade. Also, regional demand for goods is rising, and the technology to produce them is increasingly accessible. Demand for food products alone is expected to triple by 2030. Governments can help African firms catch up with global productivity by building stronger industrial linkages and developing local capacity. Innovative policies can help channel financial inflows to unlock private investment. Five megatrends are shaping Africa's integration into the global economy. Each brings opportunities and risks and has important policy implications. First, global wealth is shifting with emerging countries producing

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more than half of the global output. New partnerships with Africa are increasing. Second, the new production revolution offers additional markets and different production methods but also creates obstacles for African producers. Third, the continent's population boom could create a “demographic dividend” if local economies can supply enough jobs and basic services to meet the growing demand. Fourth, rapid urbanization is changing economic structures and posing new challenges. Fifth, many African countries need “green growth” strategies to adapt to climate change.

The dynamics of growth, employment and inequalities vary across Africa's regions. East Africa has benefitted from higher and more resilient economic growth than the other regions thanks to a more diversified economy. While underemployment and vulnerable employment characterize the majority of African labour markets, some Northern and Southern African countries also face high structural unemployment. In Central Africa, net job creation has been negative in the formal sector since 2015. Poverty has fallen: in East and West Africa, extreme poverty rates fell by 23 and 12 percentage points respectively between 1990 and 2013. Southern Africa is the most unequal region, hosting six of the world's top ten unequal countries in terms of income.

The continent's development agenda calls for context-specific, multifaceted and holistic development strategies. This report recommends ten policy actions to meet the development targets of Agenda 2063. Actors at all levels can contribute. The recommendations rest on three pillars: sustainable economic development, social development and institutional development. The report tailors actions for each region in several main policy areas, as summarised in the table below. This can serve as a tool for policy dialogue and reform for African decision makers.

Main Policy Areas for African Regions

Region	Main Policy Areas
Central Africa	<ul style="list-style-type: none"> • Deepen regional co-operation on fiscal, monetary and trade policies, to promote regional value chains and enhance private sector competitiveness. • Encourage the local processing of raw materials by ensuring local businesses have access to electricity, basic services, qualified labour and equipment. Target support for women and youth. • Facilitate national and regional infrastructure investments, especially in electricity and transportation. Foster a stable business environment to attract long-term investment. • Strengthen tax collection, redistributive policies and social protection systems to ensure that rents from the extractive sector better benefit the population.
East Africa	<ul style="list-style-type: none"> • Continue the reform agenda to improve the business climate. Stimulate investment through structural and institutional measures such as simplifying business regulations and liberalising imports of capital and intermediate goods. • Boost agricultural productivity and support high-potential firms in the industrial and services sectors in order to accelerate economic transformation. • Reduce poverty by enhancing social protection programmes and by investing in education and skills development.

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North Africa	<ul style="list-style-type: none"> • Invest in strategic sectors that create quality jobs for the youth and engage further in intra-African trade. • Link lead firms with local small - and medium -sized enterprises to help the enterprises meet standards, and improve co -operation between local governments and the private sector. • Promote workplace flexibility to encourage female partici pation. Align education with labour market needs to ensure youth employment.
Southern Africa	<ul style="list-style-type: none"> • Implement the Southern African Development Community’s Industrialization Strategy and Roadmap 2015 -2063 by facilitating investments in domestic technological and industrial capabilities and by encouraging intra -regional trade. • Invest in skills training programmes together with the private sector, notably among high-potential local entrepreneurs. • Expand and integrate labour market policies and social assistance prog rammes into social protection systems. Continue poverty reduction efforts, especially in rural areas.
West Africa	<ul style="list-style-type: none"> • Develop the domestic private sector by supporting business clusters, including informal ones, by improving regulatory frameworks and tax sys tems to attract investment. • Strengthen rural-urban linkages through intermediary cities, better domestic and cross-border infrastructure and corridors, and agribusiness activities. • Invest in universal education and professional skills development that match labour market demand s.

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EXECUTIVE SUMMARY

African Politics: Identifying Unique Characteristics through Comparison

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The year 2005 was named the second Year of Africa, recalling 1960, the Year of Africa in which African nations won their independence one after another. With aid to Africa being a major discussion topic of the Gleneagles Summit and focus of the mid-term evaluation of the United Nations' Millennium Development Goals (MGDs) on Africa, international attention has been turned to the serious issues of poverty, communicable diseases such as HIV/AIDS, and conflicts faced by Sub-Saharan African nations. From the standpoint of area studies, whose goal is the understanding of others, the increased attention on and increased newspaper and television coverage of Africa is seen as a positive development. However, given the focus of coverage on disasters, it is important to recognize that such narrow coverage can potentially lead to one-dimensional stereotyping of the region. There are 49 independent Sub-Saharan countries (including island nations), each with its own history and characteristics. In order to develop a deeper understanding of Africa as a region, it is important to pay attention to both unique characteristics of individual nations as well as to identify commonalities.

The same can be said for understanding politics in Africa. While donor countries and international development agencies tend, in general, to focus on the "problems" such as deficiencies in governance, dictatorships, corruption, conflicts, and insecurity of multi-ethnic societies, the political realities of individual African nations, each of which has its own unique characteristics, does not allow us to generalize them with such a stereotypical view. The elimination of such single-sided, generalized evaluation can be said to be the mandate for African political science research. For example, the most important development in African countries in recent years is the democratization in the 1990s, in which military rule or single-party rule has been replaced by multi-party regimes in almost all African nations. While some countries have experienced insecurity during the democratization process (for example, Cote d'Ivoire), there are other countries in which democracy seems to have taken root after experiencing one or more successful free and fair elections (Kenya, Zambia, for example). With regards to civil wars and unrest, again, while there are countries experiencing chronic war (in recent years, Liberia, Burundi, etc.), other countries have experienced a certain degree of success in national

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reconciliation after the cessation of conflicts (for example Rwanda). These differences only come to light through an area studies approach, whereby the political situations of individual countries are carefully analyzed and compared with those of other countries within the region.

There may be some question here as to whether it is necessary to limit comparisons to other African nations. Naturally, comparison of African countries with non-African countries is an important approach. There is, however, an important methodological reason for limiting the scope of comparison to the region. Although the discipline and theory of political science, including the sub-discipline of comparative political science, has developed rapidly since the end of the Second World War, this theoretical evolution has not incorporated the experiences of new African nations that have gained independence since 1960. This has led to a large disconnect between political theory and the political realities in Africa. Many scholars of African politics face the dilemma of not being able to simply apply accumulated political science theories to analyze African politics. That is to say, while the reality of African politics appears not to fit into the framework of political science theory, at the same time, political science has actively ignored the experience of African politics (an example of this is researchers who take a pessimistic view of Africa based on the "absence" of Western-style democratization and civil society).

The conceptual framework of "African politics" is intended to bridge the gap between political science theory and the reality of African politics and is well-suited for the study of a mid-sized region with shared issues. In comparing the cases of individual African nations, we simultaneously develop regional theories and identify unique characteristics of individual countries. In other words, these investigations capitalize on the ongoing reformulation of regional research and contribute to the eventual unification with existing political science theory. "African politics" serves both a research approach as well as a forum for that discussion.

Reference

<https://www.ide.go.jp/English/Research/Topics/Pol/African/overview.html>

EXECUTIVE SUMMARY

Food Security and Food Self Sufficiency in Africa

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The first four years of the 1990s indicate that African economies have grown by an estimated mere 1.5 per cent per annum - worse than during the "lost decade" of the 1980s when Africa's economic annual growth rate was on average 1.8 per cent during the period 1980-1990. This growth is barely half of the rate of growth of Africa's population and is well below the annual average growth target of 4 per cent set by the World Food Conference in 1974, and still worse than the 6 per cent set in the United Nations New Agenda for the Development of Africa in the 1990s.

Not only more people go to bed hungry every day but a great number of the African population was brought into a state of insecurity and instability due to the breakdown in the social fabrics and to the expansion of war, ethnic conflicts, political turmoil, crime and diseases such as the pandemic AIDS. It is becoming even harder for the international community to keep some countries in peace and in one piece. Agricultural production which increased at an annual average growth rate of 2.9 per cent in 1961-1970, dropped to a negative growth of -2.4 per cent in 1991-1992. Per caput food production growth rate fell from a poor value of -0.1 per cent per annum in 1981-1990 to yet an alarming mediocre estimate of -5.3 per cent per annum in 1991-1992. Africa which was a small net exporter of food in 1960-1970, having achieved a food self-sufficiency ratio (SSR) of 102, saw this ratio decline to 75 in the 1978-1982 period. Africa has become a *continent in transition*. Transition from continuous economic mismanagement and social fabric deterioration compounded by a debilitating increasing external debt, from unconvincing and uncoordinated drive to genuine democracy, towards a permanent market oriented economic system. This transition period will need 15 to 20 years.

There is again an urgent need to analyze Africa's food security issues in relation to the performance of the region's agriculture food sector and discuss the constraints to increased agricultural food production especially those of policy origin; once more, appropriate and strengthened strategies are needed to help solve the continent's food insecurity problems and highlight priorities likely to improve food security in Africa. Hunger is evil, and it is worse when hunger and loss of hope or lack of faith to take action go together. Opening up new horizons in objectives and needed action will be required for those who have lost them; and this will call for inter-country cooperation among the African countries which must identify their resources and priorities to enhance food and agricultural production including agro-industry in the continent.

Meeting food production demand in years to come suggests the importance of appropriate policies

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and approaches. A 5 per cent growth rate is ambitious, but not impossible. To achieve the growth target, all the African countries will need to create an enabling environment, control population growth, harness new technologies, build and strengthen considerably their own capacities, safeguard natural resources, and strengthen regional economic cooperation and integration. Fundamentally, there are five major conditions to agricultural progress in Africa: it must be environmentally sustainable; compatible with population growth rate; technologically feasible to increase yields to raise output; economically there have to be incentives (quality growth, equity and economic policies) not just exhortations; organizationally farmers must be provided with the delivery system - infrastructures and institutions; and based on regional economic cooperation and integration. 30 March 1995.

Introduction

The first four years of the 1990s indicate that African economies have grown by an estimated mere 1.5 per cent per annum - worse than during the "lost decade" of the 1980s when Africa's economic annual growth rate was on average 1.8 per cent during the period 1980-1990. This growth is barely half of the rate of growth of Africa's population and is well below the annual average growth target of 4 per cent set by the World Food Conference in 1974, and still worse than the 6 per cent set in the United Nations New Agenda for the Development of Africa in the 1990s (UN-NADAF).

This trend of continuing decline in the global economic performance also continues to translate itself into a further slide into hunger and poverty. Available data, in fact, reveal that the per caput GDP in Africa fell to \$US716 in 1993 from \$806 in 1980 and \$741 in 1990 (ECA, 1995) ECA, 1995. Databank of ECA Statistics Division (ECA/STAT/NAC.1/94/2), Addis Ababa, Ethiopia and the number of the poor in Africa south of the Sahara grew at roughly the same rate as the human population, i.e., about 3 per cent per year in the 1980s. According to the World Bank (1992), the proportion of people living below the poverty line in the region is likely to jump to 49.7 per cent by the year 2000 from its value of about 47.6 per cent in 1985. It is also in this region that the daily per caput food consumption which has never exceeded 2140 kcal/day since the 1960s and is now found to be 2100 kcal/day say about 85 per cent of internationally recommended requirement for a healthy and active life. The number of Africa's hungry and malnourished people which was just about 80 million in the early 1970s, is now believed to be in the range of 175-200 million and is likely to jump to 300 million by the year 2010 if the present trends continue to prevail.

From the above and from a general review of the socio-economic conditions in Africa, a continuous decline in the capacity of an increasing number of both rural and urban population to access to food and other basic needs including potable water, health services, education and shelter is eye catching. Actually over the last decade, household food security situation has reached a threatening emergency level, which resulted in public distrust of and changes in government across the continent. These changes in government including the introduction of multipartism have so far had minimal impact on the socio-economic conditions of the population. Not only more people go to bed hungry every day but a great number of the African population was brought into a state of insecurity and instability due to the breakdown in the social fabrics and the expansion of war, ethnic conflicts, political turmoil, crime and diseases such as the pandemic AIDS. It is becoming even harder for the international community to keep some countries in peace and in one piece. Agricultural production which

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increased at an annual average growth rate of 2.9 per cent in 1961-1970, dropped to a negative growth of -2.4 per cent in 1991-1992. Per caput food production growth rate fell from a poor value of -0.1 per cent per annum in 1981-1990 to yet an alarming mediocre estimate of -5.3 per cent per annum in 1991-1992. Africa which was a small net exporter of food in 1960-1970, having achieved a food self-sufficiency ratio (SSR) of 102, saw this ratio decline to 75 in 1978-1982 period.

Africa has become a *continent in transition*. Transition from continuous economic mismanagement and social fabric deterioration compounded by a debilitating increasing external debt, from unconvincing and uncoordinated drive to genuine democracy, towards a permanent market oriented economic system. This transition period will need 15 to 20 years. More than ever before, Africa needs serious and clear rethinking, and a demanding persistence and consistency in doing things for itself, jettisoning the temptation to rely on graphic images or pictures of misery and starvation to work on the emotions of donors to arouse their sympathy and pity, spurring them into action to provide alms. The region will be challenged even more to increasingly rely on the generation of its own resources for development purposes, instead of waiting for foreign aid. Outside assistance can help but it must be teamed up with African resolve. There is again an urgent need to analyze Africa's food security issues in relation to the performance of the region's agriculture food sector and discuss the constraints to increased agricultural food production especially those of policy origin; once more, appropriate and strengthened strategies are needed to help solve the continent's food insecurity problems and highlight priorities likely to improve food security in Africa. Hunger is evil, and it is worse when hunger and loss of hope or faith to take action go together. Opening up new horizons in objectives and needed action will be required for those who have lost them; and this will call for inter-country cooperation among the African countries which must identify their resources and priorities to enhance food and agricultural production including agro-industry in the continent.

Meeting food production demand in years to come suggests the importance of appropriate policies and approaches. A 5 per cent growth rate is ambitious, but not impossible. To achieve the growth target, all the African countries will need to create an enabling environment, control population growth, harness new technologies, build and strengthen considerably their own capacities, and safeguard natural resources, and strengthen regional economic cooperation and integration. Fundamentally, there are five major conditions to agricultural progress in Africa: it must be environmentally sustainable; compatible with population growth rate; technologically feasible to increase yields to raise output; economically there have to be incentives (quality growth, equity and economic policies) not just exhortations; organizationally farmers must be provided with the delivery system - infrastructures and institutions; and based on regional economic cooperation and integration.

Reference

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EXECUTIVE SUMMARY

Illicit Financial Flows: The Economy of Illicit Trade in West Africa

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Africa is the world's second fastest-growing economy after East Asia, and yet the continent is home to the largest share of people living in extreme poverty, in countries with poor foundations for human development. Income inequality is rising, while underemployment and the lack of economic opportunities push some individuals to join criminal groups, gangs or rebel movements, reinforcing the links between inequality, criminal activity and violence. The United Nations Economic Commission for Africa's High Level Panel on Illicit Financial Flows has estimated that illicit financial flows (IFFs) from Africa could amount to as much as USD 50 billion (US dollars) per year. Although the figures on IFFs are heavily disputed, current analyses agree that IFFs exceed the amount of ODA provided to Africa. Previous research has largely focused on capturing the volumes and sources of IFFs, and on identifying the commercial practices that contribute to them such as trade misinvoicing, tax evasion and avoidance, and transfer pricing.

This publication takes a different approach by seeking to build the evidence basis on criminal and illicit economies, the IFFs these economies generate, and their impact on development. The report reviews diverse forms of economies prevalent in West Africa that are usually seen as criminal or illicit, organising them through a typology according to a range of illegal activities, from natural resource crimes to illicit trade in normally legal goods. This analysis leads to the following conclusions: criminal and illicit economies produce IFFs that undermine country capacities to finance their development; and criminal economies and IFFs are a potent negative force that contribute to the degradation of livelihoods and ecosystems, undermine institutions, reinforce clientelist politics and enable impunity, in different ways across the region's countries.

Key findings

Criminal acts are enabled by a diverse set of actors, including criminal networks, the private sector (both domestic and international), and state officials. Criminal methods are dynamic processes, changing in response to opportunities, and to global and local market forces. IFFs and criminality erode the fabric of the state across the region, and often cause politics, business and crime to converge, creating ambiguity around governance and rule of law. Certain criminal and illicit economies in the region carry low levels of stigma within communities, as they are an important source of livelihood, building legitimacy that enables alternative governance providers to compete with the state and create alternate sources of authority.

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The licit and illicit are increasingly interwoven in West Africa. This is partly due to the size of the informal economy, which is estimated to constitute as much as 60-70% of total economic activity in the region. It is also a product of the elite protection networks connected to licit and illicit flows. Money flows to local power brokers, as well as armed, criminal and terrorist groups, as it would (should) flow to the state. Low levels of financial inclusion further facilitate the environment for criminal economies and IFFs in the region. Access to the formal banking system is out of reach for many. Money transfer operators, the principal means of remittance exchange and international financial transactions in the West Africa, are prohibitively expensive. Consequently, transactions are often conducted in cash, or through informal systems of money transfer, placing significant volumes of transactions outside the reach of government, regulators and international trade measurement. Given the scope of criminal economies in the region, and the relatively low level of capacity and resources available to address them, understanding their local livelihood contributions and setting priorities to address them is key to successfully combatting them.

Conclusions and recommendations

Criminal economies interact depending on three factors: whether the good is sourced locally or externally; who are the actors and networks involved; and how IFFs are earned and where they are invested. The analysis leads to the following broad findings:

1. Informal activities generating IFFs that remain in the region cannot always be stigmatised as criminal.
2. Criminal industries driven by natural resources whose IFFs are invested outside of the region present the most significant net losses.
3. Transit-trade goods with a limited local market are most likely to induce high-level corruption and protection network, commensurate with their value.
4. Criminal economies with a significant local market are most likely to play into local power hierarchies, potentially leading to insecurity, violence and conflict.

In this study, both regional and international law-enforcement officials highlighted that development and governance concerns seriously constrain their ability to address criminal enterprises effectively. These concerns include instability; limited state authority or presence; communities and cities with a strong dependence on smuggling as a livelihood strategy; long and porous borders that make credible border enforcement impossible; and weak institutions with limited capacity, resources or political support for sustained investigations.

According to the 2030 Agenda, addressing organised crime and IFFs is the responsibility of development actors. The responsibility is twofold: addressing criminal economies, and the socio-economic and governance conditions that produce or increase them; and mitigating the impacts of criminal economies on a country's trajectory of development. The close linkages between people, economies and territories in West Africa ensure that unilateral action can only have limited impact, displacing rather than reducing criminal economies and IFFs. At the same time, not all activities are strictly illegal, and not all illicit activities are stigmatised as criminal by the individuals affected. Measured and targeted responses are needed according to the level of harm that may result from the activity in question.

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The struggle to combat IFFs is also a struggle that crosses boundaries. Although focusing its analysis on West African countries, this report recognises the joint responsibility of countries of origin, transit and destination. Accordingly, it calls on OECD and African countries to take coherent and coordinated policy action to ensure that each country entwined in the IFF economy plays its part to reduce the opportunity for criminal activity and IFFs, and protect vulnerable populations from their damaging impacts.

Reference

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EXECUTIVE SUMMARY

The Nigerian Revolution Reconsidered

Chief Allison A. Ayida
Former Head of the Nigerian Civil Service

Introduction

With my head bowed and subdued, I can say with little hesitation that the Nigerian Revolution never took place. Alternatively, it did take place, but in the wrong direction. There have been revolutionary changes. However, the resultant effect of the changes has been negative and we are yet to see the positive changes. A cursory review of the changes shows that, like all revolutions, the early victims were the leaders – the sons and daughters of the revolution. The military leaders, the top civil servants and university dons all fell by the wayside. In this case, the political class was a major casualty and many left the country in exile.

After some deep reflection, I have decided to share some of my inner thoughts on the past, present and future of Nigeria with you, by analyzing the social and economic forces that have determined the course of events in this country since 1966.

Part of the thesis of this address is the contention that there have been many complex factors at play in Nigeria since the attainment of independence, and that since 1966, the method and organization of the Nigerian society has undergone some fundamental changes, which if not arrested, could qualify as the beginning of a national revolution. Unfortunately, the Nigerian Revolution is a revolution without a vanguard. The prediction is that unless a vanguard can be evolved to provide the leadership and the impetus for the revolutionary forces at work, the Nigerian revolution is bound to prove abortive.

We are concerned at this stage with fundamental changes introduced by the advent of the military – changes that could not easily have occurred under the rivalry and the rigidities of party politics. The distribution of economic power and the public patronage among individuals and ethnic and rural groups, is one of the main issues of our recent experience. Other equally important issues include the creation of states, the distribution of resources, and the incorporation of civilian advisers by the military.

Indigenization of the Economy

Orthodox economics cannot explain the current crusade of indigenization of certain expatriate businesses if we were preoccupied with efficiency and economic growth. Just as most of us would not have become permanent secretaries, general managers of public corporations, high-ranking military officers and even university professors, if the expatriate holders of such posts did not surrender their jobs to us at independence, political necessity dictated that the private sector adopt strategies and yardsticks similar to those that necessitated the Nigerianization of the public sector at independence. The program of indigenization of the economy may turn out to be one of the most important landmarks of the military. There is therefore no need for the authorities to continue to adopt an apologetic stance in a matter of historical necessity and national pride. It should be pointed out that the program of indigenization began in earnest with the introduction of the famous Part 10 of the Companies Decree of 1968 that compelled all alien enterprises to register as Nigerian entities. The program also includes the current commitment of the federal government to assume “the commanding heights of the economy” through effective participation in the strategic sectors of the economy, notably in the petroleum, banking, commerce and agriculture industries.

The Creation of States

A second landmark development under military rule was the creation of states. The official pronouncement by General Yakubu Gowon, head of the Federal Military Government between 1966-1975, outlined five criteria for state formation. First, no one state can dominate another. Second, each state must conform to a geographical area. Third, states could form on the basis of administrative convenience, history and the people's wishes. Fourth, states must be administratively viable. Fifth, new states must be created at the same time.

Although this is not the place to give a detailed account of how the states came to be established on 27 May 1967, I wish to mention four aspects of the creation of states that may be relevant in the future, as the country may consider the creation of more states. First, the criteria laid down demonstrate that the number twelve is of no strategic value as such. Second, the linguistic principles were conspicuously set aside or subsumed when using “the facts of history” as a criterion. Third, the most sensitive potential threat to the stability of the Nigerian federation was and remains a North-South confrontation. It was of great strategic importance that the number of states in the “northern” parts of the country should be seen to be equal to the number of “southern” states (this was an important consideration which could not be made explicit in the days of “the gathering storm” in early 1967). Fourth, there had to be a Lagos state without splitting the Yoruba heartland, as part of the strategy of containing the former conditional secessionists in the then Western region, who were convinced that, if the Nigerian federation disintegrated through the breakaway of the Eastern region, Lagos would automatically become part of the new “Republic of Oduduwa.”

Despite the use of federalism as a stabilization tool, the next threat to the continued existence of Nigeria will not come from the East. The next crisis is most likely to have its origins in basic economic issues and social conflict – the equitable allocation and proper management of the disposable resources of the federation and the familiar class conflict between the haves and the have-nots. What Nigeria lacked most in the past (and one can add, the present), has been a national sense of purpose,

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particularly in economic matters. The federal government must therefore occupy the commanding heights of the economy in the quest for purposeful national development and provide the leadership and honest administration necessary for the attainment of a national sense of purpose. Government intervention in economic matters, designed primarily to protect and promote the public interest, is therefore fully justified.

Distribution of Resources

The establishment of the new states and the issue of equitable geographical distribution of available resources led to the appointment by the federal government of the Interim Revenue Allocation Review Committee in July 1968 under the chairmanship of the late Chief I. O. Dina. The Dina Committee was to “look into and suggest any change in the existing system of revenue allocation as a whole as well as new revenue sources.” In its conclusion, the Committee declared that “fiscal arrangements in the country should reflect the new spirit of unity to which the nation is dedicated. All the sources of revenue of this country are to be used for executing the kinds of programmes which can maintain this unity.”

Many of the Committee's most controversial recommendations were implemented, with suitable amendments where necessary. Two important recommendations from the Dina Interim Fiscal Review Committee Report relate to its recommendation on the formula for allocating revenue among the states and the issue of offshore oil revenues. The former generated so much heated debate among the states that the Supreme Military Council adopted a “compromise” formula based on 50 per cent equality and 50 per cent population. The proportions due to each state on the application of these two factors were quantified in the report. The Dina report also recommended that offshore oil revenue should be shared through the new Distributable Joint Accounts, which allocated 60 per cent of oil revenues to the federal government and 40 per cent to the states. But a subsequent decision provided the federal government with 100 per cent of oil revenues. It was the first time in the country's fiscal history that the regions lost a major revenue source to the center, since the introduction of fiscal federalism in 1954. The previous situation had placed the country at a crossroads: the more revenue the federal government lost to the states, the weaker its capacity to assist poorer states; the states could not eat their cake and have it, too.

Civil Advisers to the Military

The last benchmark of the military revolution is the role of civilian advisers under the military. Of the many advisers and pressure groups, two groups are notable:

1. The senior civil servants and university dons; and
2. Civil commissioners. Civilian advisers were to assist the military to govern by interpreting the wishes of the people to the military and vice-versa. Unfortunately, although civil advisers appointed to the Federal Executive Council in June 1968 had full ministerial powers, the military was in power, and not political parties. Thus, if civil commissioners appeared sidelined, it is because commissioners were not appointed to run the government as political masters, but as servants of the military, the new political masters.

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Nonetheless, it is erroneous to conclude that the military marginalized civilian advisers for three reasons. First, between 15 January 1966, when the military came to power, and 12 June 1967, federal permanent secretaries headed ministries without ministers until commissioners were appointed on a later date. It is not generally realized that during this period, all ministerial powers were vested in the Federal Executive Council and not in individual permanent secretaries. When the military first seized power, one of their first suggestions was to draw members of the federal cabinet from the military, the universities and some federal permanent secretaries. We declined to serve and preferred to retain our traditional role as advisers. Second, during the civil war, some civil commissioners were called upon to defend the government, leading some to conclude that civil commissioners had lost their independence. Last, while senior civil servants are called upon to serve on the boards of public corporations and other statutory agencies, they may not be visible. However, it is not often realized that because a permanent secretary may be scheduled to sit on many boards, he often designates a representative to serve in his place.

Those who are anxious to criticize the so-called new role of senior officials under the military should remember that the military administration is a “corrective” or revolutionary regime of all the talents drawn from the universities and other walks of life. My personal impression is that the military rulers are very receptive to new ideas, provided they are well articulated. What the country suffers from is the poverty of new ideas and well-thought-out policy reform proposals based on a full knowledge of the workings of the system.

Aims of the Revolution

While the motivations behind the *coup d'état* of 15 January 1966 died with its plotters, there is enough evidence to indicate that the event of 29 July 1966 was planned mainly as a revenge *coup*, with no political program on what was to follow. The original aim of the military administration was very limited: to restore order and return the country to civil rule in six months. By 30 November 1966, the picture had changed dramatically. The *ad hoc* committee on the constitution was dissolved and the military rulers assumed full responsibility for political decisions and for keeping the country together. The mandate and the positions of the regional delegates to the *ad hoc* Constitutional Conference differed considerably. Unable to achieve any positive results, they had to be disbanded. As such, by the time the Aburi decisions were reached in 1967, the military leaders were no longer on the same wavelength; even the words used in Aburi had different meanings for the various participants. This much was clear to the group of federal permanent secretaries who had gone on a pilgrimage to State House, Enugu, in November 1966 to plead with the former military governor, Colonel Emeka Ojukwu, not to carry out his secession threat.

The real difficulty with Aburi, which was never made public at the time, was that the military leaders agreed in a private session, which was not recorded at the request of Colonel Ojukwu, that Colonel Yakubu Gowon was to become the Commander-in-Chief (in place of the title of Supreme Commander) and Ojukwu agreed to serve under him in the spirit of Aburi. We are all familiar with the tragic pattern of events that followed the press charges and counter-charges of bad faith.

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One could speak at length on the tragic events of the war and their impact on the post-war situation. But on this occasion, our interest is in the post-war situation and the probable course of events around 1976. In this respect, the so-called Nine-Point Program is important. Seven out of the nine points are major social reform measures. Specifically, the Nine-Point Program proposes the re-organization of the armed forces; the repair of the damage and neglect of the war; the eradication of corruption in our national life; the settlement of the question of the creation of more states; the introduction of a new revenue allocation formula; the conducting of a national population census; and the reorganization of genuinely national parties. The other two points, preparation and adoption of a new constitution and the organization of elections for the installation of popular governments at the state and the central levels, can be regarded as steps on the road to civilian rule.

One of the main tasks facing the Armed Forces, that of re-organizing itself, is indeed a difficult one in the post-war situation. Reform was hindered by the army's rapid expansion coupled with the undefined role of security forces in peace time. Moreover, soldiers who fought to "protect civilians" expected an enhanced status in peace time. Notwithstanding such difficulties, the military administration embarked on an ambitious program of social reforms and legislation. Policy initiatives spanned policies from the abortive price control measures, to rent control decrees, to the laws governing divorce.

Institutional Reforms

By 1976, it was evident that nothing had changed after ten years of military rule. Critical issues in need of resolution then and now include the nature of political parties, the management of the economy and ensuring the de-politicization of the civil service.

Nature of Political Parties

Ten years after the onset of military rule, strategies had yet to be developed that would encourage the formation of parties with a national outlook. The country has no mechanism to judge the degree of nationalism in each party's platform. Moreover, while a party can have support in more than one state, it does not guarantee that it will be genuinely "national" in outlook. The country could pursue two possible paths. Under one approach, the military administration could declare party politics open and leave democratic forces to settle the issue of national leadership. In pursuing this route, understanding the causes of the failure of the 1966 *ad hoc* constitutional conference would be important. Alternatively, the military could sponsor a national movement outside the country to which no serious opposition would be allowed. Yet, this alternative would have very serious implications – namely, it risks the politicization of the military.

Military rule without the total mobilization and involvement of the people is an aberration and is basically unstable. On the other hand, in light of our recent history, there is equally convincing evidence to demonstrate that a national leadership acceptable to the country as a whole did not emerge after 1976 through an autonomous election. In mobilizing people, organizing parties on state or ethnic bases should be avoided at all costs. It could lead to a return of the military, probably without any clearly defined purpose or sense of mission. Instead, the federal constitution could provide for statutory grants to all officially recognized parties to reduce their dependence on the unofficial

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“contribution by patronage” of their members in office in the states or at the center. Although, this creates a dangerous potential for a “one-party state.”

Management of the Economy

A second critical area, economic management, should encompass institutional reforms that create a supreme National Economic Council. Such a national economic council would have decision-making power over national planning, development projects, and revenue allocation. The central planning office in the ministry of economic development should serve the proposed national economic council. In turn, the ministry should, with the enhanced developmental and coordinating power of the federal government, eventually attain the status of a national planning commission. Equally important, government must carefully navigate the opening of the economy to the free market, while protecting small and medium size companies from the effects of globalization. Indeed, even with privatization as an end, the government may have to provide the seed money for starting new projects and promoting indigenization – strong proof that the government cannot abandon all responsibility for economic growth.

Politicization of the Civil Service

Under no circumstances should the civil services of this country be politicized. Federal civil service personnel should, in the interest of national stability, continue to be recruited from all parts of the country. Additionally, while insisting on reasonable standards, the civil service should not institute a quota system. A non-political civil service, adequately staffed to give non-partisan and competent advice without fear or favor, remains the best guarantee of a modern and stable administration in this country. Is it totally unrealistic to expect the same of the military after 27 years in power? Assessments differ.

From 1976, succeeding governments have been worse than previous governments in matters of resource misallocation and abuse of office. The best that the current administration of Olusegun Obasanjo can do is to stop the rot. We are yet to see the upturn. When we do, that will mark the turning point and the rebirth of the Nigerian Revolution.

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EXECUTIVE SUMMARY

The Political Economy of Regional Integration in Africa the Economic Community of West African States (ECOWAS)

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Introduction

This study of ECOWAS tries to provide insights that explain the implementation gap, as these may help inform, calibrate and target reforms as well as support efforts that are technically desirable and politically feasible. To do so, the study focuses on the key drivers and constraints that shape the ECOWAS agenda and influence implementation by analysing two policy areas: peace and security and food security (focusing on the agricultural sector and agro-food industries and trade). The study uses a political economy framework to answer two core questions: how do key actors and factors affect and shape the agenda setting of ECOWAS? And how do these different actors and factors influence what gets implemented and why?

This study presents a political economy analysis of the Economic Community of West African States (ECOWAS), focusing in particular on what drives and hampers this regional organisation in preventing and resolving conflicts in West Africa, and in promoting a regional approach to agriculture and food security. The report is part of a broader study that includes the African Union and four other Regional Economic Communities in Africa

Why a political economy study of ECOWAS?

The Economic Community of West African States (ECOWAS) was established in 1975 with the formal aim of promoting economic co-operation between 15 countries with different historic trajectories (colonisation, language, and administrative cultures) yet sharing similar socio-economic conditions. During the 1980s the regional body was confronted with a large number of political crises, ranging from civil war to various military or constitutional coups d'état. This forced ECOWAS to fully embrace the security agenda as a 'core business'.

The region is widely recognised as a trailblazer, including for the African Peace and Security Architecture (APSA). Several crises have been effectively addressed through regional diplomacy and

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military intervention. Over the years, ECOWAS has sought to promote an ever-widening regional integration agenda through a wide variety of strategies, action plans and programmes. Initially the regional body functioned through a state-centric, top-down approach to promoting regional integration. From the 1990s onwards, there were deliberate attempts by ECOWAS to also spur regional dynamics 'from below' through close collaboration between institutional actors, civil society and business organisations.

ECOWAS recently celebrated its 40th Anniversary. In reviewing the track record of the organisation, most analyses concur that important achievements were obtained in different domains, including restoring peace, containing conflicts, dealing with rigged elections, facilitating the free movement of people or supporting infrastructure development (trans-coastal and trans-Sahelian roads).

Yet there is also a broad recognition that the initial aspirations have not been met. Overall progress in the actual implementation of ECOWAS policies in core areas such as trade, economic and monetary cooperation, energy and social development has been limited. There are still many obstacles to the free circulation of people (such as the existence of numerous check points, arbitrary and discriminatory treatment of citizens of other countries, migration laws) and goods (including the non-application of the ECOWAS Trade Liberalization Scheme, illegal tariff barriers, and non-tariff barriers). Other urgent crises remain unaddressed. The Sahel is being increasingly destabilised by cross-border crime, drug trafficking, the Tuareg conflict, terrorism and the spread of Al Qaeda in the Islamic Maghreb. The envisaged transition in the Vision 2020 from an 'ECOWAS of States' to an 'ECOWAS of People' has still a long way to go, particularly in terms of delivering tangible outcomes for citizens.

However, in assessing the performance of ECOWAS one cannot ignore the particularly harsh political, institutional and socio-economic conditions in which the integration project had to be pursued. The region ranks particularly low regarding all human development indicators. Thirteen ECOWAS countries are classified in the low Human Development category and 60 per cent of the population is estimated to live on less than one dollar a day. This brings along major shortcomings in policy and institutional capacity across the board.

Reference

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CHAPTER ONE

**Conflict Resolution through Nonviolence:
An Appraisal of Nigeria's Amnesty Programme
in the Niger Delta Region**

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Abstract

Conflict resolution through military force has led to the escalation of violence in most society hence, this paper examined the need to resolve and manage conflict through nonviolent means as exemplified in Nigeria's amnesty programme in the Niger Delta. Data for the study were sourced from secondary sources while the basic human needs theory was adopted as its theoretical framework. Data collected were analysed using the qualitative method. The study revealed that conflict resolution through nonviolent means such as disarmament, demobilization and re-integration (DDR) programmes have helped to enhance sustainable peace and internal security in most African countries including Nigeria, Burundi, Rwanda etc. Findings also revealed that the use of military force as a means of conflict resolution by some African states have helped to escalate and prolong conflicts in different parts of Africa. The need for democratic reforms, good governance and strict adherence to democratic principles by African leaders and states will no doubt help to build peace and political stability in Nigeria/Africa.

Keywords: *Conflict resolution, nonviolence, appraisal, internal security, amnesty programme and Niger Delta.*

Introduction

Conflict in Africa occurs due to several factors which includes the struggle for power, marginalization and oppression of minorities etc. In most cases, such conflicts often degenerate into civil unrest and wars leading to the death of several citizens. These conflicts are often social, political and economic in nature. The best approach to conflict and its resolution remains a source of debate among scholars and state actors while some believe in nonviolent approaches others argue that conflict resolution through military force remains the best option. Thus, pre-conflict and post-conflict analysis of events with a view to adopting new strategies and approaches is necessary and fundamental. It will be recalled that prior to the proclamation of the amnesty policy in the Niger Delta region, pre-amnesty Niger Delta witnessed series of conflicts and violence between Niger Delta youths, multinational oil companies and the Nigerian state. The situation led to destruction of oil facilities and the kidnapping of expatriates and hostage taking of both Nigerians and foreigners. Ibaba and Arugu (2013) captured the mood of the pre-amnesty Niger Delta when they observed that militia groups' protest against the Nigerian state and the activities of oil companies operating in the area for deprivation, neglect and environmental degradation, confronted security forces, attacked oil company workers and randomly kidnap oil workers. The situation degenerated further with the militarization of the entire Niger Delta region by the Nigeria armed forces hence, prompting most investors and multinational oil companies to withdraw from the troubled region for security reasons. The case of Niger Delta and other parts of Africa clearly revealed that terrorism and insurgency remains a major threat to peace and security at national, regional and global levels hence, studies into counterterrorism strategies especially nonviolent counterterrorism strategies will no doubt help to correct existing defects and gaps leading to the disarmament, demobilization and reintegration of ex-combatants and other victims of conflict and war across the world. Thus, this chapter examined the nature of conflict in Africa and the need for African states to adopt nonviolent conflict resolution methods with a view to proffering new strategies and approaches that will guarantee sustainable peace, development and internal security.

Research Methodology

The concept of methodology according to Kaplan, cited in Obasi (1999) is to help in understanding in the broadest possible fashion both the products and the process of scientific investigation. Nachmias and Nachmias (1985) also see methodology as a system of unambiguous rules and procedures upon which the basis of an enquiry is formed and claimed knowledge evaluated. This study is therefore a descriptive study that relied on secondary sources of data. The basic human needs theory was also adopted as the theoretical framework to guide the study. Analysis was done using the qualitative method and content analysis.

Theoretical and Conceptual Analysis

The study adopted the basic human needs theory by John Burton in order to critically examine how internal peace and security can be guaranteed using nonviolent methods and approaches. This theory emphasis that the needs of individuals and groups must be accommodated in any decision making process because according to Burton (1997) fundamental human desires can impact our convictions and human attitudes negatively or positively. Advocates of this theory argue that political violence and conflict does not appear in a vacuum but that there is usually a long history of violent contestations, group formation and increased hostile interactions within the state of other forces before violence becomes a more viable option. This clearly describes the Niger Delta conflict which

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initially started as a mere civil unrest which later escalated due to the nonchalant posture of the Nigerian government which resorted to the use of military force which was also counterproductive. In all, the basic human needs theory as applied in this paper clearly explains the fact that understanding the real causes of any conflict (basic needs and aspirations of the citizens) helps the state and the society to resolve such conflicts without much friction. The resurgence of violence and attacks on oil facilities by youths and militant groups in Nigeria's Niger Delta is a clear indication that the environmental and social needs of the Niger Delta people have not been met hence, the dialogue and engagement must continue. It is therefore important to add that the basic human needs hypothesis helps the government and policy makers to identify the basic needs, emotions and aspirations of all stakeholders in a conflict before negotiation and settlement. Proponents of the basic human needs theory include: Burton (1997), Sites (1973), Maslow (1943) and Galtung (1990).

Conceptual Analysis

Conceptual analysis helps to give direction to any study or investigation hence, relevant and related materials were examined. In a press statement titled "Go sin no more" published in The Week Magazine of 6th July 2009, Nigeria's former President Umaru Musa Yar'Adua proclaimed amnesty to agitators and youths in the Niger Delta region as part of measures to secure peace in the Niger Delta region. The full text of the amnesty policy statement reads:

"Pursuant to Section 175 of the Constitution of the Federal Republic of Nigeria whereas the Government of the Federal Republic of Nigeria acknowledges that the challenges of Niger Delta arose mainly from the inadequacies of previous attempts at meeting the yearnings and aspirations of the people, and have set in motion machinery for the sustainable development of the Niger Delta states: whereas certain elements of the Niger Delta populace have resorted to unlawful means of agitation for the development of the region including militancy thereby threatening peace, security, order and good government and jeopardizing the economy of the nation: whereas the government realizes that many of the militants are able bodied youths whose energies could be harnessed for the development of the Niger Delta and the nation at large. Whereas the government desires that all persons who have directly or indirectly participated in militancy in the Niger Delta should return to respect constituted authority and whereas many persons who had so engaged in militancy now desire to apply for an obtain amnesty and pardon. Now therefore, I, Umaru Musa Yar'Adua, President of the Federal Republic of Nigeria, after due consultation with the Council of States and in exercise of the powers conferred upon me by the provisions of section 175 of the Constitution of the Federal Republic of Nigeria, make the following proclamation: I hereby grant amnesty and unconditional pardon to all persons who have directly or indirectly participated in the commission of offences associated with militant activities in the Niger Delta. The pardon shall take effect upon the surrender and handing over of all equipment, weapons, arms and ammunition and execution of the renunciation of militancy forms specified in the schedule hereto, by the affected persons at the nearest collection centre established for the purpose of government in each of the Niger Delta State: The unconditional pardon granted pursuant to this proclamation shall extent to all persons presently

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being prosecuted for offences associated with militant activities: and this proclamation shall cease to have effect from Sunday, 4th October 2009”.

The above nonviolent policy measure was accompanied with a clearly defined disarmament, demobilization and reintegration (DDR) programme which served as a peacebuilding measure. While making a case for nonviolent conflict resolution strategies, Jones and Libicki (2008) argued that military force had rarely been effective in defeating terrorism and the reliance on conventional military force had often been counterproductive hence, he added that a military solution will not solve a political problem. On the contrary while citing the case of Afghanistan, where the United States military operation was successful in denying Al-Qaeda freedom of movement by removing pro-al-Qaeda regime from power, Smith (2007:6) argued that a properly deployed army can in the short term deny a terrorist group or individual the environment to operate. In his words: while long-term military campaigns have been faced with challenges, a short-term well defined military mission could be effective in mitigating the threat of terrorism” (Blyth, 2013). The appropriate counterterrorism strategy to adopt remains a source of debate among scholars in the field of conflict resolution. In his work “we need nonviolent counterterrorism strategies” Niemela (2012) added his voice to the debate on counterterrorism strategies when he stated categorically that all violent counterterrorism intervention policies have completely failed. In his words: we are sowing and reaping perpetual tragedy with this violence machine and the only people benefiting are sitting on top of a mountain of cash in the conflict industry hence, it is time for a major shift in the conflict management strategies. While expressing the need for states to adopt nonviolent counterterrorism strategies he asked rhetorically “can we finally start listening to the numerous scholars and studies with scientifically supported strategies for nonviolent counterterrorism? To discourage insurgency and terrorist activities he urged states to adopt nonviolent conflict resolution strategies by investing massively in social and economic development initiatives in any region in which terrorist groups are engaged. This position if adopted and implemented will help states to deprive terrorists of avenues to recruit new and intending members. This is a fact because the situation in Northeast, Nigeria clearly revealed that the less privileged children popularly called Almajiris constitute the vulnerable group from which the Islamic sect (Boko Haram) recruited most of their members. The call for states to adopt more proactive nonviolent counterterrorism strategies by investing massively in education, social and economic development initiatives made by Niemela (2012) is therefore, a step in the right direction. However, according to the United Nations (2005) report, about 25 African countries are engaged in armed conflict or were experiencing political crises. While commenting on the Niger Delta conflict and the shortcomings in the amnesty programme, Sarowiwa, 1995 cited in Ikporukpo (2011) captured the plight of oil producing communities and stated thus: the Ogoni are embattled and imperilled since oil was discovered in the area in 1958, they have been the victims of a deadly ecological war in which no blood is spilled, no bones are broken and no one is maimed. But people die all the time. Men, women and children are at risk; plants, wildlife and fish are destroyed, the air and water are poisoned and finally the land dies. Today, Ogoni has been reduced to a wasteland (Sarowiwa, 1995:p. 131). The Kaiama declaration of 1998, the Ogoni bill of right and several other agitations in the Niger Delta led to the following interventions by the colonial and Nigeria governments respectively:

1. Establishment of the Willinks Commission in 1957
2. Niger Delta Development Board (NDDB) in 1960
3. River Basin Development Authority (RBDA) in 1970

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4. Oil Mineral Producing Areas Development Commission (OMPADEC) in 1992
5. Niger Delta Development Commission (NDDC) in 2000
6. Ministry of Niger Delta Affairs in 2008 etc.

According to Ibaba and Arugu (2013) cited in Courson (2011), community oil was a major factor responsible for violence and insurgency in Nigeria's Niger Delta region. In their words: Oil related conflicts that transformed into insurgency were triggered by the interface of grievances, greed and quest for survival. In their work "preventing the next insurgency; highlighting the risk to violence in post-amnesty Niger Delta", they contended that the conflict in the Niger Delta can be better understood if it is studied from the following perspectives; Intra and inter-community conflicts, Inter-ethnic conflict, community-oil company conflict and community-state conflicts. While blaming the Nigerian government for allowing the crisis in the Niger Delta to escalate Ibeanu, (2008) stated categorically that the consequences of government inaction is youths restiveness, militancy, kidnapping, pipeline vandalism, oil theft and other forms of criminality and violent confrontations. He added that the inability of the Nigerian state to address genuine demands of the Niger Delta people stimulated long years of clashes and confrontations between several youth groups and security agencies as well as oil multinational oil companies (MNOCs). In his words: With the return of democracy in 1999, the military approach to containing the unrest exacerbated the already hostile security condition in the area leading to loss of human lives, oil and increased environmental devastation etc. Also commenting on the consequences of the Niger Delta crises Ibeanu, (2008) and Okonta, (2005) lamented that between 1999 and 2005, oil losses amounted to 6.8 billion dollars and that a subsequent report prepared by a 43 person government commission released in late 2008 indicated that in the first nine months of 2006, the Nigeria government lost a staggering 23.7 billion dollars in oil revenue due to militant attacks and sabotage (Joab, Porter and Watts, 2012). Ibeanu (2008) and Okonta (2005) also maintained that between January 2006 and the summer of 2009, over 400 expatriate oil worker hostages were taken while maritime piracy equally increased. In their words: between 2005 and 2009, there were over 12,000 pipeline vandalism and over 3,000 oil spills. Over 1 million barrels of output were short-in as a result of deepening insurgency and by the summer of 2009, output fell to around 1 million barrels per day. 124 of 174 oil fields were shut, Shell's western operations were closed and Nigeria as a consequence fell from its perch as the largest producer (Joab, Porter and Watts, 2012).

While analysing the character and nonchalant posture of the Niger Delta states and political elites Ibeanu (2008), reaffirmed his earlier position and described the Niger Delta region as a paradox. According to him, "it seems that every development strategy that has been developed for the Niger Delta has paradoxically underdeveloped the region". Despite the huge budgetary allocation including the 13 percent derivation fund released to Niger Delta states on a monthly basis, scholars have continued to wonder why poverty persists in the Niger Delta region.

Impact of Nonviolent Conflict Resolution Methods and Approaches

According to United Nations (2005) report, about 25 African countries were engaged in armed conflict or were experiencing political crisis. The report also noted that the following African countries have experienced UN/AU-led disarmament, demobilisation and reintegration programmes: Angola, Burundi, The Democratic Republic of Congo (DRC), Liberia, Mozambique,

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Rwanda, Sierra-Leon and Zimbabwe. Available records and statistics also revealed that seven (7) African countries in the Great Lake region benefited from the multi-country Demobilization and Reintegration Programme (MDRP) with a target of 400, 000 combatants under the sponsorship of the World Bank and thirteen (13) other donors which included twelve (12) European countries and the European Union (EU). It is on record that the MDRP project started in 2002 and closed in June 2009 with about 300,000 ex-combatants demobilized and 232, 000 ex-combatants reintegrated hence, indicating that a total of five hundred and thirty-two thousand (532, 000) ex-combatants from seven (7) African countries were demobilized and reintegrated through nonviolent DDR schemes sponsored and coordinated by external partners. This no doubt implies that the success of any nonviolent counterterrorism strategy depends on the cooperative behaviour of states and in the willingness to abide by international rules, laws and conventions. The tables below show European Union's assistance to poor African countries.

Table 1
EU ASSISTANCE TO THE SAHEL COUNTRIES

Country/region	Ongoing (in million £)		Programmed (in million £)		Proposed additional resources (in million £)	Total (in million £)
	Country programmes	US	10 th EDF	US		
Niger	39.9		42.2		91.6	173.7
Mali	202		38	4	50	294
Mauritania	21.25	1.2	22		8.4	52.85
West African region		13.7	66	6		85.7
Total	263.15	14.9	168.2	10	150	606.25

Source: 9th and 10th EDF, budget lines and thematic programmes published 10th May, 2010

Table 2
EU ASSISTANCE TO THE MAGHREB COUNTRIES

Country region	Ongoing (in million £)	Planned (in million £)	New resources	Total
Algeria	99		N.A	99
Libya	24.5		N.A	24.5
Morocco	70		N.A	70
Total	193.5		N.A	193.5

Source: 9th and 10th EDF, budget lines and thematic programmes published 10th May, 2010

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Apart from assisting poor African countries as reflected in the above tables, the European Union and other external development partners have also invested huge financial resources in the disarmament, demobilization, and reintegration of ex-combatants and victims of war and insurgency in different parts of Africa. The data in the table below clearly affirms this position.

Table 3: Comparative analysis of Angola and Nigeria disarmament, demobilization and reintegration (DDR) programme

		Angola	Nigeria
DDR Features			
	Period under review	01/09/2003	01/03/2010
	Nature of actors	UNITA Soldiers/ex-combatants	Environmental activists/ex-agitators
	Population	91,127 ex-combatants registered	30,000 agitators registered
	Setting	35 Quartering areas setup for the project	Only in 1 Quartering area in Obubura but disarmament don in different locations
	Type of Offer	General amnesty to all UNITA Soldiers in 2002 after the death of their leader	Amnesty to all who signed up
	Registration	Reception for both UNITA Soldiers and dependants	Reception to only ex-agitators
	Dependants	288,756 Family members registered	None
	Admittance to National Force	5,000 Integrated into National Army	None
Reintegration	Training Types	Vocational training	Yes
		Traditional apprenticeship and on the job training	Yes
		Community works access to tool kits	Yes
		Micro business training, advisory services and micro credit	Yes
		None	Academic trainings for degree qualifications
	Implementation Agency	Ministry of Ex-combatants and motherland veterans and IRSEM managing the DDR project	OSAPND
Duration and Speed		Between 2003 and 2005 over 20,000 ex-combatants benefiting from Reintegration	11,700 have received reintegration packages between 2010 and 2013
Funding		Donor and National Government	Only Nigeria Government Funding

Source: Adapted From Abazie, 2014

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Analysis showing the impact of nonviolent conflict resolution measures and approaches is expressly stated in the above table. It shows that Angola's DDR programme was national in scope involving UNITA soldiers and over 90,000 ex-combatants while the DDR programme in Nigeria was limited to the Niger Delta region with a total of 30,000 ex-combatants. In the area of funding, the DDR programme in Angola was funded by the Angolan government with the active support of external donor agencies such as the Multi-country Demobilization and Reintegration Programme (MDRP) and the United Nations Development Programme (UNDP) which released a total of \$22, 950, 865 USD as at July 2008. In the case of Nigeria, only the Nigerian government through the office of the Special Adviser to the President on Niger Delta (OSAPND) funded the DDR programme and released the sum of \$14,233,064,89.72 USD (Abazie, 2014). In the same vein, a special ministry known as the ministry of ex-combatants and motherland veterans led the whole process in Angola while in Nigeria; the DDR project was domiciled in the presidency. However, a crucial aspect of the DDR programme in Angola revealed that trainees were not exposed to allowances or financial inducements during the training and reintegration period but in the case of Nigeria, militants were given the sum of N65,000 (400 USD) monthly before and during the training and reintegration exercise. After studying the DDR programme in Nigeria and Angola Abazie (2014), concluded that the commitment of local actor's involvement in the DDR process will minimize the issue of duplication and surrogates hence, the interveners will be able to identify such issues quickly than external actors. In the words of MacGinty (2010) local actors are capable of influencing the extent to which peace might be hybridized since they can resist, ignore, subvert or adopt liberal peace intervention programmes. The tables below further revealed that Nigeria's amnesty policy in the Niger Delta helped to resettled over 20,000 combatants and ex-militants back to civil life hence promoting internal peace in the Niger Delta and in the process stabilizing the economic activities in the Niger Delta region.

Table 4
Components of the Federal Governments Amnesty Programme

Disarmament	Demobilization	Reintegration
Duration: August 6-October 4, 2009	Rehabilitation Duration: 6-12 months	Duration: up to 5 years
Key Activities * Collection of Arms and Ammunitions, explosives etc.	Key Activities * Ex-militants report to camp * Verification and documentation * Transformational training * Peace building and conflict resolution * Counselling * Career guidance * Wellness assessment * Reintegration classification * Education and vocational placement * Graduation and Demobilization	Key Activities * Knowledge and skills acquisition * Financial empowerment * Placement programmes * Microcredit * Education * Reconciliation with local community * conflict resolution framework/mechanism * Monitoring and Evaluation * Exit of Amnesty
Key Enabler Disarmament camps Massive campaign	Key Enabler Transformational training centres rehabilitations camps	Key Enabler Partnering government agencies, NGOs and private organizations, OGIS tracking and Support framework

Source: Adapted from Arugu and Okoye (2014:p.80)

Table 5
Demography of amnesty participants and the total number of beneficiaries

S/N	States	Male	Female	Registered	Summary of Total Amnesty Beneficiaries
1	Akwa Ibom	155	8	163	1 st phase 20,192
2	Bayelsa	6,900	61	6,961	2 nd phase 6,166
3	Cross River	159	1	160	3 rd phase 3,600
4	Delta	3,361	-	3,361	
5	Edo	450	-	450	
6	Imo	297	3	300	
7	Ondo	1,198	2	1200	
8	Rivers	6,958	39	6,997	
9	NDDC	571	19	600	
	Total	20,049	133	20,192	30,000

Source: Adapted from Arugu and Okoye (2014: pp. 82). The Punch Newspaper, 20 December 2012, Premium Times 24 December, 2012 And Africa Today November, p.19, 2009).

From the foregoing, it is obvious that nonviolent conflict resolution measures and approaches through DDR helped in carrying out effective post-conflict analysis and reintegration of ex-combatants and agitators back to civilian life and in the process prevent a spread and reoccurrence of such conflicts. Thus, the role of the United Nations Development Programme, and regional organizations in the promotion and enthronelement of peace and internal security through nonviolent measures and approaches can therefore not be overemphasized. The Multi-country Demobilization and Re-integration Programme (MDRP) carried out by the World Bank and European Union countries involving seven (7) African countries no doubt led to the demobilization and reintegration of over eight hundred thousand (800,000) ex-combatants who turned-in their arms and returned to normal civilian life hence, promoting peace, stability, internal security and nonviolence across the world.

Conclusion

The paper examined the need to enhance Africa's internal security through nonviolent methods and approaches and observed that there is a need to review and re-appraise conflict resolution methods and strategies in Africa. In the same vein, the study observed that in Nigeria and other countries where Disarmament, Demobilization and Re-integration (DDR) have been successfully conducted several ex-combatants and victims of war have been resettled and integrated into the society hence, creating peace and internal security in the community/society. The implementation of nonviolent conflict resolution strategies in the form of amnesty policy in Angola and Liberia also helped in re-channelling the energies of warlords to productive resources. The paper, therefore, maintains that the adoption of nonviolent conflict resolution measures and approaches by African states and leaders will help to promote and enhance sustainable development, internal peace and security in the continent as reflected in Nigeria's Niger Delta region.

Recommendations

Based on the findings in the study, the following recommendations are proposed to improve nonviolent conflict resolution methods and approaches in Nigeria and Africa as a whole:

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1. All forms of militarization of the Niger Delta should be stopped hence, all military taskforces in the region should be relocated to the north-east and other parts of the country. This will create room for dialogue and negotiations between all the parties.
2. Families of ex-combatants and agitators should be profiled and taken care of as a peacebuilding measure that will create room for trust and confidence building. In the same vein, all allowances owed the ex-combatants and agitators should be paid without further delay.
3. The federal government should review and reappraise the ongoing amnesty programme with a view to charting a new course for the Niger Delta region. All the shortcomings in the amnesty programme should be addressed without further delay.
4. Budgetary allocation to peace and civil issues should be increased in Africa to ensure that emphasis is placed on massive development and education rather than the purchase of arms and ammunition. Institutions of government should also be strengthened in order to promote rule of law, good governance and democratic ideals.
5. The renunciation of violence oath-taking by all ex-combatants during the disarmament and demobilization process should be enforced by the government in order to track those who have returned to armed struggle in the creeks.
6. Nonviolent conflict resolution measures, approaches and strategies should be introduced as part of the education curriculum in Africa in order to inculcate the culture of peace in the heart and minds of African youths and children at all levels. Thus, the understanding of nonviolence is a panacea for peace at an early stage will help to produce what is now called de-radicalization and counter-radicalization of citizens who had earlier been briefed and misinformed (radicalized) by extremist or terrorist elements.
7. To effectively combat insurgency and terrorism: countries should adhere strictly to international protocols and principles such as the 1999 Algiers Convention on the Prevention and Combating of Terrorism and the United Nations Global Counterterrorism Strategy which calls for a holistic inclusive approach to counterterrorism.
8. The amnesty policy should be institutionalized through the establishment of an amnesty, disarmament, demobilization and reintegration commission or ministry to oversee post-conflict resettlement issues in Nigeria. The current practice whereby the amnesty policy is coordinated by the office of the special adviser to the president on Niger Delta Affairs is full of inconsistencies and contradictions.
9. It is good to take care of the welfare of ex-combatants but the emphasis should be shifted to all other stakeholders in the Niger Delta hence, rather than place emphasis on the welfare of ex-militants, the ongoing amnesty programme should be reviewed to accommodate the core issues that triggered-off the crisis in the Niger Delta hence, issues such as environmental degradation, infrastructural development and equal participation in the oil and gas sector should be placed at the front burner.

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CHAPTER TWO

Bank Fraud and Performance of the Banking System: Nigeria Experience

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Introduction

The issue of insecurity and fraud in the banking sector is an interruption to the roles banks play towards economic development of the country. The financial sector in Nigeria is faced with deep security challenges, institutional and environmental frauds which threaten greatly the business growth, and the confidence of the public in the banking sector as banks' role determine and influence the course of economic development of the country. Adeniji (2004) and Asuquo (2005) defined fraud as an intentional act by one or more individuals among management, employees or third parties which results in a misrepresentation of financial statement. Fraud is a deception deliberately practiced in order to secure unfair or unlawful gain. It is deceit, trickery, sharp practice, or breach of confidence, perpetrated for profit or to gain some unfair or dishonest advantage. Achumba, Ighomereho, and Akpor-Robaro (2013) maintain that the concrete evidence of these incidences in different parts of Nigeria indicate that the security challenge in the country is enormous and complex and would continue to be, if the situation remains unabated.

It is good to mention here that banks have no other asset to offer to customers except confidence, and the problem of fraud has affected the confidence negatively- resulting in poor bank performance. The increasing incidence of insecurity and fraud affect the already survival and viability of the banking sector. Fraud is not unique to the banking sector but due to the product of the bank - cash and Nigeria is a cash-based economy, no area of the banking system is immune to fraudsters, not even the operational section. The characteristic of Nigeria economy is that cash will be physically held and touched. In Nigeria, studies indicate that more than 90% of funds are outside the banking sector, unlike what is obtainable in the developed world where the money in circulation is 4% and 9% in the UK and US respectively. This explains the reason for the fragile nature of our banking system. Transacting with physical cash is prone to fraud or when armed robbers attack, they will do away with the money. Numerous banks have had attack of armed robbers and this has marred the operations of the banks. Some bankers and customers lost their lives as well as bank property in the hands of robbers. Although the emerging use of technology in the banking system gives birth to online banking fraud, insiders also contribute to the success of operations of many armed robbers by making information available to them. Many banks have to close some of their branches as a result of paralyzed economic activities caused by insecurity. Nwankwo, (1991), opined that the increasing rate

of insecurity and fraud in the banking system, if not arrested might pose serious threats to the stability and the survival of individual banks and the performance of the industry as a whole. Lamenting on the ugly impact of fraud in banks, Okoro (2003) said that fraud has left untold hardship on the lives of bank owners, staff, customers and family members as most bank failures are always associated with large scale frauds. Fraud in banks shakes the foundation and credibility of the affected banks in Nigeria resulting in distress of some banks thus impacting negatively on the nation's economy. Thus, as financial institutions that serve as intermediaries between surplus units and deficit units in the economy, the extent to which banks successfully and efficiently perform the intermediation function profoundly determines not only the level of public trust in the banking system but also the performance of the banks and economy at large. The effect of insurgency is gradually destabilizing the banking system. Banks are no longer safe and the work environment is not secure for the workforce in the sector. The purpose of this paper is to evaluate the fraud in the banking sector and its implication on the banks' performance and to propose strategies for the prevention of fraud and effective security management in the banking sector.

Causes of Bank Fraud

Many researchers maintain the fact that the causes of fraud are grouped into two major classes: institutional factors and environmental or societal factors. The institutional factors are those that concern the internal environment of the bank, while environmental or societal factors are those which result from the influence of the environment or society in the banking industry. Ojo (2008) classified the causes of bank frauds and forgeries into institutional or endogenous and the environmental or exogenous factors and identified some endogenous factors as weak

internal control system, inexperienced staff and poor remuneration while among the exogenous factors are low moral values in the society, lack of effective deterrent and punishment as well as fear of negative publicity. Fraud is an epidemic dimension that has eaten deep into the banking sector as well as the entire economic sector in Nigeria. Other causes of fraud in the banking sector include but not limited to; poor internal control system, bad management symbolized by incompetence, inadequate supervision, poor leadership, inadequate controls, lack of proper coordination of the various operational activities, corruption and ineptitude, Inappropriate personnel policies of the financial institutions, lack of or ineffective corporate governance, staff infidelity, -lack of self-discipline, greed and improved technology. Lack of effective punishment, lack of effective deterrent such as heavy punishment could be a factor that contributes to the high perpetration of fraud in financial institutions.

The findings of Abiola (2009), Abdul-Rasheed, Babaita and Yinusa (2012), Ojo (2008), Idolor (2010), Akindele (2011), Bwengye (2013), Aderibigbe (1999) affirm that the above-mentioned factors cause fraud in the banking sector. The results of their studies reveal that there is a significant relationship between banks' profit and the total amount of funds involved in fraud. Ojigbede (1986) and Adewunmi (1986) also maintain that the major cause of fraud in banks in Nigeria is traceable to the general dishonesty in society. Since there is corruption in all facets of the Nigerian economy, banks cannot be an exception.

Impact of Fraud in Banks performance

Fraud can be described as the various means used by resourceful people to get an advantage over another by suppressing the truth, trickery misinformation, false suggestions, cunning, deceit, and other methods by which to cheat. Several studies have been conducted on bank fraud and its effect on bank performance. The adverse impacts of fraud on banks are very destructive to the operational activities and reputation of the banking sector. The impact of fraud in the sector includes: inadequate liquidity, inability of bank to meet the demand of the customers and other obligations, erosion of the bank's capital, poor asset base, excess liability, insolvency and liquidation. The failure of banks eventually will cause the workers to lose their jobs. The bank will no longer render services to the customers, depositors will lose their deposits, saving and investor will suffer loss of investment.

Further, the role of banks in the economy will cease and the standard of living will be negatively impacted. Frauds deplete shareholders' funds and lead to loss of money belonging to customers causing embarrassment to the Board and Management. The losses cause a reduction in the volume of available resources. Frauds can destroy the economy of a nation and its sovereignty. An example, when Nigerian sovereignty was called into question and its international trade threatened when a foreign power issued an ultimatum to its (Nigerian) national assembly to pass a bill to check on financial malpractice in the country. If the instruction was not carried out, the country will have to face international sanctions. Above all, it heightens the cost of operations of banks. All the studies examined confirmed that fraud has made an ugly impact on bank performance as well as the economy as a whole. Uchenna and Agbo (2013) evaluated the impact of fraud and fraudulent practices on the performance of banks in Nigeria within the period 2001-2011 and the result showed that fraud has an adverse impact on bank performance. Okpara (2008) found that one of the factors that impacted the most on the performance of the banking system in Nigeria was fraudulent practices. Popoola, Fakunle, Omole and Oyedemi (2018), studied bank fraud and its effect on Nigeria Economy - A study of Quoted Banks. The study ascertained that there is a great level of interaction between bank fraud and economic development of Nigeria. Udeh, S. N., & Ugwu, J. I. (2018) examined Fraud in Nigerian Banking Sector. It was discovered that fraud has a negative but insignificant relationship with bank profit amongst others.

Awolabi (2010), did a paper review on Fraud and Fraudulent Practices in Nigeria Banking Industry. Various theories of fraud are examined and detailed analysis of various causes, prevention and control strategies were emphasized. Previous experiences of different types of fraud and employees involvement are analyzed using tables and percentages for elusive description and discussion. Godwin Ezu (2020), examined electronic fraud and the performance of Deposit Money Banks in Nigeria. The data collected were analyzed using basic descriptive ordinary least square (OLS) and multivariate regression panel data setting with econometric analyses. The results showed a negative and insignificant relationship between electronic fraud channels and financial performance variables.

Odi Nwankwo(2013) studied the implication of fraud on the performance of Commercial Banks in Nigeria. The outcome of the research revealed that there is a significant impact of fraud on the performance of commercial banks in Nigeria. The implication of this is that if the level of fraud in commercial banks did not reduce, it may prevent the growth of commercial banks to perform and their contributions to the growth of Nigeria economy

Suggested Measures to Prevent Fraud and Manage Insecurity in the Banking Sector.

A major and fundamental characteristic of commercial banks is that it creates money. This peculiar feature distinguishes commercial banks from the non-banking sector. Besides this, confidence and trust provide the foundation upon which banks are built. Therefore, it requires that when this confidence is eroded, as a result of fraud and insecurity, banks collapse. The need to check such negative occurrences necessitated the introduction of internal control mechanisms which consist of audit and internal checks in the banks. Indeed, the requirement of the Sarbanes Oxley is for companies to maintain strong and effective internal control over the recording of transactions and preparation of financial statements. This is to avoid window dressing of financial statements. Similarly, Musa (1986), Sydney (1986) and Sanusi (1986) among other scholars have also identified some management control mechanisms aimed at preventing fraud in banks, Sanusi (1986) enumerated some of the existing fraud prevention and detection measures to include dual control operational manual, graduated limits of authority, limit and reports. There is no doubt that the survival and profitability of financial institutions are largely hinged on the existence of effective fraud prevention and detection mechanisms. In this regard, banks and government should work together to engage reputable foreign experts in fraud prevention and detection and security management to save the nation from the embarrassment associated with the increasing cases of bank fraud and insecurity. Since banks play an important role in the growth and development of the economy, nothing should be spared to ensure that they retain the confidence of the people. Every fraud has a human factor, therefore, employment procedures in the bank should be streamlined, to ensure that only professionals of high integrity are given jobs there. In addition, regular staff auditing should be embarked upon to identify and remove bad eggs from the system. Members of staff /or their guarantors should be made to deposit a specific substantial amount to serve as a check on the conduct of the staff, so that, in case he/she is involved in fraud the job and the deposited money would be lost by the affected staff.

Conclusion

This paper evaluates the impact of fraud on the performance of commercial banks in Nigeria. An examination of the causes of fraud was done. The main types of fraud include withdrawal from uncleared dividend warrants, forged cheques/payslips, granting of unapproved loans and overdraft, posting of fictitious credits, fraudulent transfers/withdrawals, cheque and cash defalcation, loss of money to armed robbers and outright theft of money (Owolabi,2010). Improved technology, greediness of banks staff caused by economic pressure are seen as the major reasons for the increase of fraud in the banking sector. Fraud is not a short-term problem, but a routine occurrence that should be considered seriously. Numerous fraud occurred through theft, direction, or misappropriation of cash or cheques, conspiracy of bank staff. Conspiracy can be with the bank staff or customer to defraud banks. This type of fraud may involve others who are not fully aware of the nature of the fraud, but who are rather acting out of the desire to help a co-worker or other acquaintance (Omar and Mohamad, 2010). Some banks neglect the policy of "Know your Customer and this has caused a great loss to many banks good number of cases of fraud were connected with the use of online banking. In the light of the observed negative impact which fraud has on bank performance, the following recommendations were made:

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1. The bank should pay more attention to online banking fraud as it increases on daily basis.
2. Develop the policy of “Know your Customer”.
3. Professionals with integrity who have image to protect should be employed in the banks.
4. Board of Directors should be knowledgeable in accounting and banking and must have stakes in the bank.
5. Members of staff /or their guarantors should be made to deposit a specific substantial amount to serve as a check on the conduct of the staff, so that, in case he/she is involved in fraud the job and the deposited money would be lost by the affected staff.
6. The issue of check and audit should be done on every transaction immediately it is done because delay may be dangerous.
7. Each voucher rose for expenses (printing of stationaries, stock and equipment) should be thoroughly checked and market survey should be conducted before giving approval for purchases. These will help deter fraud in the banking system.
8. Every bank should introduce the use technology in detecting fraud.
9. Banks need to strengthen their internal control systems to be able to detect and prevent fraud and fraudulent activities and to protect its assets. The regulatory and supervisory bodies of banks in Nigeria need to improve their supervision using all tools at their disposal to check and reduce the incidence of fraud and fraudulent practices in the banking system.

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CHAPTER THREE

An Overview of Generic Information Security Problem in Relation to Electronic Commerce and Information Technology

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Abstract

Using technical advancements, cybercriminals are constantly polishing their weapons. Furthermore, criminals are forming formidable organizations. Cybercriminals adapt swiftly to a changing environment by modifying their strategies in response to increased security in a specific sector. The goal of this research is to look into different types of protections and methods for electronic commerce. The research method is based on existing literature on information security issues around the world. Journals, textbooks, and other publications were used. After discussing the topic, the research came to the conclusion that everyone should be worried about security. The use of authentication devices and firewalls, as well as intrusion prevention, can assist prevent unauthorized persons from accessing the electronic commerce system. To ensure a customer's safety and security while purchasing online, an Information Assurance (IA) system should be used. Criminals are deterred by harsh punishment if they are detected, which is part of the defense.

Background of the Study

Many nations have continuously identified information security as one of their top management issues. Because of the various assault and defensive strategies, it is a very vast area. Individuals, businesses, nations, and the whole Web are all vulnerable to computer assaults and defenses. The goal of computer security is to avoid or at the very least reduce assaults. Computer security is divided into two categories: general themes (e.g., encryption) and EC-related concerns (e.g., buyer protection). This report describes attacks on Electronic Commerce websites, identity, persons, businesses, a wide range of tactics, including phishing.

Statement of the Problem

Cyber hackers located in Eastern Europe (dubbed the "Rove gang") hacked at least four million computers in over 100 countries in 2011. Malware was deployed by the attackers, who illegally redirected Internet traffic. Before being apprehended, the cyber criminals stole \$14 million. Hackers

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also targeted government and corporate entities in the United States. Using technical advancements, cybercriminals are constantly polishing their weapons. Furthermore, organized crime groups like as LulzSec and Anonymous are forming. According to IBM Corporation (2012), hackers modify their strategies when security improves in a particular sector (i.e., they adapt swiftly to a changing environment) (Acohido, 2011).

Objective of the Study

To investigate different types of protections and strategies against any activity intended to destroy, change, or degrade electronic commerce or information technology

Research Methodology

The research is based on current literature on information security issues throughout the world. Journals, textbooks, and other publications were used.

Literature Review

The Status of Computer Security

Annually, a number of corporate and public groups attempt to assess the state of computer security. The CSI report, is noteworthy. Only 27.5 percent of organizations. IBM, Symantec, and other businesses conduct comprehensive yearly security studies on a regular basis. There's also the matter of personal security, in addition to corporate security concerns.

National Security

For example, the Department of Homeland Security is in charge of keeping US computer networks safe. The following programs are part of the package:

- i. The National Cyber Alert System and Cyber Security Preparedness This tool will keep computer users informed about cyberthreats.
- ii. CyberCop Portal is a website that allows you to interact with other CyberCop users. A secure online collaboration and sharing platform for law enforcement and government employees.

According to Goldman (2013), many businesses opt not to report breaches, according to industry researchers. President Barack Obama signed an executive order on cyber warfare on February 17, 2013. "Federal agencies now have more ability to share 'cyber threat' information with the public sector,"

Security Risks for the Future

The following are top concerns for the foreseeable future

- I. Cyberespionage and cyberwars (covered further below) are becoming more prevalent dangers.
- ii. Mobile assets, such as smartphones, tablets, and other mobile devices, are now being targeted by cybercriminals. Mobile devices used in the workplace are a specific target.
- iii. Cyber-attacks on social media platforms and software. Malware is commonly found in user-generated material.
- iv. "Bring Your Own Device" (BYOD) attacks.
- v. Profit incentive - security risks and phishing assaults will continue to develop as long as hackers can profit from them.

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- vi. Social engineering tactics like e-mail phishing are becoming more common.
- vii. Cybergang consolidation – particularly in Internet fraud and cyberwars, underground gangs are expanding and growing in size.
- viii. Spam aimed towards business (including image-based spam).
- ix. Spyware-related attacks (e.g., using Denial-of-Service method).
- x. Assaults against emerging technologies

The most common assaults on organizations, according to Lawinski (2012), large corporations (50%) are the target of the majority of assaults, hackers also target medium (32%) and small businesses (48%) in equal numbers. Furthermore, 93 per cent of those impacted work in the healthcare or information-technology industries.

Cyberwars and Cyberespionage across Borders

Attacking information systems and computers with computers is becoming increasingly common and hazardous.

Cyberwarfare

Cyberwarfare or (Cyberwar) include 'cyber hooliganism,' 'cyber vandalism,' and 'cyberterrorism.' Viruses, denial-of-service attacks, and botnets are commonly used. The following main dangers are part of cyberwarfare, which is banned in most countries:

Acts of online espionage and security breaches — using the Internet to gather sensitive or secret national documents and information.

Cyberespionage

Snooping by the use of computer systems is known as cyberespionage. Obtaining secrets without the owner's consent is referred to as espionage. In most nations, cyberespionage is punishable by law.

Information Systems are being Attacked

The GhostNet assault, as previously mentioned, was not an isolated incidence of cross-border cybercrime. Chinese hackers stole critical data from oil corporations in the United States and numerous other nations, according to McAfee, Inc., a security firm based in the United States. The attacks began in November 2009 and are still ongoing.

Types of Attack

There are two primary forms of cyber assaults that are interconnected:

1. McAfee in 2011 noted that corporate espionage is one of the most common types of espionage. Many attacks are directed at businesses. "skilled adversaries" have infiltrated some power plants including infrastructures. According to Nakashima (2011), unauthorized access to the system database was also achieved by intruders. Russia was discovered to be the source of the Internet address utilized.
2. Political espionage and warfare are two words that come to mind when thinking about political espionage and Cyberwarfare and political espionage are becoming more common. Corporate espionage is sometimes a factor. In 2014, DDoS software was employed by American hackers in Illinois to assault the Crimean referendum's official website.

Example 1

In December 2010, computer programs allegedly developed by the US and Israel were used to target Iran's nuclear program. It was effective, a powerful computer worm dubbed Stuxnet was used to carry out the attack in apparent reprisal. In November 2012 attack on US bank is suspected to have been carried out by Iran (Goldman, 2012).

Example 2

The alleged Russian malware Turla, which was used to assault hundreds of government systems in the United States and Western Europe in 2014, is one of the most complicated cyberespionage instances ever (Apps and Finkle, 2014). Some information security systems are ineffective, as seen by the occurrences listed above. Reske and Bachmann addressed the issues and suggested legislation of the United States Senate Homeland Security Committee (for example, the Cybersecurity Act of 2012, which failed) EC Security Issues and Their Causes EC can be harmed by a variety of drivers (and inhibitors).

Vulnerable Design on the Internet

Cybercriminals were never supposed to be protected by the Internet. The Internet, on the other hand, has evolved into a worldwide hub for communication, research, and commerce. Furthermore, the Internet was created with the goal of maximizing efficiency rather than security in mind. Despite advancements, the Internet remains inherently vulnerable.

The Transition to Profit-Driven Crimes

IBM Corporation in 2012 observed that the nature of cyber thieves' operations has changed dramatically. Many hackers just sought to achieve recognition or popularity. Today's crooks are more smart and technological professionals than ever before.

The Number of Mobile Devices and the Volume of Wireless Activities are Growing

It's more difficult to secure wireless networks than wired networks. Near-field communication (NFC) chips, for example, are included in many smartphones and are required for mobile payments. Furthermore, Bring Your Own Device (BYOD) might pose a security risk. Smartphones and similar gadgets (e.g., bluetooth) are relatively easy for hackers to attack (Drew, 2012).

The Underground Economy and the Dark Web

Kalomni (2012) is an author who has written several books on the subject. Google and other search engines do not have access to the darknet's material. In file-sharing, the TOR protocol is employed. Political opposition and criminal activities, such as selling narcotics and pirating intellectual property via file sharing, are common uses of the darknet. The Internet clandestine economy refers to this latter practice. Many TOR websites were taken down by government enforcement in Europe and the United States in November 2014.

The Internet's Shadow Economy

The Internet underground economy refers to the e-markets for stolen information, which are made up of thousands of websites selling credit card numbers, social security numbers, e-mail addresses, bank account numbers, social network IDs, passwords, and other information. Spammers and

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crooks buy stolen data for as little as \$1. The buyers use them to transmit spam or perform unlawful financial operations, including moving money from other people's accounts to their accounts or paying credit card bills. It's believed that stolen credit cards account for around 30% of all transactions in the underground market. The value of simply the credit cards and financial information for sale, according to Symantec, may be worth \$7 billion. The United States accounts for 41% of the underground economy, while Romania has 13%. Software piracy is predicted to cost more than \$100 million each year, according to the Symantec analysis. The information that criminals sell is stolen through a variety of techniques. Keystroke logging is a widely used approach.

Silk Road on the Web

The 'black marketers' merchants operate out of this subterranean location. The site was shut down and its founder was arrested by US law enforcement officials in October of 2013. In February 2014, wiped out over \$2.7 million in bitcoin worth (Pagliery, 2014). Silk Road's owner filed for bankruptcy. By May of 2014, however, the property has been reopened for business.

The Underground Economy's Keystroke Logging

The method of utilizing a device or software application to track and record a user's activities in real-time (without the user's knowledge or agreement) using the keyboard keys they press is known as keystroke logging (keylogging). On the Internet, you may find free keylogging techniques and instructions. pctools.com/securitynews/what-is-a-keylogger has further information.

Social Networking Has Taken Off

The multiplicity of platforms and technologies, as well as the massive expansion of social networking, makes it tough to safeguard against hackers. Phishing and other social engineering assaults are easy to launch on social media.

Insider Activism and the Dynamic Nature of EC Systems

Due to a constant stream of developments, Electronic Commerce systems are always evolving. Change brings a lot of security issues with it. It's worth noting that insiders (those who work for the businesses that have been targeted) are to blame for over half of the security issues. Organizations routinely hire new staff, who may bring with them security risks.

Cybercrime's Costs

The cost of cybercrime is unknown. Many businesses keep their losses hidden from the public. "2013 Cost of Cyber Crime Research: Worldwide Report" Organizations might incur significant financial losses as a result of data breaches (Kirk, 2013). Kavalanz (2013) noted that hacking may ruin businesses

Security Concerns in E-Commerce and the Environment

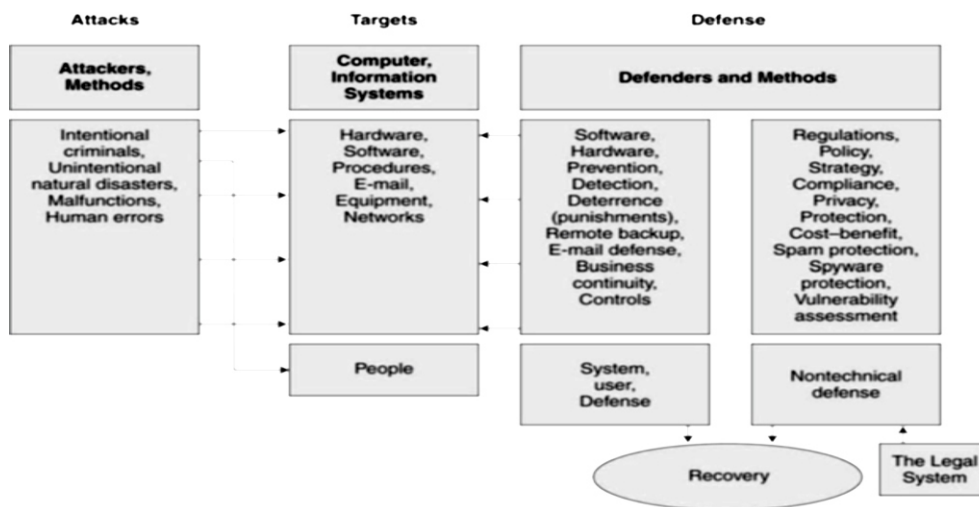
Understanding some basic principles in EC and IT security would help us better comprehend security issues. To begin, we'll go over some fundamental security vocabulary.

The Battleground for EC Security

The essence of EC security may be thought of as a battleground between attackers and defenders, as

well as the security requirements of the defenders. As indicated in the diagram below, this battlefield has the following components:

- i. Attacks, assailants, and strategies
- ii. Vulnerable assets (targets)
- iii. The security defense, as well as the defenders' tactics and strategies



The Figure depicting The EC security battleground

Error by a Human

Hardware, software, and information systems may all be designed with human faults in mind. It can also happen in testing, data collecting, data input, authorisation, and instructions (for example, failing to factor in the leap year). Negligence, obsolete security processes, insufficient staff training, as well as the failure to update or exchange passwords, can all lead to errors. (HP Enterprise Security, 2013).

Computer System Malfunctions

Leakage, obsolete, poor production or maintenance of networks are all potential sources of defects.

Attacks and Crimes Committed Intentionally

Cybercriminals carry out intentional assaults. Theft of data; inappropriate use of data (e.g., changing it or presenting it for fraudulent purposes); theft of laptops and other devices and equipment, as well as computer programs, to steal data; vandalism or sabotage directed toward the computer or its information system; damaging computer resources; losses from malware attacks; creating and distributing viruses; and causing monetary losses due to Internet fraud are all examples of intentional attacks. Sections 10.3 and 10.4 cover the majority of them. For a state-of-the-art research in 2013 that included all risks, (Suby, 2013).

Methods and Criminals

Cybercrime refers to intentional crimes committed with the use of computers and the Internet, which are carried out by cybercriminals (also known as hackers and crackers). A hacker is a person who gets access to a computer system without authorization. A cracker (sometimes known as a "black hat" hacker) is a malevolent hacker with substantial computer skills who has the potential to cause greater damage. "Hackers create things, while crackers destroy them," according to PC Tools. Hackers that break into computers for nefarious reasons are known as crackers. Profit, a cause they believe in, general malice, or just because they enjoy a challenge are all possible motives for crackers. They may steal credit card details, install viruses, delete files, or gather personal data to sell." The concern is that if they can blame hackers for the assaults, some organizations may not take even the most basic security safeguards to secure their customers' information (Murray, 2011). White hat hackers, "black hat" can be professionals paid by businesses to uncover weaknesses in their computer systems. Attacks are carried out in a number of ways by criminals. Depending on the targets, some people employ computers as weapons. Hackers and crackers may enlist the help of innocent individuals, such as corporate insiders, in their criminal activities. "The monies are retrieved by these money mules, who subsequently transmit them to the cybercriminal." The mules may face criminal prosecution and become victims of identity theft since they are utilized to transmit stolen money. Kevin Mitnick, a well-known hacker who served time in prison for his crimes, relied heavily on social engineering to obtain access to computers.

Attacks on Vulnerable Areas and Their Targets

The targets might be humans, computers, or information systems, as shown in the diagram. Fraud is frequently committed with the intent of stealing money or other valuables, such as real estate. People are also harassed by computers (e.g., cyberbullying), their reputation is harmed, their privacy is violated, and so on.

The Attack on Vulnerable Areas

An assault on any aspect of a computer system is possible. PCs, tablets, and cellphones are all susceptible to being stolen or infected with viruses and malware. Users might fall prey to a number of different types of fraud. Unauthorized attackers can attack databases, and data is exposed in many areas in a computerized system. Data can be copied, edited, or stolen, for example. Networks can be hacked, and data flow can be disrupted or manipulated. Different types of damage can be done to computer terminals, printers, and other equipment. Manipulation of software is possible. Procedures and policies, as well as a variety of other things, may be changed. Vicious attacks are common in vulnerable areas.

Information about Vulnerability

An attacker exploits a vulnerability in a system. Attackers can take advantage of vulnerabilities to harm information systems. The MITRE Corporation publishes the Common Vulnerabilities and Exposures (CVE) dictionary, which lists publicly known security vulnerabilities (cve.mitre.org). Due to the fact that e-mail flows via the open Internet, it is one of the easiest locations to attack.

Smartphones and Wireless Networks are being targeted

Because mobile devices are more susceptible than wired systems, hackers are increasingly targeting smartphones and wireless systems as the mobile computing industry grows.

RFID Chips' Vulnerabilities

These chips may be found in a variety of places, including credit cards and passports. Cards are made to be read from a distance (contactless), which exposes them to attack. Anyone with a close enough proximity to you with an RFID reader may be able to read the RFID information on your credit card if you keep it in your wallet or pocket.

Electronic Commerce System Vulnerability

Sullivan in 2009 classified vulnerabilities as flaws (e.g., insufficient use of security programs and firewalls) (e.g., lack of user training and security awareness, and an insider who steals data and engages in inappropriate use of business computers). Many sectors, some of which we do not even consider, might be vulnerable.

Videos, Music, and other Copyrighted Content that have been Pirated

When music, films, books, software, and other intellectual property are available on the Internet, illegally downloading, copying, or distributing them is quite simple. When illicit software is downloaded through a peer-to-peer network, this is referred to as online piracy. Piracy of live sporting events is a good example. Sports leagues and media businesses stand to lose millions of dollars in income. These organizations are banding together to fight for tougher copyright legislation and to pursue offenders in court (Stone, 2011).

Requirements of the EC in terms of security

In EC, a strong sense of security is crucial. To ensure success and minimize EC transaction risks, the following set of security standards is applied:

- i. **Authentication.** Authentication is a method of confirming (assuring) the true identity of an EC entity, which might be a person, a software agent, a computer program, or an EC website. Authentication ensures that the message's sender/receiver is who they say they are.
- ii. **Availability.** Assuring that the user has access to systems and information when they need it and that the site remains operational. Availability is ensured by using the right hardware, software, and procedures.
- iii. **Nonrepudiation.** Nonrepudiation entails giving proof of delivery from the sender, as well as verification of the sender and recipient's identities, as well as the delivery company's identification. Anti-phishing and anti-identity-theft strategies include authentication and non-repudiation. To secure and guarantee confidence in EC transactions, digital signatures, also known as digital certificates, are frequently used to confirm the senders and the timings of transactions, preventing purchasers from denying that they approved the transaction or that it never took place. , phishers and spammers have discovered techniques to circumvent some digital signatures.

Conclusion and Recommendations

Security is something that should concern everyone. In a firm, however, the technical side should be handled by the information systems department and security suppliers, while the administrative side is handled by management. These actions should be carried out in accordance with the process of security strategy.

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- i. The electronic commerce strategy and programmes of defence must be accepted and implemented. Multiple layers of defense are used in an EC security plan, which comprises a variety of approaches. Unauthorized entrance into a company's computer and information systems is deterred, prevented, and detected using this defense. A viable deterrent is a genuine anticipation of being detected and punished. A proactive approach to network security designed to identify possible threats and respond to them rapidly should be done, preventative measures assist prevent unauthorized users from accessing the EC system. Detection tools aid in the detection of security flaws in computer systems. This should be done as soon as feasible following a criminal attempt, and an intrusion detection system can help.
- ii. The adoption of an Information Assurance (IA) system to ensure that customers are safe and secure when purchasing online is an important aspect. , ensure that the systems are available when they are required. All instruments and defensive techniques should be covered. Punishment should be implemented if necessary. Criminals are deterred by harsh punishment if they are detected, which is part of the defense. Such harsh punishments send a strong message to hackers while also assisting the defense.

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CHAPTER FOUR
**Law, Justice and Governance in Nigeria:
Implications on her International Relations**

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Abstract

Law is a binding force for all members of a society as it regulates all the affairs and mechanisms of the community. Law embodies the rules of human conduct and is the very fabric of society. The validity of law depends on justice, fairness and equity. Justice is the main goal of law and the first virtue of a good society. According to Edogiaweire 2013, justice implies impartiality and fairness, that there is no bias, prejudice or sentiments on the allocation of resources. The tenet of justice requires that the deprived and underprivileged groups and sections of the society be given special protection and recognition in the distribution of the resources of the society to shield them from the excesses of the dominant groups. Justice then is fairness and impartiality in the distribution, and, or proper and just allocation of the goods and advantages (benefits) as well as the burdens of the society. The extent of the realities of this exposition in the Nigerian state is the focus of this work. The interconnected and interdependent nature of the world society makes the world a global village that what happened in Nigeria affects her standing and relation in the international arena. The purposes and functions of the state are basically, the establishment of order, protection, provision of secular common welfare and participation in the international state system. To meet up these responsibilities, the state must provide a system of law and order. To a very large extent, these basic facts appears questionable in Nigeria thus hindering her stand in the international society.

Keywords: *Law, Justice and Governance International Relations*

Introduction

The Nigeria state has been faced with contradictions that have elicited so much research. Scholars have established that the artificial boundaries created by the European partitioning of Africa created culturally diverse states with strange ethno-cultural groups lumped into one political territory, regardless of geographical contiguity or even historical backgrounds of the groups. As submitted by Elaigwu and Garba 2012, the Hausa-Fulani in British Nigeria were separated from their kiths and Kins in the Francophone. Niger Republic and juxtaposed with other ethno-cultural groups including the Yoruba's who were also separated from their kiths and kins in the Francophone Benin Republic. Nigeria consequently became heterogeneous after amalgamation in 1914 with over 400 lingo-cultural groups spread across the country. Christianity and Islam brought to Nigeria by Europeans and Arabian missionaries and merchants gradually dominated African traditional religions. There seems to be a consensus among scholars that Nigeria is one of the most ethnically diverse countries in the world and stands as a special case study for law, justice and governance. The dynamics of pluralism in Nigeria extends beyond ethnicity that making her plural character more complex. Nigeria's colonial architectural creation shows striking diversities that are evident in ethnic, religious, linguistic and socio-economic and political forms. These differences and cleavages have more often than not, formed the basis for political competition, rivalry and conflict that this study will unfold.

Law can simply be defined as a rule of action. Law consists of a body of rules of human conduct. Law is that element of a society that binds the members together in their adherence to recognized values and standards. Law consists of a series of rules regulating behavior and reflecting to some extent the ideas and pre-occupations of the society, organization or groups within which it functions. Law indeed grew out of custom in the form of rules for settlement of disputes that can be seen as a body of rules and regulations enacted, prescribed and developed by a society to guide and regulate conduct. Law is the machinery through which the rights and duties of citizens are created and imposed. Law is normative because it serves as a guide for human behavior, is institutionalized, as its making and application are carried out by institutions and is coercive, for it attracts sanctions upon violation. The validity of a law depends on justice which is also the foundation of law.

The concept of justice is central to natural law. The administration of justice is the end and purpose of the law. That law, can stand as a body of principles recognized and applied by the state in the administration of justice. Law is the very fabric of society. It is the wheel upon which society is driven. Law is the instrument through which society is preserved. It is on the maintenance of law and order that civilized societies depend on. Law is the machinery through which the rights and duties of citizens are created and imposed. The content of the law, manner of law-making, evolution and development, may vary from society but the outstanding feature of law as a binding force on all members of the society remains undoubting. The validity of a law depends on justice. Law should be the aura of the vehicle for justice because justice is the primary goal of the law. Though moral values may not necessarily translate into law, properly, the content of the law cannot be completely divorced from objective moral principles of nature. Ethical consideration cannot be excluded from the administration of justice, because justice is the end and purpose of the law. Justice as law and virtue symbolize fairness and equity.

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Justice as a term is assigned different meanings by different people at different times and different places and its implications vary from one person to another. Thus, what was justice in the past may be injustice now. The problem of justice in the contemporary world is concerned with determining logical criteria for benefits as well as obligations, in the polity especially in a scarce situation especially as it is concerned with the allocation of benefits as well as burdens. According to Rawls 1971, justice is the first virtue of a good society, but the problem of justice is in ensuring a just distribution of “primary” goods”, including rights and liberties, powers and opportunities, income and wealth means of self-respect etc. Edogiawarie (2013) says justice impels impartiality and fairness, that there is no bias, prejudice or sentiments on the allocation of resources in the promotion of justice. For Edogiawarie, the popular saying that all men are not born equal and cannot be equal either by birth or by achievement should be disregarded when it comes to justice for all men are to be given equal opportunities on a level playing ground. Ejumudo (2010) defines justice as the quality of being just, right or reasonable. Justice embodies the principles of liberty, equality and fraternity. The tenet of justice requires that the deprived and underprivileged groups and sections of the society be given special protection and recognition in the distribution of the goods of the society. This will shield and protect them from the excesses of the dominant groups. Justice thus is fairness and impartiality in the distribution, and or a proper and just allocation of the goods and advantages (benefits) as well as the burdens of the society.

Governance is the process of steering the state towards realizing its purposes. It is the action or manner of governing a state., Organization, Community, Tribe and Territory. Governance is the totality of the process involved in the exercise and management of the collective will of the people. The World Bank 1997 Report, simply defined governance as the way power is exercised through a Country's economic, political and social institutions. Governance is a process whereby elements in society wield power, authority and influence and enact policies and decisions concerning public life and social upliftment. It is the exercise of power or authority by political leaders for the well-being of their country's citizens and subjects. It is the complex process whereby some sectors of the society wield power and enact policies that directly affect human and institutional interactions, and economic and social development, ultimately aimed at the common good (<https://www.gdre.org>). Governance according to the Commission on Global Affairs, 1995, is the total of the many ways individuals, and institutions, public and private manage their common affairs. Government is a continuing process through which conflicting diverse interests may be accommodated and cooperative actions taken. According to Piper 2007, the ethos of governance is inclusion and cooperation among a variety of role players sharing a common goal on a complex web of diffused and dynamic political processes, often resulting in conflicts of interest. Abe, 2010, in agreement, confirms that governance comprises the complex mechanism, processes, relationship and institution through which citizens and groups articulate their interest, exercise their rights and obligations and mediate their differences. All the law-making processes that started in the form of the Constitutional developments in Nigeria were geared towards accommodating the diverse interests in Nigeria. Governance is the exercise of Political authority and the use of institutional resources to manage society's problems and affairs. It is the process of decision-making and the process by which decisions are implemented (or not implemented). Governance consists of the traditions and institutions by which authority in a country is exercised. Governance can be a promotion of the rule of law.

The Nature of the Nigerian State

Nigeria as a state, started to evolve in 1861 following the annexation of Lagos as a Crown Colony, and the gradual incorporation of the area and peoples of the landscape into the British empire. The structure of government introduced by the colonial authority under the arrangement was to serve a specific colonial purpose. This was manifested in the introduction of the indirect rule system which was the rule through the traditional political structures in the Northern and Southern protectorates until amalgamation in 1914. From the British perspective, the amalgamation was borne out of the desire to pool resources to enable the relatively rich territories of the South to assist their poor Northern neighbours. According to Akinboye and Anifowose 1999, while the amalgamation brought together in one polity, different nationalities in different stages of political and economic development, efforts were not made by the authority to give the amalgamated units a common political orientation. In consequence, inspite of the amalgamation, there still exist in practice an administrative polarization between the northern and southern provinces that have continued to plague the Nigerian Political scene. Nigeria and her ever persistent political quagmire is a British creation from colonialism.

As a multi-ethnic state, the Northern part is inhabited by the Hausas, Fulanis, Kanuris, Igbiras, Igalas, Nupe and many others. In the Southern part, are the Yorubas, the Edos, Urhobos, Ibos, Ibibios, Efiks, Ijaws and other smaller ethnic groups. Each group, not only inhabits a particular area, but also a multi-religious state with a substantial population of Moslems, Christians and adherents to most of the indigenous religions. In spite of these glaring and obvious differences, the British government unified the various groups under a common administration in 1914. This arrangement according to Ayoade 1998, has exposed Nigeria to numerous challenges of accommodating diversities, fostering inclusiveness and promoting national unity. Ademolejun 1986, sum it that Nigeria is a plural society with different cleavages, ethnic, religious, cultural, linguistic as well as geo-political, social and economic challenges, but ethnic heterogeneity is the most pervasive of them all. The problem, ethnicity poses in Nigeria is that political competition and access to power have been drawn along ethnic lines. Nigeria's federalism is based on ethnic and not geographical diversities that have exacerbated centrifugal forces in the country. The struggle for acquisition and access to power in Nigeria have been patterned largely along ethnic lines.

According to Afigbo (1989), this signature becomes more problematic because the state is not a neutral force in mediating political conflict as it can be captured and used to further the interests of the leadership of an ethnic group or a combination of such group. This problem has brought acrimonious existence among diverse groups and interests, making mutual distrust and inter-community conflicts, perennial and endemic in the nation's body politics. The fear of domination of one ethnic group or section of the country by another and the political question of who gets what and how the national cake should be shared, constitute a major force in Nigeria's polity. The mutual suspicion existing among the various social group have made it, that, whatever issue in Nigeria, the patterns of reaction is always determined by geopolitical as well as religious factors. Nigeria is thus confronted with a myriad of problems including acrimonious existence among the different groups that make up the country, fear of domination of one group or section of the country by another, and the distribution of "National Cake" among the constituent units. Although the successive governments, after the Civil war, have tried to resolve these problems through policies, such as state and local government creation, unity schools, revenue allocation, vocational power-sharing, Federal Character principle etc, yet, they have remained.

Nigeria's Law and Governance

This section will focus on the constitution of Nigeria as the fundamental law of the land. This law as encapsulated in the Constitution started with the various constitution-making process that recognized the peculiarities of the Nigerian state as initiated by Colonialism. According to Akimboye and Anifowose (2005), the process of constitution-making in Nigeria is characterized by identifiable phases, with each phase accommodating certain constitutional development leading to gradual involvement of Nigerians, in and for their affairs. The first phase was between 1914 and 1950 which witnessed the sole prerogative of the British Colonial Office, without consultation with the people of Nigeria. However, by the 1951 Macpherson constitution, Nigerians has full participation in its making as it created room for the majority of Nigerians, in the federal and regional executive councils, and became the principal instrument of policy-making. It cleared the way for regionalism which addressed the “unbalanced nature of the federation, institutionalized instability and conflict. However, since the North was larger than the other units combined, it created a perennial defective political framework for nation-building.

Building on the 1951 Constitution, the 1954 Constitution (Littleton) made Nigeria a Federation with much independence for the three regions that paved way for regional self-government, before the country's Independence in 1960 and Republic in 1963. According to Okoi Arikpo, the 1954 constitution was the kernel of all further constitutional changes which culminated in the establishment of the Federal Republic of Nigeria on October 1 1963. The search for justice and its accommodation in the evolving law-making processes for Nigeria led to the setting up of a Minorities Commission, to look into the fears already brewing and expressed, by the minority ethnic groups who were agitating for the creation of a new region out of the existing three regions. The constitutional conferences that addressed these peculiar issues in Nigeria agreed to include in the Independence Constitution, a list of fundamental rights to protect Nigerians against government arbitrary use of power. The conference also ratified the decision of the Southern Cameroons House of Assembly to cease to be part of Nigeria at independence.

The independence constitution had provisions to protest certain constitutional issues including a Federal framework, legislative and executive powers, fundamental rights, the courts, citizenship, revenue allocation, etc but failed to make provision for positive socio-economic transformation and national integration. It rather encouraged regionalism and ethnicity. The republican constitution of 1963 that replaced the independent constitution had the President as the Head of State and the repository of the Federal executive authority, while the governors were in charge at the regional levels. The Parliament made laws and controlled public funds. The Supreme Court was recognized as the highest court of the land. The Federal Police Force was established. Provisions made in the Republican constitution, were carried on, in subsequent constitutions with some amendments, especially from the military interventions. The 1979 constitution drifted a little by providing an Executive President as the Head of Government and Commander – in Chief of the Armed Forces. The executive powers of the state were also transferred to the President including the power to present before the legislature a statement of the estimated revenues and expenditures of the federation (budget) declaration of a state of emergency, the appointment of certain government functionaries like secretary to the federal Government, Ambassadors etc, as well as the exercise of the power of prerogative of mercy. The unfolding crisis from the civil war, to the coups and counter-coups, obviously shows the inherent

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crisis-ridden nature of Nigeria's political journey. The National Constitutional Conference of June 27 1994, made a fundamental recommendation for a division of the country into six geographical zones for power-sharing at the Federal level and the establishment of a Federal Character Commission (Akinboye and Anifowose, 1998).

The Federal Character Commission was established for the promotion of Justice, equity and fairness in the administration of governance in Nigeria. According to Olagunju 1987, Federal Character is a deliberated design to accommodate less dominant but often forcibly expressed interest. Ezeibe, 2012 states that the Federal Character principle, involve a deliberate plan to construct means of ensuring the proper distribution of amenities and government projects in the country. Implicit in this definition is the fact that federal character is introduced where there is observed differences in culture, tradition and inequality. Federal character is as such, a palliative principle aimed at uniting once existed autonomous sub-nationalities through a quota system for equitable sharing of post and even distribution of natural and economic resources from 1953-1976. Federal character principle was applied under federalism, introduced in 1954. From 1976 to date, the principle has been constitutionalised as spelt out in section 14(3) of the 1999 constitution.

The composition of the Government of the federation or any of its agencies and conduct of its affairs shall be carried out in such a manner as to reflect the federal character of Nigeria and the need to promote national unity and also to command national loyalty, thereby ensuring that there shall be no predominance of persons from a few states or from a few ethnic or other sectional groups in the Government or in any of its agencies.

Pursuant to the above provision, section 135(3) states that, in the appointment of Ministers, the President shall reflect the federal character of Nigeria. The provision afore states that the president shall appoint at least one minister from each state who shall be an indigene of such state. Moreover, section 157 provides that appointment by the President into the offices of the Secretary to the Government of the Federation, Head of Service of the Federation, Ambassadors, or principal representatives abroad, Permanent Secretary or other Chief Executive in any Ministry or Department of the Federal Government or any office on the personal staff of the President shall have regard to the Federal character of Nigeria and the need to promote national unity. Section 197 (2) provides that the composition of the Officer corps, and other ranks of the Armed Forces of the Federation, shall reflect the Federal Character of Nigeria. various other provisions were made in the Constitution to ensure that the federal character principle was operative in the political process. Section 153 established the Federal Character Commission as a federal executive body empowered in Section 8 (1), of the Third Schedule of the Constitution, to oversee and monitor the implementation of Federation Character clauses.

Thus, Federal Character suggests an attempt to build a nation where equal opportunities abound, and every individual must have a feel and share of equal chance to participate and partake without bias of ethnic and religious affiliations. The principle is a recognition of the plural nature of the country in recruitments, distribution of administrative and political offices and power, as well as the resources of the country. It is premised on the ground that when national institutions and affairs are reflective i.e.

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in composition and conduct of the pluralism of the country, then a sense of belonging is likely to be evoked from the citizenry.

Justice and Governance in Nigeria

Law as the element of a society that binds the members has its foundation in justice. As principles recognized and applied by the state, in governance, it will be analysed in its operation in the Nigeria State. From our examination on governance above, as the process of steering the activities of the State, we will determine how justice has been upheld in the exercise and management of the collective will of the Nigerian people. The exercise of political authority and the implementation of decisions in the Nigerian state will be investigated in line with the enhancement of justice in Nigeria. According to Rawls (1971), justice is the focal point of humanity. It is the most important political value and applies to the “basic institutions of society. It was in the upholding of this fact that the Federal principle as enshrined in the Nigerian Constitution from 1954, is aimed at enhancing justice, fairness and equity between and among the different political, economic and socio-cultural enclaves in Nigeria. This is because justice constitutes the soul and survival of any modern state. Justice is the essence of the state and without justice, there cannot be peace, harmony and security of lives and property in any political community.

According to Elaigwu 2005, federalism is designed as a conflict regulatory mechanism. The constitution of Nigeria provides for a federation that consists of a National Assembly for the federation made up of the Senate and a House of Representatives. The Senate consists of three members from each state and one from the Federal Capital Territory, Abuja. The House of Representatives consists of 360 members representing constituencies from the state as its shown in the table below.

Senatorial and House Of Representative

S/NO	State	Senators	Federal Constituency
1	Abia	3	8
2	Adamawa	3	8
3	Akwa-Ibom	3	10
4	Anambra	3	11
5	Bauchi	3	12
6	Bayelsa	3	5
7	Benue	3	11
8	Borno	3	10
9	Cross River	3	8
10	Delta	3	10
11	Ebonyi	3	6
12	Edo	3	9
13	Ekiti	3	6
14	Enugu	3	8
15	Gombe	3	6
16	Imo	3	10

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17	Jigawa	3	11
18	Kaduna	3	16
19	Kano	3	24
20	Katsina	3	15
21	Kebbi	3	8
22	Kogi	3	9

By geographical distribution of North and South, and politically shared into the Geo-political zones, it stand as:

North	191
South	169
Total	360

By geopolitical distribution, it stands as

S/NO	South East	Senators	Federal Constituency
1	Abia	3	8
2	Anambra	3	11
3	Ebonyi	3	6
4	Enugu	3	8
5	Imo	3	10
	Total	15	43
	South South		
1	Akwa-Ibom	3	10
2	Bayelsa	3	5
3.	Cross River	3	8
4	Delta	3	10
5	Edo	3	9
6	Rivers	3	13
	Total	18	55
	South West		
1	Ekiti	3	6
2	Lagos	3	24
3	Ogun	3	9
4	Oyo	3	14
5	Osun	3	9
6	Ondo	3	9
	Total	18	71

Source: en.M.wikipedia.org

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By this distribution, we can see the unequal and unfair distribution in the federal constituencies. The number of states in the North is 9 states, while the South has 17 states. The local government in the country is 774. The 19 States of the North have 419 Local Government Areas (LGAs), while the 17 states of the South have 357 Local Government Areas. For revenue allocation, the 419 local government areas of the North receives 54.9% with less than 10% contribution, while the 357 LGAs of the South receives 45% with over 90% contribution.

In the Oil Allocations,

North Central Receives	20%
Contributes	0.00%
North East Receives	16%
Contributes	0.00%
North West Receives	21%
Contributes	0.00%

Monthly Allocation to the 19 Northern States is minimum of 57% of 100% of oil with almost zero contributions.

South East Receives	11.00%
Contributes	5.07%
South South Receives	15.00%
Contributes	70.64%
South West Receives	16.00%
Contributes	3.97%

Office of the Accountant General, Published by the Ministry of Finance April, 2013

The present distribution of strategic positions in the country also shows a dent on justice in Nigeria. A brief run down shows;

President	Muhammadu Buhari	Katsina State
Senate President	Ahmed Lawan	Yobe State
Deputy Speaker of the House Representatives	Ahmed Idris	Plateau State
Chief of Army Staff	T.Y Buratai	Borno State
Chief of Air Staff	S. Abubakar	Bauchi State
National Security Adviser	B. Monguno	Borno State
Director General of State Security	Y.M Bichi	Kano State
Inspector General of Police	M. Adamu	Nasarawa State
Minister of Police Affairs	M. Dingyadi	Sokoto State
Minister for Defence	B. Magashi	Kano State
Controller General of Immigration	M. Baban Dede	Jigawa State
Commandant General National Security	M Mohammed	Niger State
Director, National Intelligence Agency	A.Abubakar	Katsina State
Controller General of Prison	J. Ahmed	Katsina State

These are a few appointment in strategic offices.

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In the management and benefits of political resources in Nigeria, there are political office allocations for serving and retired office holders that spews out injustice. Most states make outrageous entitlements (pensions) to ex-Governors and Deputies even while still in political offices as Legislators in the National Assembly. In the Nigeria 5th Assembly, there were and still are over 20 Senators receiving pensions from their government as ex-Governors and Deputy-Governors, even with the so many benefits attached to the office of Senators. There are also Senators collecting Military Pension, all in addition to their current salary and allowances. With all these, a Senator could have as much as Thirty Million Naira monthly as salary and allowances. From calculations, it cost taxpayers over N200m yearly to maintain each member of our National Assembly, where 80% of the population earn below N300 a day. Where is Justice?

The Federal Character principle and various agreements by the Political Class on zoning and rotation of offices among ethnic groups have been adopted for the enhancement of justice in Nigeria, but have continuously been infringed upon. The establishment of the Federal Character Commission (FCC) for the implementation of the Federal Principle has not been a successful effort. The Federal character Principle was incorporated as an integrative mechanism for the fair and effective representation of the various components of the federation and ensure fair play in the appointment of persons to high-ranking government establishments and parastatals without discrimination of any sort. Like democracy, the Federal Character principle creates an inclusive system of governance. In Nigeria's outstanding oil management company, the Nigerian National Petroleum Corporation (NNPC) according to Maitaya, (2020), in a review of the Corporation, reads like a Northern Nigeria Petroleum Company. According to him, Muslim top 20 Executives in NNPC makes Nigeria look like an annex of the Arab Emirates. The list include:

1. Mele Kyari (GMD)
2. Umar Ajiya (Chief Finance Officer/Finance and Accounts)
3. Yusuf Usman (Chief Operating Officer)
4. Farouk Garba Sa'id (Chief Operating Officer, Corporate Services)
5. Mustapha Yakubu (Chief Operating Officer, Refining and Petrol Chemicals).
6. Hadiza Coomassie (Corporate Secretary/Legal Adviser to the corporation)
7. Omar Ibrahim (Group General Manager International Energy Relation).

The list goes on to 20 in a lopsided direction to the North. Only three top positions were allotted to the entire South of Nigeria. The Author, Maitaya, H asks,

- (a) What happened to Federal Character?
- (b) What is the job of the Federal Character Commission?
- (c) Where is the National Assembly? According to him, Nepotism results in bias, unfair treatment and exclusion of others as in the display.

The Nigerian State and International Relations

International relations according to Ogaba refers to all activities public and private, that extend or have the potential of extending beyond the territorial boundaries of a state. Internal issues in a state can affect the international relations of that state. A state's domestic environment enhances its status in the international area. It is a state's stability that will strengthen and empower her contributions to issues in the international society. International relations deals with policies, developments and

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interactions, which in effect, crosses national boundaries and affect the lives of people in different states in the world. The ability of a state to achieve its goals and promote its national interest within the country of nations is directly a consequence of the use of its resource capabilities. International relation is a study of the actions, events and issues among nation-states and other actors in the international system. From the traditionalist conception, the study of international relations is rooted in the understanding of the institutions, structures, legal processes and history of the polities concerned. The behaviouralists try to understand, explain, describe and predict the various reasons that account for why nation-states behave and act the way they do. Thus international relations is all about the investigation and study of patterns of actions and reactions of sovereign states. A states potential can make other states and Actors act in a way that they would not have otherwise acted. In international relations, power is crucial for the interactions of member state and it is a yardstick for assessing the relevance and credibility of states (Akinbobola, 1991).

In Nigeria where marginalization is so prominent, the cohesion of the entire system for a vibrant international performance is threatened. The mechanism of governance is also at risk in the midst of lack of trust and confidence in the system. Political and economic considerations cannot be consummated without the real commitment of the political authorities to the aspirations of all in the society. The Nigerian state where there is glaring domination of one region over the others, cannot provide sincere management of the entire system for justice to thrive. With the evolving trend in the international arena where military power is gaining not so much relevance in attaining peace, the forces of consensus, dialogue and compromise which makes the use of force almost irrelevant is prevailing especially with the democratic wind blowing all over the world. The possession of military power is playing a last instrument of power after all other components of national power might have failed to achieve a desired national interest. These elements of national power among others include; quality of leadership, degree of national cohesion, quality and quantity of national population, the economic resource endowment of the state, the degree of cultural homogeneity or heterogeneity of the citizenry, the degree of national morale, the quality of diplomacy etc. However, the degree to which a state strategically utilize and deploy these qualities goes a long way in determining the scope of success achieved by the state in the pursuit of her national interests actualized and harmonized through her foreign policy. Also, the quality of diplomacy of any state has acquired a significant place in the actualization of foreign policy pursuits. Meaningful use of diverse indices of national power is the most effective instrument of achieving foreign policy objectives. National leaders must define national interest in the face of obvious competition from other states. National leaders must rely on the ability to influence the actions of other leaders to balance the power of other states with his own and limit the power of other potential opponents. This can only be achieved in a stable, free and just domestic environment which appears stranded in Nigeria.

Conclusion

Justice constitutes the soul and survival of any modern state. Justice is the essence of the state. Without justice, there cannot be peace, harmony and security of lives and property in any political community. The violation of the eternal laws of justice and the Federal Principle constitutes a threat to the Nigerian state system. It is a threat to the peace and corporate existence of the Nigerian state that must affect her international relations. In spite of all constitutional and political efforts in Nigeria, the problem of instituting a viable political order remain elusive. Also, the nature and

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character of effective governance have continued to be added problems to the enhancement of justice in Nigeria. These have given vent to the unending crisis of marginalization, domination, greed, flagrant abuse of office, incessant agitation, militancy and insurgencies in Nigeria.

Among the comity of nations, a state is distinguished not only by its geographical location but by certain peculiarities which may either be natural or have evolved over a period of time. These have impacted negatively on the standing of Nigeria in the international arena because foreign policy is strictly the interaction between the domestic and external environment of a state. According to Anifowose & Enemuo 1982, where sources of widespread disillusionment, inequality asymmetrical power relations and injustice are not removed, the consequences can be serious for group cohesiveness, stability and unity of the state, as plays out in Nigeria. These have made those who hold power in Nigeria to not have respect for the established channels of political action resulting in the breakdown of justly ordered relations between individuals and the oppositions as well as a rejection and contempt for the legality and search for retaliation outside the law, affecting Nigeria's standing in the committee of state. This conforms to the popular reasoning that where injustice becomes a rule, chaos prevails. The ethnic, cultural and religious groups in Nigeria are constantly in conflict and competition over resources. Ethnic groups as socio-cultural entities, though inhabiting the same state, country or economic area consider themselves biologically, culturally, linguistically, or socially distinct from each other and as such be treated fairly, equitably and justly. Where these are lacking the power of the state in relation to other states is at stake. The purposes and functions of the state according to Anifowose is basically the establishment of order, protection, provision of secular common welfare and participation in the international state system. The state should provide a system of law and order. If the order is to ensure peace, it must rest upon law and the law enforcing agencies. Orders are the foundation on which life builds, which in turn must be on fairness and justice. Law and order, if properly established, guarantee fairness, justice and equity for all, in society.

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CHAPTER FIVE

**Institutional and Legal Framework for
ADR in East Africa: An Overview**

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Introduction

Alternative Dispute Resolution (hereafter referred as ADR) is a bunch of various mechanisms in which issues arising between or amongst parties can be resolved without necessarily going to court.¹ Alternative Dispute Resolution is made up of three keywords which include, Alternative, Dispute and Resolution. The word Alternative means something that you can choose to or have out of two or more possibilities.² Dispute is a conflict or controversy over a claim or demand on one side met by the contrary claims or allegations on the other.³ And then Resolution is defined to mean the act of resolving or settling a problem or dispute.⁴ There are various ADR mechanisms or processes which include negotiation, mediation, commission of inquiry, arbitration and reconciliation. The following is a brief introduction to some of those processes:

Negotiation

Negotiation is a process of adjustment of existing differences, with a view to the establishment of a mutually more desirable legal relation by means of barter and compromise of legal rights and duties and of economic, psychological, social and other interests.⁵ Negotiation is a voluntary process. A power imbalance may exist between the parties in a negotiation, notwithstanding agreeing to participate in finding a mutual agreement to end the conflict. Decision-making about the most appropriately designed mechanism to address the subject matter in question may include considering who the parties are, including their cultural differences. Important to the success of the negotiation, is trust between the parties.⁶ The advantage of negotiated agreements is that the parties participated in the solution and are subsequently less likely to go to court for further resolution of the

¹Mnookin, Robert. *Alternative Dispute Resolution*. Harvard Law School John M. Olin Center for Law, Economics and Business Discussion Paper Series. (1998).

²John Andrew Fans, *An Analysis of the Theory and Principles of Alternative Dispute Resolution*, submitted in accordance with the requirements for the degree of DOCTOR OF LAWS at the University Of South Africa, June 1995.

³Id.

⁴Id.

⁵UNESCO-IHP, *Alternative Dispute Resolution Approaches and their Application in Water Management: A Focus on Negotiation, Mediation and Consensus Building*, Abridged version of Yona Shamir, *Alternative Dispute Resolution Approaches and their Application*, Accessible at <http://unesdoc.unesco.org/images/0013/001332/133287e.pdf>.

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situation. In most scenarios, negotiated agreements with outstanding actions tend to be fulfilled, and compliance, in general, is greater due to the participation of the parties.⁷

Among the disadvantages of negotiation and other ADR mechanisms are that it may not be as cost-effective as expected. Enforcement of the agreement is left to contract law and enforcement by a court. Again, a power imbalance may exist, for example, the relationship between First Nations and Canada during negotiations when Canada has a seemingly unlimited resource base in comparison to the First Nations. An individual in a violent relationship attempting to resolve the division of on-reserve matrimonial real property would experience a similar imbalance of power.⁸

Mediation

Mediation is a process that involves a neutral third party who brings parties together to resolve a dispute for themselves by consensus, in other words, agreement.⁹ A mediation session is facilitated by the third-party mediator who assists the parties by guiding the process, keeping it on track, drawing out the issues and urging the parties to deal with them appropriately, and facilitating communication. A mediator will interact frequently with the parties to assist them to arrive at an agreement, which is what differentiates negotiation and mediation. However, the mediator is not a decision-maker and does not provide a solution. The agreement reached is the result of the interaction between the parties, and an important aspect of mediation is the authority of the parties to settle and sign the agreement themselves.¹⁰

The mediator's goal is to establish a comfortable environment, foster trust in the mediator, and provide a fair, neutral process that encourages the parties to interact for the resolution of the dispute.

⁶ Khan, IvId. Maimul. Negotiation, Mediation, Arbitration (National and International). Syllabus of GUB. (2015).

⁷ Anne Peters, International Dispute Settlement: A network of Cooperational Duties, EJIL, 2003.

⁸ International Centre for Dispute Resolution, Negotiation, Mediation and Arbitration: Comparisons and Synergies, Mark Appel, Intellectual Property Mediation Conference, Alicante, Spain, 29-30 May 2014.

⁹ Guy Bowe, Skills and Values: Alternative Dispute Resolution: Negotiation, Mediation, Collaborative Law, and Arbitration, Arbitration Law Review, Volume 6, Yearbook on Arbitration and Mediation, Article 27, 2014.

¹⁰ ACCORD, Alternative Dispute Resolution and Peace Studies in Africa: Lessons, prospects and challenges, A report on the proceedings of the Fourth International Africa Peace and Conflict Resolution Conference held in Johannesburg, South Africa, on 25 and 26 July 2014, hosted by the African Centre for the Constructive Resolution of Disputes and the Center for African Peace and Conflict Resolution, California State University, Sacramento.

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Mediation is a cooperative process; therefore, problems may arise for reaching an amicable agreement if the parties do not want to be involved in the mediation.”

Mediation sessions tend to be informal and provide a situation where emotions and concerns surrounding the dispute may be aired. Previously agreed upon ground rules, such as no offensive or derogatory language, establish the boundaries for communication. The process is empowering for the parties, in that it requires them to make an effort to convey their interests and feelings while attempting to listen and hear the other's points of view and experience. The parties must take ownership of the process to reach an agreement.¹²

Most sessions are held on a without prejudice basis; that is, nothing said and the information exchanged may not be used to the detriment of the other party in another setting, such as litigation. Enforcement of a mediated agreement, unless provided for in some other form in the agreement, is through contract law.¹³

The disadvantage of mediation is that the parties may fail to reach an agreement. In this case, the costs and time spent, usually benefits of the successful use of this ADR mechanism, instead add to the parties' expenses of finding a solution. As in negotiation, a power imbalance may be present between parties to the mediation process. To ameliorate the disparity between them, some mediators will conduct the mediation process with the parties in separate rooms. This may potentially provide a method of implementing mediation where violence has been experienced in the home; however, the results of such sessions may be inconsistent depending upon the parties and the mediator's methods.¹⁴

Commission of Inquiry

A Commission of Inquiry is a formally constituted body of people who are usually well thought of in

¹²Id.

¹³ Lukasz Rozdeiczner and Alejandro Alvarez de la Campa, *Alternative Dispute Resolution Manual: Implementing Commercial Mediation*, International Finance Cooperation, Small and Medium Enterprise Department The World Bank Group November 2006.

¹⁴Carrie Menkel-Meadow, *Mediation, Arbitration, and Alternative Dispute Resolution (ADR)*, *International Encyclopedia of the Social and Behavioral Sciences*, Elsevier Ltd. 2015, UC Irvine School of Law Research Paper No. 2015-59.

¹⁵Law Reform Commission, *Alternative Dispute Resolution, Consultation Paper*, (LRC CP 50 - 2008), July 2008 ISSN 1393—3140.

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their community. The purpose of the body is to formally enquire into some specific question and to return an opinion or report on the topic.¹⁵

A Commission of Inquiry is a hybrid of the judicial and the administrative limb of the state. It is Judicial in the sense that its findings can seriously affect the reputation of a person, though it is not a Court of law as it cannot give a binding verdict.¹⁶ Similarly, it is an administrative organ without the trappings and red-tapism that make them infamous. In essence, it provides for a fact-finding inquiry that reports its findings to the government appointing it- so that the government can be guided by the entire exercise undertaken by a Commission of Inquiry.¹⁷

A Commission of Inquiry is a unique tool in the hands of the government for the collection of information without the use of police and other coercive investigation methodologies and agencies. It has high acceptability amongst the public not only because of the stature of persons chairing these Commissions but also because of larger participation of the general public.

Legal Framework on-East Africa Alternative Dispute Resolution Kenya

The existence of ADR within the Kenyan context stems from the Constitution of Kenya 2010. Under Article 159(1) of the 2010 Constitution of Kenya, the people of Kenya are the ones vested with the judicial authority and from them, it is where it derived from.¹⁸ In exercise of such courts and tribunals are granted those powers. Further, the courts in exercising the judicial authority the principles of Alternative forms of dispute resolution including reconciliation, mediation, the arbitration shall guide them.¹⁹

The Arbitration (Amendment) Act, 2009 is the principal law on the practice of Arbitration in Kenya,²⁰ The Arbitration Rules, 1997 and the Civil Procedure Act and its Rules also play a big role in the same. The Arbitration Act is modelled after the TJNCITRAL Model Law.²¹ Kenya as a country is also a party to the ICSID Convention as well as the New York Convention.²² As such Kenyan courts have recognized the principle of party autonomy and finality of awards. This was seen in the case of Transworld Safaris Ltd y Eagle Aviation & 3 Others.²³

¹⁵Id.

¹⁶R. Mackenzie, Law and policy of international courts and tribunals, Section B: Non-adjudicatory dispute resolution processes, University of London 2005.

¹⁷Anderson, D. 'Negotiation and Dispute Settlement' in Evans, M. (ed.) Remedies in International Law: The Institutional Dilemma. (Oxford: Hart Publishing, 1998).

¹⁸The Constitution of the Republic of Kenya, 2010, Article 159 (1).

¹⁹Id. Article 159(2).

²⁰The Arbitration (Amendment) Act, 2009. Assented in 13th January 2010. .

²¹Ewelukwa Ofodile, Africa and International Arbitration: fi-orn Accommodation and Acceptance to Active Engagement, Transnational Dispute Management, ISSN: 1875-4120, Issue: Vol. 12, issue 4, Published: July 2015.

²²Kenya ratified the ICSID Convention on 3 January 1967 and the treaty went into effect for Kenya on 2 February 1967. -

²³[2003] eKLR. See also: Kenya Shell Limited y Century Oil Trading Co Limited [2008] eKLR and Clirysanthus B. Okemo y APA Insurance Company Ltd [2006] eKLR.

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These same principles are embodied under Section 3(3) and 35(2) of the Arbitration Act.²⁴ International arbitration awards are recognized as binding in Kenya and are enforced in accordance with the provisions of the New York Convention or any other convention to which Kenya is a signatory and relating to arbitral awards.²⁵ Section 37 sets forth limited grounds for refusal of recognition or enforcement of such awards.²⁶

Tanzania

Tanzania Alternative Dispute Resolution mechanism is regulated by the Tanzanian Arbitration Act enacted in 1931.²⁷ The Act regulates arbitration brought to it through the consent of parties as well as court-annexed arbitration.²⁸ The Arbitration Act is further actualized by the Arbitration Rules. Tanzania as a country is a member of the International Centre for Settlement of Investment Dispute (ICSID) Convention, the New York Convention, and the UNCITRAL Model Law.²⁹ Suffice to note the Arbitration Act and the rules therein were enacted prior to the UNCITRAL Model Law and thus the Act did not borrow from the UNCITRAL Model Law.³⁰

Due to the predate of the Tanzanian Arbitration Act to the New York Convention and ICSID, enforcement of international arbitral awards can only happen where it is filed and recognized by the domestic court of Tanzania and shall be subject to the Arbitration Act.³¹ The jurisprudence of the ICSID has however seemed to not mind the position especially with the recent decision in the case of *Biwater Gauff v Republic of Tanzania*.³²

²⁴ The Arbitration Act, 2009, Section 3(3) and 35(2).

²⁵ Kenya has also ratified the New York Convention (ratified on 10 February 1989).

²⁶ The Arbitration Act, 2009, Section 37.

²⁷ Cap 15, Laws of Tanzania (2002 Revised Edition).

²⁸ *ibid*, ss. 3-26; Tanzania's Civil Procedure Code (the Code) deals with arbitration where it arises in the course of court proceedings (see Schedule 2 of the Code).

²⁹ Established pursuant to the 1965 Washington Convention on the Settlement of investment Disputes between states and nationals of other states. Convention on the Settlement of Investment Disputes between States and Nationals of Other States, 18 Mar. 1965, 575 UNTS 159; United Nations Commission on International Trade Law, UNCITRAL Model Law on International Commercial Arbitration (1985), with amendments as adopted in 2006, Official Records of the General Assembly, Fortieth Session Supplement No. 17 (A/L40/17), annex I.

³⁰ *Id*.

³¹ S.17, Arbitration Act, Cap 15, Laws of Tanzania; See also Kapinga, W.B., 'Registration and Enforcement of Arbitral Awards in Tanzania,' The European, Middle Eastern and African Arbitration Review, 2013. Available at <http://www.mkono.com/pdf/Tanzania20.pdf>

³² *Biwater Gauff v Republic of Tanzania*, ICSID, case No. ARB/05/22.

Uganda

Uganda's Alternative Dispute Resolution stems from the Arbitration and Conciliation Act³³ that regulates domestic and international commercial arbitration as well as enforcement of foreign arbitral awards.³⁴ The Act further promotes the resolution of disputes through conciliation. Uganda as a country is a member of the New York Convention.³⁵

East Africa Institutional Framework on Alternative Dispute Resolution

The East African Court of Justice (Arbitral Jurisdiction) — 2001

The East African Court of Justice (EACJ) has an arbitration tribunal that most people are not aware of. The court was created under the Treaty for the Establishment of the East African Community (the EAC Treaty).³⁶ The EACJ is one of the organs of the East African Community.³⁷ The jurisdiction of the court is established on matters of interpretation and application of the EAC Treaty. The court can entertain cases brought before it by either Legal or natural persons. According to Article 27, “any person who is resident in a Partner State may refer for determination by the Court, the legality of any Act, regulation, directive, decision or action of a Partner State or an institution of the Community on the grounds that such Act, regulation, directive, decision or action is unlawful or is an infringement of the provisions of this Treaty.”³⁸ The provision of Article 27, grants the court powers to entertain and determine matters that arise out of arbitration clause that is contained under a contract or an agreement that confers jurisdiction. However, such an agreement should have either the community or any of its institutions as a party.

The provisions of Article 32 which expound more on the arbitral powers of the court is yet to be triggered.³⁹ The court adopted its arbitral rules in 2004 and since then the court has only received one arbitration matter. The court can still act as an arbitral tribunal however those powers are yet to be utilized.⁴⁰

³³CAP 4, Laws of Uganda.

³⁴Id, S. 1.

³⁵Uganda is a contracting state to the New York Convention having assented to the same on 12 Feb 1992.

³⁶Treaty for the Establishment of the East African Community (the EAC Treaty) inaugurated on the 30th November, 2001.

³⁷Treaty Establishing the East African Community, Article 9 and Articles 23-46.

³⁸Id. Article 27.

³⁹Id. Article 32.

⁴⁰Justice Harold Nsekela, Overview of the East African court of Justice, A Paper for Presentation During the Sensitisation Workshop on the Role of the EACJ in the EAC Integration, Imperial Royale Hotel, Kampala, Uganda, 1st — 2nd November, 2011.

The Kigali International Arbitration Center (Rwanda) — 2012

The Kigali International Arbitration Center was officially launched in 2012 as an independent established under the auspices of the Rwanda Private Sector Federation in collaboration with the government of Rwanda.⁴¹ The I(IAC is established inter-alia to be a center of commercial arbitration nationally, regionally and internationally as well as promoting alternative dispute resolution such as arbitration. The KIAC provides for adequate facilities and assistance that is necessary for conducting arbitration domestically and internationally. Members of KIAC are granted accreditation to become arbitrators or mediators resolving domestic and international disputes.

In 2012 the KIAC released its rules⁴³ and by virtue that Rwanda is a party to the New York Convention it means that any awards issued by the KIAC shall be enforced in any country that has also ratified the Convention. The enabling legislation to the KIAC provides that there will be the existence of a board of directors who shall have powers among others to establish the International Arbitral Advisory Committee whose core function is to advise the Centre on matters of International Commercial Arbitration.⁴⁴ Additionally, the board has a mandate to appoint the International Committee of Arbitrators on matters relating to international trade, international insurance, international investment and construction, administrative contracts on international commerce and finance entered into between public institutions and the private sector operators.⁴⁵ All these make a platform for the KIAC to have international recognition.

Rwanda as a country has been a major boost to the operations of the KIAC. This is due to the improved business environment through the enforcement of contracts. The low fee charged by the KIAC has been instrumental in being preferred by most.

⁴¹Law N°51/2010 OF 10/01/2010 Establishing the Kigali International Arbitration Centre and Determining its Organisation, Functioning and Competence (hereinafter Law No. 51/2010).

⁴² *Id.*, Article 4.

⁴³ Official gazette No 22 Bis of 28th May 2012

⁴⁴ Law No 51/2010 Of 10/01/2010, *supra* note 198, Article 15.

⁴⁵ *Id.*, Article 14.

The Nairobi International Arbitration Center (Kenya) – 2013

The Nairobi International Arbitration Centre was established pursuant to the Nairobi Centre for International Arbitration Act, 2013.⁴⁶ Its model is one derived from the Asian African Consultative Organization (AALCO). The NCTA Act meant to establish a regional center for international commercial arbitration and an arbitral court for purpose of ADR. This would allow the promotion of commercial arbitration and administration of both domestic and international arbitrations as well as other ADR mechanisms.⁴⁷ The release of the rules of NCTA was a big push for the regional center especially after the Memorandum of Understanding on the establishment of the center was entered into between AALCO and the Government of Kenya.⁴⁸

Centre for Arbitration and Dispute Resolution (CADRE)

Uganda's Arbitration and Conciliation Act establishes the Centre for Arbitration and Dispute Resolution (CADRE).⁴⁹ The center is charged with the mandate of making necessary arrangements in regards to the proper administration of arbitration and conciliation,⁵⁰ The center is the main arbitration institution in Uganda. However, the center seems to lack the necessary support to help it conduct arbitration matters. This was evident where the Centre was not prioritized to handle the dispute between Tullow Uganda Operations Pty and Tullow Uganda Limited y Government of Uganda a matter that was referred to the ICSID.⁵¹

⁴⁶Nairobi Centre for International Arbitration Act, 2013 (Act No. 26 of 2013) took effect on 25 January 2013.

⁴⁷Id., Section 5(a).

⁴⁸ On 3 April 2006, a Memorandum of Understanding (MoU) to establish a center in Nairobi was signed between AALCO and the Government of Republic of Kenya.

⁴⁹Arbitration and Conciliation Act, CAP 4, Laws of Uganda, s. 67.

⁵⁰ibid, s. 68.

⁵¹Tiillow Uganda Operations Pty and Tullow Uganda Limited y Government of Uganda, ICSID Case No. ARB/13/25.

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CADER has made significant contributions to the development of the arbitration mechanism in ADR. The institution makes available to individuals and their legal counsel, at no charge, pre-drafted model arbitration and mediation clauses for inclusion in their contracts. It also has a detailed fee structure that can be relied upon when charging for various services including fees that are charged by the individual CADER registered mediators or arbitrators. These registered members are also required to subscribe to CADER's Code of Conduct and are subject in their conduct of arbitration and mediation proceedings to the Ethics Committee established within CADER's governing body is referred to as "The Governing Council". Unfortunately, in the past, CADER was not able to effectively perform its services due to inadequate funding. From the time of inception, CADER was funded by USAID (United States Aid for International Development) which funding was terminated in 2003 on the understanding that government would take over. In June of 2008, the Arbitration and Conciliation (Amendment) Act⁸, was enacted with the purpose of providing for funding of the Centre for Arbitration and Dispute Resolution by the government. Refocusing the sourcing of funds for the Centre has enabled the revival of its operations in the settlement of disputes in Uganda.

CADRE therefore will require to do more especially with improving the Centre as well as the qualification and accreditation of arbitrators in order for them to be competent with other East African neighbors as well as internationally.

The Adequacy

The legal and institutional framework on Alternative Dispute Resolution in the East African sub region has become stronger than it used to be.⁵² Quite a number of internationally focused arbitration institutions have been established. These institutions have taken the steps to promote awareness of international arbitration with some receiving high praises to their commitment to ADR.

However, despite this progress there seem to be minimal commitment on transfer on arbitral disputes outside the sub region.⁵⁴ The UNICITRAL Model Law has been the basis upon the rules of these institutions with less of progress in the operations of these institutions. None of the East African centers has gained international influence not forgetting parties within the East African sub region themselves no preferring the institutions within. This is despite the huge improvement in the sub regions legal framework. Resources constraints has been a key issue facing the arbitral institutions. This is made worse by lack of adequate training and lack of experienced arbitrators and mediators.⁵⁵

⁵² Norton Rose, Arbitration in Africa (2010). Available at <http://www.nortonrosefulbright.com/files/ohada25764>

⁵³ Werner Jahnel, Assessment Report of Arbitration Centres in Côte D'ivoire, Egypt and Mauritius 7 (2014)

⁵⁴ Emilia Onyeama, Regional Arbitration Institution for ECOWAS: Lessons from OHADA Common Court of Justice and Arbitration. 17(5) INTERNATIONAL ARBITRATION LAW REVIEW, 99-111, 107-108 (noting the dearth of

Conclusion

Most of East Africa's ADR institutions are in their nascent stages and faces a lot of uncertainties. The legal framework has gone through a tremendous improvement to incorporate internationally standards of ADR operations. However, these institutions have yet to see huge number of cases to handle. Most of these institutions are yet to offer adequate data or annual reports in order to determine their strength, weakness and achievements.

⁵⁵arbitration references taking place within Africa).

Finizio and Führich, *supra* note 11 (observing that “International arbitration institutions in Africa are still developing, with many foreign parties preferring to arbitrate outside of Africa (often in London or Paris”).

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- ² John Andrew Fans, *An Analysis of the Theory and Principles of Alternative Dispute Resolution*, submitted in accordance with the requirements for the degree of DOCTOR OF LAWS at the University Of South Africa, June 1995.
- ³Id.
- ⁴Id.
- ⁵UNESCO-IHP, *Alternative Dispute Resolution Approaches and their Application in Water Management: A Focus on Negotiation, Mediation and Consensus Building*, Abridged version of Yona Shamir, *Alternative Dispute Resolution Approaches and their Application*, Accessible at <http://unesdoc.unesco.org/images/0013/001332/133287e.pdf>.
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- ⁷Anne Peters, *International Dispute Settlement: A network of Cooperational Duties*, EJIL, 2003.
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CHAPTER SIX

**Illicit Economy and the Sustenance of Terrorism
in the Lake Chad Region: Kidnapping for Ransom
and Boko Haram's Might**

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Introduction

The impact of terrorism, all over the globe remains unbearable. Global peace and security has been perturbed intensively as evident in the pentagon attack of 11th September 2001. It has disrupted human existence, threatened the gains and bounties of civilization, cost lives in many parts of the globe, disrupted economies and businesses, unleashed humanitarian challenges in the form of internally displacement, led to the evacuation of foreign investment in many countries. Mostly in Africa where the fall out of activities associated with Jihadist and other forms of crimes have collectively heightened insecurity in the greater part of the African continent with serious economic, social and political implications (Vark, 2016; Monguno, 2021; Singh, 2021). Such terrorist acts, though from inception is to attain certain political cum religious objectives such as causing fear, panic, change of government they deem irresponsive to their needs and wellbeing, contradictory to Islamic agenda, etc. needs some resources both human, material, financial in the form of money, ammunition, food, clothing, gadgets, vehicles, motorbikes, weapons tanks, logistics and finances to carry out some welfare services in terrorist occupied areas.

The above activities of terrorism, demands huge availability of resources. It is here that most terrorist attracts sponsors from politicians, business tycoons, military personnel, foreign Jihadist, engaging in illicit trade or organized crime like trafficking of arms, persons, drugs, artefacts and cultural property, illicit trade in natural resources and wildlife, the abuse of legitimate commercial enterprises, donations and proceeds from criminal activities including kidnapping for ransom extortion and bank robbery as well as piracy (United Nations Office on Drugs and Crime 2020). U.S Department of the treasury; U.S Department of State 2018).

The United Nations Office on Drug and Crime (UNODC) informed that the International Convention against the Taking of Hostage defines kidnapping or hostage-taking as any person who seizes or detains and threatens to kill, to injure or to continue to detain another person in order to

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compel a third party, namely, a state and international inter-governmental organization, a natural or judicial person or a group of persons to do or abstain from doing any act as an explicit condition for the release of hostage” (article 1). From 1970-to 2010, kidnapping incidents represented a small portion of all terrorist attacks (6.9%) however, through 2016 the percentage of kidnappings has jumped significantly to 15.5% of all terrorist attacks (Global Terrorism Data, 2018). In 2017, the total number of terrorist attacks (8,584 World Wide) decreases by 23% and the number of casualties due to terrorist attacks decreased by 27% compared to 2016. The number of kidnapped victims and hostages recorded in 2020 was more than 8,900 which signifies a 43 percent reduction from 2016 level and an obvious shift from previous years, which saw sharp increase in this figure. Many terrorist organization and their leaders have tagged their use of “Kidnapping for ransom as a means of sustaining terrorism” as an “easy spoil, a profitable trade and a precious treasure”. Such leaders include; Nasser Al-Wuhayshi, former leader of Yemen based Al Qaeda in the Arabic Peninsula. Oumar Ould Hannaha Commander of the Mali-based Al-Qaida in the Islamic Maghereb (AQIM), noted in a newspaper interview: “Lots of western countries are paying enormous sums to Jihadists. The source of our financing is the western countries. They are paying for Jihad”, (Rhode, 2014; Nossiter, 2012 in the United Nations Office on Drug Crime). Between the period spanning 2008-2014, Al Qaida and its direct affiliate made at least \$12.5 million revenue from kidnapping, \$65million of which was collected in 2013. It is estimated that Al-Qaida in the Islamic Maghreb received \$75million in ransom payments between 2010 and 2014. The Abu Sayyaf group have engaged in kidnappings with the sum of about \$1.5 million in ransoms collected in 2014 with approximately half that amount received in 2012 and 2013. Many of these terrorist groups were formed to gain political objectives but later transformed into the nefarious business of kidnapping for ransom. The case of Abu Sayyaf (ASG) in the Philippines is clear of a group that fits into the reasoning of crime-terror linkages and terrorists engaging in illicit economic ventures. The Global Terrorism Data Base informed that the number of kidnappings attacks in the Philippines remained consistent over the years, but the number of victims increased by at least 70% between 2016. It is believed that the group is responsible for raising over \$35 million dollars from kidnapping activities between 1992 and 2008. The engagement of ASG in kidnapping to finance 90% of their terrorist venture, was a result of AlQaeda's cutting off financing to the group in the 1990s, due to mounting pressure from Philippine authorities.

The spate of terrorism, in Nigeria and the neighboring Lake Chad region consisting of the following states: Republic of Chad, Nigeria, Niger and Cameroon has become alarming. This has manifested in the wanton destruction of lives and properties, severe human security challenges in the form of food insecurity as farmers flee their farms and homes, leading to unemployment, reduction in food production, closure of schools, unleashing of severe humanitarian, stress of internal displacement and refugee etc. across the Nigerian state into neighboring Lake Chad. The Lake Chad region, already grappling with certain security and development difficulties as a result of climate change evident in the shrinking of Lake Chad, poverty, drying of water, diminishing fishing and pastoral. Hence, coping with the Boko Haram insurgency remains a worrisome experience. Boko haram penetration of the Lake Chad Basin states of Chad Republic, Niger Republic and Cameroon have mostly featured in the kidnapping of foreigners and attack at military bases. This is evident in the kidnapping for ransom that took place on the night of 14-15 April 2014 kidnapping of 276 Chibok Secondary School Girls in Borno State, who were mostly Christians (Jannamike, 2020; and Jones, 2021). According to Onuh, Obafemi, Nnaji& Ofem (2021), terrorism in Lake Chad, has flourished and seems unabated due to

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their substantial proceeds from illicit crime like drug and contraband trafficking, human trafficking, kidnapping for ransoms, cattle rustling and extortion partaking in the lucrative fish trade after dislodging members of some community, like the Baga community, leading to fishermen who decide to stay to pay about 13.8 USD for fishing permits, while fish dealers pay 2.8 USD for every carton, (Institute for Security Studies, 2019 in Onuh, Obafemi, and ofem, 2021). Boko Haram has a specialized kidnapping task force with expertise in the abduction of politicians, business people, foreigners, rulers and civil servants with the intention of trading them with huge amounts of cash for the return of other Boko Haram militants, (Callimachi, 2014; UNSC(b), 2014; Institute for Economic and Peace, 2017 in UNDOC, 2020).

The issue of Boko Haram, involvement in kidnapping has given the Nigerian state and its security apparatuses of lake Chad, a double front war on security. Thus fighting insurgency and terming the tides of kidnapping it's suffocating in reality. Citizens are already expressing high level of hopelessness on the Nigerian state in upholding vital tenets of social contract of protecting lives and properties. This feeling of uneasiness and loss of confidence, which is a result of Boko Haram continuous attack on innocent citizens, military and security personnel and their bases shows the incapability of the Nigerian state to fight insurgency. The doggedness of Boko Haram has been proven as it has become a regional matter cobwebbing neighboring lake Chad states of Chad Republic, Cameroon, Niger republic. Apart from posing a threat to the security of lake Chad states, it has further complicated the region's security already grappling with environmental scarcity, climate change, poverty, etc.

Definition of Terms; Terrorism

According to Britannica, terrorism is the calculated use of violence to create a general climate of fear in a population and thereby bring about a political objective. Terrorism has been practiced by political organizations with both rights and leftist objectives, by nationalistic and religious groups, by revolutionaries, and even by state institutions such as armies, intelligence services, and police. The term was first coin in the 1790s to refer to the terror used during the French revolution by the revolutionaries against their opponents. The Jacobine party of Maximilien Robespierre carried out a reign of terror involving mass executions by guillotine. The Merriam Webster Dictionary sees terrorism as the systematic use of terror especially as a means of coercion. Jenkins (1985), opined that terrorism is the use of criminal violence to force a government policy change. Generally terrorists prefer to target people rather than facilities because of the high value most governments give to human life. Since terrorism wants to draw attention to its cause and magnify its limited power, it will try to use the media to dramatize its activities. Defense against terrorism is difficult because of terrorism's surprise advantage since defenders generally do not know the type, extent, timing, or precise locale of the next attack. Krzalic and Korajic (2018), are of the view that the word "terror" originates from the Latin language, and it makes the base, or the root, for the word "terrorism". However, terrorism is traced to the Indo-European root "tras" meaning shivering caused by fear. It is obvious that it is about planned use of violence threat to fulfil political, religious, or ideological goals.

Klaiz, Domovic and Aric (1985), opined that Terror indicates provoking of fear, horror, dread, use of physical violence to destroy enemies, while the term "Terrorism" means the conduction of terror,

governance with intimidation, tyranny, destruction of enemies using the cruellest means (persecution, oppression, killing etc). Modly and Korajlic (2002), sees terrorism as an “act of intimidation, violence directed towards viewers, including those in political and media life”. They further posit that contemporary terrorism is a danger for innocent people.

Kidnapping

The Merriam Webster Dictionary, gave a legal clue on the connotation of kidnapping thus, as an act or instance, inveighing, abducting, or carrying away a person by force or fraud often with a demand for ransom or the furtherance of another crime. The free dictionary defined kidnapping as the crime of unlawfully seizing and carrying away a person by force or fraud, or seizing and detaining a person against his or her will with an intent to carry that person away at a later time. Generally, kidnapping occurs when a person, without lawful authority, physically asports (i.e moves) another person without that other person's consent, with the intent to use the abduction in connection with some other nefarious objective. Under the Model Penal Code (a set of exemplary criminal rules fashioned by the American law institute), kidnapping occurs when any person is unlawfully and non-consensually assorted and held for certain purposes. These purposes include gaining ransom or rewards; facilitating the commission of a felony, terrorizing or inflicting bodily injury on the victim or a third person, and interfering with a governmental or political function (model penal code 212:11)

Illicit Economy

The Merriam Webster dictionary (2014), conceptualizes illicit economy, as any economic ventures geared towards raising revenue or income but not permitted by law. It can be seen as a system or process by which goods and services are produced, sold and or bought in a country or region where it is forbidden by law. “Illegal economy participants engage in the production and distribution of the prohibited goods and services such as drug trafficking, arms smuggling and prostitution”, (Feige, 1990:67). In the contemporary era, illicit economy services have pervaded many sectors as licit economy. Many sectors which create a remarkable dent in the world financial system, include drug trade, counterfeit goods, migrant smuggling, illicit timber trade, human trafficking, identity threat, pornography and firearms trade (UNODC, 2010:1). The United Nations Conference on Trade and Development (UNCTAD) sees illicit trade to include counterfeiting and tax evasion to the trafficking of humans and wildlife, illicit trade etc. The United States Institute of Peace informed that, illicit economy comprises illegal trafficking, smuggling, extortion and hijacking of state and private enterprises. The Meridian.org affirmed illicit economy to include human trafficking, arms smuggling, counterfeiting, money laundering, cybercrime or illegal wildlife trade, capable of causing instability in communities, causing corruption, impacting national security, destabilizing the lives of so many around the globe.

The above scholarly definitional insights, given by scholars brings to bear the diverse intellectual pedigree on concepts as used in this study. However, as regards illicit economy, which is the focus of this study, one could see that it connotes issues such as bunkering, illegal trade in small arms and light weapons, human and drug trafficking, trade in contraband goods, and other criminal cross border trade. But for the purpose of this study, we shall refer to illicit economy as including kidnapping by Boko Haram to get ransom so as to further its nefarious and deadly terrorist acts, due to its nature of being an unlawful and criminal adventure.

Theoretical Framework

The study adopted the Social Contract Theory and the Regional Security Complex Theory (RSCT), to buttress the work.

Social Contract Theory

The theory, according to Internet Encyclopedia of The Philosophers has the following philosophers as its proponents: Thomas Hobbes, 1588-1679: an English philosopher; John Locke 1632-1704, and Jean-Jacques Rousseau, 1712-1778 who was one of the bright lights of the intellectual movement in France called "the enlightenment". According to Appadorai, (1975), The impact of the social contract theory is this: the state is the result of an agreement entered into by men who originally had no governmental organization. The history of the world is thus divisible into two clear epochs. The period before the state was instituted and the period after. In the first period, there was no government, there was no law that could be enforced by a coercive authority. Men lived, it was said, in a state of nature, in which they were subject only to such regulation as nature was supposed to prescribe. There was no human authority to formulate these rules precisely or to enforce them. After sometimes they decided to form a government. According to Thomas Hobbes in the state of nature, man was without government. That man during this epoch of his life, man was essentially selfish; he is moved by his appetites, desires and passions, men living without a government over them in that state of nature, would be in that condition which is called war and such a war, as is of every man against every man; law and justice were absent. The life of man is solitary, poor, nasty, brutish and short. The only solution to this problem is for men to give up all their natural rights as are inconsistent with living in peace. Supreme coercive power is instituted in Thomas Hobbes proposition, here a sovereign body is created, (Appadorai 1975-22-23).

For John Locke, his "two treatises of government" (1690) was to justify the English revolution of 1688. Locke's argument is somewhat as follows; in the state of nature, men are free and equal; each lives according to his liking. This freedom is not licensed, there is a natural law or law of reason which commands that no one shall impair the life, the health, the freedom or the possessions of another. The state is created by Locke through the medium of a contract in which each individual agrees with every other to give up to the community the natural right of enforcing the law of reason, in order that life, liberty and property may be preserved. Locke, unlike Hobbes gives the power to the community and not to a government. The contract it may be stressed, is also not general but limited and specific for the natural right of enforcing the law of reason alone is given up in the nature of a trust and embraces only such powers as were transferred at the time of the change from a state. In Locke's sense the community is supreme but its supreme power is latent. Its power does not come into play so long as the government is acting according to the trust reposed in it; but when it acts contrary to that trust, the power of the community manifests itself in its right to replace that government by another.

Also, for Locke, the state or political society, is instituted by way of remedy to the inconveniences of the state of nature to avert, not to escape from a state of war. These inconveniences are threefold; first, they want of an established, settled, known law, received and allowed by common consent to be like standard of right and wrong and the common measure to decide all controversies; secondly the want of a known and disinterested judge, with authority to determine all differences according to the established law; thirdly, the want of power to back and support the sentence when right and to give it

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due execution. For Jean Jacques Roseau, man is essentially good and sympathetic; the state of nature is a period of idyllic happiness, men being free and equal. Soon, however with the introduction of private property and the growth of numbers, quarrels arise and man is compelled to give up his natural freedom. His problem is to find a form of protection for the person and property of each associate and in virtue of which everyone, while uniting himself to all, remains as free as before. The problem is solved through a contract and the creation of civil society. In this contract, every one surrenders to the community (and not to the government as in Hobbes) all his rights. The surrender is as complete as in Hobbes, the community, therefore, becomes sovereign. Its sovereignty is as absolute but there is need to limit its sovereignty in the interest of the subjects, for the sovereign body, being formed only of the individuals who constitute it, can have no interest contrary to theirs.

The input of this theory to the study, brings to clarity the idea that, the real essence of the government of any state or Nation state was and still remains that of removing the inconvenience experienced during the time when there was no government; no body of persons elected, constituted and entrusted with the power to govern a community, society or state. Such inconveniences experienced in the state of nature without a government includes war, conflict, the mighty and powerful oppressing the weak. The existence of government was to provide safety, security, protect the rights, lives and property of the masses, provide basic amenities and social services. All these be done in a manner that does not contradict or contravene the social contract entered into between the masses and those they elected to govern them. This, therefore, means that the security of lives and property, safeguarding the state against external aggression, curbing internal insurrection where all humans go about their legitimate business, sleep in their homes without being hurt, molested or killed remains the nobles oblique of the government. That is why the government established the various military, security and paramilitary agencies (Army, Navy, Airforce, Police, Civil Defence, Directorate for state service, Immigration, Customs, Prisons etc.) to protect lives and property.

The theory therefore, is a mirror to examine the ways and manners in terms of effectiveness of the Lake Chad states in furthering and sacrosanctly upholding the social contract. In this sense we are referring to ensuring the lives and properties of individual citizens of the various Lake Chad states in a manner that promotes their wellbeing. Thus, the extent at which their lives, properties, business is protected; the extent which they are freed from the nefarious activities of arm robbers, burglars, terrorist, kidnappers, human traffickers, drug peddlers and other criminal syndicates. The countries of the Lake Chad basin-Nigeria, Chad republic, Niger republic and Cameroon have some similarities in terms of religion (House a large number of moslems), economic (high rates of poverty, food, insecurity, unemployment, corruption etc.) politically (bad governance that lacks transparency, accountability and human security, poor democratic structure, electoral anomalies, sit-tight syndrome of leadership), socially (cases of internally displacement, poor social services, education, health, portable water, roads), security, (history of political violence, violent, conflict over resources, like oil, water, pasture, etc. secessionist, Boko haram terrorism, ISWAP and the Al Qaeda in Islamic Maghre, herdsmen, unknown gun-men etc.)

The rate, of insecurity and poor developmental strides of the Lake Chad basin states, buttress the fact that the states have failed in their social contract. Terrorism and all manner of insecurity ranging from cult-related activities, arm robbery, assassinations, kidnapping, herdsmen's, unknown bandits and

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gun men killing both civilian and military personnel etc. thus making the states reversing into the state of nature. This is so as life in contemporary Nigeria, Niger, Chad, Cameroon has been that of fear, loss of lives, terrorism, poverty, unemployment, food insecurity, huge and unbearable humanitarian disasters in the form of internally displacement.

Regional Security Complex Theory

The second theory adopted in the study is the regional security complex theory. According to Tapan (2021), the Regional Security complex Theory,(RSCT) as espoused by its proponents Buzan is grounded on security interdependence among states positioned in a geographically coherent group that could be penetrated by the external powers. The end of the cold war also brought an end to the ideological rivalry between the United States with its allies. The soviet union with its allies in the International arena. In the absence of a major power conflict in the global political fabric, regional security dynamics have assumed greater relevance. All states in the system as entangled in a global web of security independence. In the same vein, Souza (2020) opined that the proponents of regional security. Buzan and Waver are of the view that the role of the region remains critical in Regional Security Complex Theory (RSCT). In this sense, the region is where states or other units are close to the point where their security elements cannot be considered distinct from each other. It is marked by knitted geographical closeness and security relations and interdependence. The relations between such states is guided by patterns of friendship and enmity.

The input and utility of the theory, to the study, brings to the fore that the Lake Chad Basin States- Nigeria, republic of Chad, Cameroon, and Niger are linked together by several factors such as; geographical proximity similarities in religion, economic predicaments, poverty, unemployment etc. Also, they have similar security challenges currently have similar security challenges emanating from Boko Haram which has prompted the countries to establish the Multi-National Joint Task (MJTF) to combat one common enemy, Boko Haram. The countries of Lake Chad are faced with similar geographical problems porous ill-policed borders that paves the way for transnational crimes like drug trafficking, small arms and light weapons smuggling, human trafficking, etc. The Boko Haram terrorism has further made more complicated and complex Lake Chad's already fragile and unpalatable security and developmental face. From bombing, maiming, conquering territories, maintaining safe havens, attack at military bases, unleashing of internal displacement, food shortages, school closure, etc. makes the Basin State issue more disturbing.

Lake Chad: Security and Development Challenges

The Lake Chad Basin States, have been one sub-region in Africa that has endured severe and devastating security dilemmas. This is so as issues of protracted water and environmental conflicts, civil war, drought, famine, climate change, insecurity have continuously strangled the region coping with Boko Haram threat in all ramifications remains a daunting task that further complicated the security and development strides of the region. The Lake Chad, sub-region of Africa, comprises of Niger Republic, Cameroon, Chad Republic and Nigeria, (Ighobor, 2020). The Basin forms an important freshwater resource, enjoyed amongst Cameroon, Niger, Nigeria, Chad and Central African Republic. In terms of surface area, Lake Chad is the fourth largest lake in Africa after Victoria, Tanganyinka and Nyassa respectively. The basin is shallow with an average depth of 1.5m. In terms of volume it is relatively small. The Lake Chad basin is among the most unstable region in Africa. The

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Lake has Shrunken with about 90% of its original size in 1960. For years the Lake has been a center of development, trading and exchange of culture among those in the north of the Sahara with those to the south. An estimate of twenty million people are said to be dependent on activities carried out in Lake Chad and its active basin for survival. The main economic activities of the Chad people are farming, herding and fishing. At least 40% of the rural population of the basin lives in poverty and routinely face severe food shortages. Crop production based on rain is possible only in the southern belt. Flood recession agriculture is practiced around Lake Chad and in the Riverine wetlands, (Isah and Bitrus, 2021).

The World Bank report, informed that the Lake Chad region, an economically and socially integrated area in west and central Africa covering Cameroon, Chad and Niger and Nigeria, is faced with multifaceted developmental quagmire that leads to low economic growth, limited opportunities and fragility. Lake Chad is also suffering from climatic and environmental challenges. An indigenous agency domiciled in Lake Chad, the International Commission for the Protection of the Danube River (ICPDR) informed that the Danube River in Lake Chad is seen to occupy an enviable pace in defining rivers in the world. The river is said to be the most international river in the world, linking European and African water management teams through the collaborative knowledge of integrated water resources management. Lake Chad lost more than 90% of its surface water for dams, irrigations and the extraction of groundwater caused by an immense population increase in the catchment area. One major challenge is the lack of effective transboundary water management to counteract the progressive degradation of the ecosystem and to secure economic development as well as social and ecological sustainability. The population in the basin faces severe drought, deforestation, desertification and erosion, which has led to the loss of biodiversity. Consequently, poverty, malnutrition and migrations cause social conflicts in the region. In the same vein, Mohanty, Robson, Nguening and Nanda (2021), affirmed that Lake Chad known over the years as one of Africa's largest freshwater bodies has shrunk by 90%. Over 10 million people across the Lake Chad region are in need of emergency assistance. The United Nations has termed the Lake Chad crisis, as "one of the worst in the world". For many years Lake Chad has been a major source of drinking water, irrigation, fishing, livestock and economic activity for over 30 million people in the region. It is vital for indigenous, pastoral and farming communities in one of the world's poorest countries. However, climate change has fueled massive environmental and humanitarian crises. The ever-changing climate has dramatically worsened the situation, skyrocketing food and nutritional insecurity in the region. Temperature is rising one-and-a-half times faster than the global average. The seasonal and inter-rainfall patterns have been drastically in a state of flux each year. This has triggered food insecurity, ultimately pushing communities into the arms of terrorist groups. Countries of the Lake Chad Basin are among the 10 least peaceful countries in Africa, according to 200 Global Terrorism Index report. For more than a decade the people of lake Chad were engulfed in a violent conflict trans between state security forces and armed opposition groups.

The Food and Agriculture Organization (FAO) of the United Nations informed that the shrinking of Lake Chad which is bordered by 4 African countries (Cameroon, Niger, Nigeria and Chad) is already an ecological disaster and fast turning into severe human disaster as well. The 30 million people who live in the Lake region are being forced into ever stiff competition for these vital and disappearing resources. The drying up of the Lake Water and deterioration of the productivity of the basin have

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affected all socio-economic activities leading to internal exodus and increased pressure on the natural resources and conflicts between the populations. In addition to the approximately 60% decline in fish production, there has been the degradation of pasture lands, leading to a shortage of dry matter estimated at 46.5% in certain places in 2006, reduction in the livestock population and threat to biodiversity.

According to Delanga, (2021), the Lake Chad Basin region is bedevilled by insecurity of different kinds. In addition to the terror unleashed by Boko Haram, organized crime and kidnapping for ransom in the area, it's feared that Cameroon's community conflicts could spread further destabilizing the entire region. Land and water are at the button root of the inter-communal rivalries in Cameroon's far north that have claimed the lives of 15 people and injured 50 since May, 2021. The availability of illegal homemade or manufactured weapons makes the clashes more dangerous. People in these areas secure their livelihood from livestock, agriculture and fishing. These livelihoods are concentrated around rivers and streams that offer grazing water and arable land. Climate change increases the competition for scarce resources, which fueled by identity-based politics leads to bloody conflicts. Many communities live in the large cross border areas shared by the four Lake Chad countries; Chad, Cameroon, Niger and Nigeria. For example, the Kanuri, Shuwa, Arabs and Boudoum can be found in all four countries, while the Kotokko and Musgum reside in Chad and Cameroon. The borders are extremely porous, especially when located on rivers or lake. On 11th August, the Shuwa Arab Musgum communities clashed over land in Brike Canton in the Logone, Birni district. Twelve people died and 48 were seriously injured. Since then, more than 11,000 people from Cameroon have crossed the Logone and Ngama Kotoko areas. The attacks were staged in the middle of the rainy season when extensive flooding makes it difficult to get emergency aid to the refuges. This is on top of the intensive humanitarian crisis unleashed by the Boko Haram insurgency. In June, 2021 there was a bloody conflict over land which pitted the Shuwa Arab against the Kotoko community in the Aboudangala canton, also located in Logone-Birni; two people were killed and four seriously injured. In May 2021 a dispute over access to water led to battles between the Kanuri and Chuwa Araba in Waza. One person was killed and four injured. This communal conflict is not novel or strange to the region's existence. Clashes between the Kotoko and Musgum in Zina in 2007 left eight people dead and 60 wounded. In the same vein, the evidence between the Shuwa Arabs and Kotoko in Kousseri in 1992 left 68 people dead and 395 injured. Almost all those involved in these conflicts live in Cameroon and Chad, and along the border between the two countries. The Shuwa Arab also lives in parts of Borno State in Nigeria, and Niger.

According to the Medicine Sans Frontiers Publication of the 14th January (2020), around 17 million people live in areas affected by violence emanating from the conflict between non-state armed forces and conventional military of lake Chad State. The response by the state has been to militarily defeat the insurgents but pay little attention to humanitarian challenges. The violence has displaced an estimated 2.5 million people across the region. Conflicts continue in Borno, Adamawa and Yobe States in Nigeria, and neighboring Niger, Chad and Cameroon. Thousands of civilians have been subjected to violence, abuse and violations. The UN refugee agency, UNHCR reports that as of 31 August 2020, 299,314 Nigerian refugees were living in Chad, Cameroon and Niger. According to the Armed Conflict Location and Event Data Project (ACLEP), more than 37,500 people were killed in the conflict in the Lake Chad Basin between May 2011 and 31 July 2020. The international NGOs Safety

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Organization (INSO) recorded 896 incidents in the Lake Chad Basin Region between January and April 2019, including kidnapping, attacks, roadblocks and bombing. Rising insecurity and climatic factors have resulted in a spike in the number of people facing food insecurity and malnutrition in the Lake Chad Basin. According to OCHA, by April 2020, 3.6 million people were food insecure, severe 2.89 million of them Nigeria alone. Also serve health challenges of malaria-infected, which the World Health Organization list Cameroon, Niger and Nigeria among 13 countries worst affected by malaria in the world. Nigeria tops the list, accounting for 25 percent of causes worldwide. Cases of covid-19 become prevalent across the lake Chad Basin. The major risk of covid-19 in Africa, will probably not be the virus itself, but its indirect consequences such as the deprioritization of responses to malaria, diarrhoea, respiratory infections and malnutrition, as well as other disease and medical conditions.

According to Samuel (2021), for those caught in the web of Boko Haram onslaught in the Lake Chad Basin region the risk of covid-19 is high. The prolonged humanitarian crisis, unequal access to vaccines, the emergence of covid-19 variants, vaccine hesitancy and the risk of fake vaccines are all to blame. The World Health Organization (WHO) have envisaged the coming of the third wave of covid-19 in the Basin and Africa where 22 countries in the continent have experienced such. The four Boko haram affected countries – Niger, Nigeria, Chad and Cameroon, Chad has the lower national covid-19 figures, and new cases are declining. The Hadjer and lac regions; the two areas of Chad affected by the Boko haram crisis have had fewer than 60 cases with three deaths and no active cases as of 11 June, 2021. The situation is worst in Cameroon. Only 11% of the 700,000 doses received has been used by 5 June 2021. In Niger and Nigeria by comparison, more than 30% of their vaccines had been administered. Despite vaccine administration standing at more than 50% in Nigeria, there have been protest against it, notably from political and religious leaders. One of the country's most renowned pastors warned his congregation not to accept the vaccine. The lake Chad Basin countries have received about 5.2 million doses in total – Nigeria 4000000: Cameroon 700,000: Niger 355000 and Chad 200,000. This covers less than 2% of the region's 266 million people, even at one dose per person. Only 50% of the vaccine have been administered by 17 June 2021, which means only 0.83% of the Lake Chad Basin population had received one of two required doses, while 0.11% had been fully vaccinated. The above brings to bear that the region as analyzed above is in a serious interlocking quagmire of security and development challenges. The states of the region Nigeria, Niger Republic, Cameroon have not sacrosanctly upheld and further the social contract which binds the citizens and governments. Issue of insecurity emanating from Boko Haram, herdsmen, transnational criminal syndicates who engage in arms trade, drug and human trafficking and other illicit cross-border trade makes the region a theatre for criminal exploitation and safe haven. This is further complicated by the ongoing Boko Haram killing, maiming, kidnapping, abduction, killing of both military and civilians causing fear and hopelessness. Thus life has been a reversal to the state of nature as the government of the Lake Chad Basin mostly in Nigeria can no longer protect lives and properties. This is evident in the northern part of Nigeria where Boko Haram onslaught has caused many to flee their homes, farmers abandoned their farms, leading to food insecurity, hunger, malnutrition, shutting down of schools, due to continuous kidnapping and abduction of students.

Boko Haram Terrorism: Brief Overview of Evolution, National and Regional Effects

According to Comolli (2017), Boko haram, an isolated sect, emerged in Yobe state, northeastern Nigeria, in 2002 under the leadership of a Salafist Preacher Mohammed Yusuf. Initially, at its founding

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stage, the sect aimed at instilling the true Islamic teachings and ethics. Such teachings frowned against corruption, bad governance, poverty and other (mostly western-style) societal values which they (the group) perceive to be ills of the society and contradict Islamic ways. Following Yusuf's extra judicial killing by the government in 2009, the scale and enormity of violence unleashed by Boko haram became escalated under the new leadership of Abubakar Shekau, who was deputy to Yusuf. The sect targeted those they considered complicit in Yusuf's killing, including the Nigerian military and police as well as others they associated with the Nigerian state. The United Nation building in Abuja was targeted and bombed due to the group's idea that the united nation-building is a western institution and by targeting it, the whole world would recognize the might and combat readiness of Boko haram as a world Jihadist group. There have been reports of the sect rising female suicide bombers and engaging in mass abductions and kidnapping, as evident in 276 Chibok girls from a school in Borno State, which receives international condemnation, in November 2014. There was a bomb blast at a central mosque in Kano. Boko haram succeeded in capturing territories in Borno state where they have their hideout/safe haven in the Sambisa Forest while Yobe and Adamawa states are suffering unabated terrorist attacks from Boko haram in 2015 alongside incessant abductions and kidnappings of children. In December 2015, the border town of Bosso in Niger and Ngouboua village in Chad came under attack, signalling the prevalence of violence beyond Nigeria's borders, making it obvious that Niger, Chad and Cameroon had been caught in the web of Boko haram terrorist onslaught.

According to the Brookings Publication, in spite of government's efforts, the security situation in Nigeria is precarious and getting worst. The lingering conflicts between herders and farmers in North-central Nigeria have been rated six times deadlier than the Boko haram insurgency. The recent abduction of school boys in Kankara community, Katsina State and in Niger State are ample evidence. In the same vein Tanko (2021) averred that, the insurgency is expanding into new areas and taking advantage of extreme poverty and other security woes to further its nefarious agenda. According to the UN, by the end 2020, conflict with Boko Haram has led to the death of almost 350,000 people and forced millions from their homes. One of the fearful occurrences for families in Nigeria is the frequent kidnapping of school children from their classrooms and boarding schools. More than 1,000 students have been abducted from their schools since December 2020, many only released after thousands of dollars are paid as ransom. Some kidnapers are commonly referred to as "bandits" in Nigeria. These criminals raid villages, kidnap civilians and burn down houses. The North West remains the central point of these attacks. In Zamfara state alone, over 3,000 people have been killed since 2012, schools shut down in both Zamfara and Niger State where children as young as three years were seized. In the same wavelength, Ome and Casimir (2015) are of the view that, Boko Haram remains a threatening security question to the corporate existence of the Nigeria polity. The group has attacked police, military and civilian targets with utmost effrontery, vendetta and destruction. The Madalla Christmas attack, the serial bombing in Kanu and the Banchi attack are very recent instances. The Madalla attack at the St. Theresa's Catholic Church drew local and international attention and was condemned. In December 2010, Boko haram was blamed for a Market bomb explosion leading to the arrest of 92 of its members. On Friday, January 28th 2011, a gubernatorial candidate was assassinated, along with his brother and four police officers. On March 29, 2011, police thwarted a plot to bomb an (ANPP) election rally in Maiduguri, Borno State. On April 1, 2011 (the day before the original date of Nigeria's legislative election), suspected Boko Haram members attacked a police station in Bauchi. On April 9, 2011, a

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poling center in Maiduguri office of the independent National Electoral Commission was bombed, and several people were shot in a separate incident on the same day. On April 20, 2011 Boko Haram killed a Muslim cleric and ambushed several police officers in Maiduguri. Boko Haram was blamed for a series of bombings in Northern Nigeria on May 29, 2011 that left 15 dead. On June 17, 2011 the group claimed responsibility for a bomb attack directed at the police force headquarters in Abuja that occurred the previous day. Officials believed that the attack was the first suicide bombing in Nigeria's history and that it specifically targeted former police inspector General Hafiz Ringim. On November 4, 2011, a series of attacks on police targets and churches in the cities of Daramaturu Claimed by the sect killed at least 150 people. On December 22-23, 2011 attacks in the cities of Damaturu, Potiskum and Maiduguri claimed by the group along with a military crackdown that left to 100 people dead. The April 8, 2012 Easter bomb attack on a church in the Northern City of Kaduna claimed at least 41 lives. On June 17, 2012, Boko Haram claimed suicide attacks at three churches at Kaduna and Zaria sparking reprisal violence by Christian mobs who burnt mosques and targeted their Muslim neighbors.

According to Reid (2015), beginning in April-May 2015, Boko haram appeared to want to settle in Lake Chad's North-Eastern basin, along the border of Niger, Chad and Nigeria. Reid further affirmed that Boko Haram's activity is no longer confined to the Nigerian Territory alone. Reports of recruitment by Boko Haram in Neighboring Cameroon first appeared in 2011. The group was held responsible for several high profile attacks in the country. These attacks included high-profile kidnappings of foreign nationals, which reportedly solicit high random payments. However, since 2012, Boko Haram has maintained safe havens in Niger from which it has launched several cross-border attacks into Nigeria. However, in February 2015, Boko Haram shifted tactics and attacked targets within Niger itself. There have been arguments that Boko Haram's attack on Cameroon, is to lay claim on Cameroon. There has been other affirmations that Cameroon shared reasonable similarities with its counterpart in Northern Nigeria: including a marginalized Muslim community, which offers Boko Haram a fertile recruiting ground. Also to be considered as factors that pave the way for the penetration of Cameroon by Boko Haram are: porous and poorly secured borders between Nigeria, Cameroon as well as Niger, enabled Boko Haram to established safe-havens, launch cross-border operations and elude regional counter-insurgency operations. This prompted the governments of Cameroon, Chad, Niger, Nigeria and Benin to meet in 2014 with the aim of a joint military strategy against Boko Haram, facilitated by the multinational joint task force (MNJTF) (Reid, 2015). Haggi (2020) opined that countries bordering the Lake Chad have been particularly vulnerable to violent extremism. Lake Chad has become the theatre for Jamatu Ahlis Sunnah Lidda'awatw'a Jihad, commonly known as Boko Haram. While the lake Chad states of Nigeria, Cameroon, Niger, Benin, Chad have similarities in ideology, religious and socio-economic semblance also makes it easy for the penetration of Boko Haram, coupled with similarity in underdevelopment in terms of economic challenges, environmental degradation and poor governance.

According to the United Nation News (2016), attacks by Boko Haram goes unabated in the Lake Chad. Such attack is mostly directed at innocent civilians mostly through suicide attacks often using children as illustrated by the 3 June 2016 attack on a military base in Bosso town south eastern Niger, which left over 10 people displaced making it a total of 160,000 displaced people in Diffra Region.

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According to the UN, in Chad's Lac region, there is the problem of Humanitarian assistance for about 60 registered displaced persons and ten thousand who haven't yet been registered in the far North region of Cameroon, which has been under a state of emergency for lock down due to security reasons. The number of people in need of immediate food assistance has quadrupled since June 2015 to over 200,000 and the total number of displaced people has increased in the same period to around 190,000. Therefore to bring an end to the Boko Haram threat in the Lake Chad region, affected countries must address the root cause that contributed to the emergence of the group, including the social, economic and political grievance of marginalized communities as pointed out by top United Nations political affairs official. In the same vein, the France 42 publication opined that in March 2020, around 100 Chadian troops were killed in an overnight attack in the lake's Bohoma peninsula, prompting a reprisal offensive by Chad led by former Chad's president Idriss Derby Itno. Deby was killed in April 2021 during fighting against rebel in northern Chad and was succeeded by his son, Mahamat Idriss Deby Itno, who was at the head of a military Junta. Eizenga (2020), opined that on March 23, Boko Haram militants staged a complex attack on Chadian troops stationed at a base in Bohoma. The attack lasted for 7 hours and ultimately left 98 Chadian soldiers dead and dozens more wounded. The battle of Bohoma (alternatively spelt Bohoma, Bounma, and Boma), highlights the worrisome dimension of Boko Haram's prowess in intelligence and capacity. Within Chad, militant Islamist group activity has been concentrated in lac province, which encompasses all Chadian territory around and across the lake. The number of confrontations between insurgents and Chadian soldiers tripled from 7 in 2018 to 21 in 2019. Moreover, in an apparent change of tactics since the beginning of 2019, civilian communities in Chad have been targeted 15 times resulting in dozens of casualties and abduction. The violence led to the displacement of 17,000 people in lac province, roughly one-third of the Chadian population in that area. It has also endangered livelihood by hindering agricultural production and blocking cross-border trade, both contributing to the UN's estimate that 5.3 million people in Chad will require humanitarian assistance in 2020. There was the January 2015 massacre of roughly 2000 civilians at Baga, Kawa, Nigeria (sometimes referred to as Baga), an important commercial route and port on lake Chad which prompted the mobilization of more than 1,000 Chadian soldiers into Nigeria to push Boko Haram out of its strongholds in Borno State, Nigeria. The operation was successful, but the aftermath was swift. Boko Haram quickly reinforced to carry out numerous suicide bombings in N'Djamena during 2015, and its dispersed militant set up camps across the many Islands on the lake, including those in Lac province. The Republic of Niger, as a state in Lake Chad, has also witnessed the nefarious activities of Boko Haram. According to the publication of International Crisis Group (2017), the initial posture of the Nigerien authorities towards Boko Haram was keeping surveillance, as they saw it as a pure Nigerian problem. However, this warm attitude changed when Boko Haram's threat became eminent to Niger beginning in 2014, due to Boko Haram's expansion towards the Niger border and a push towards recruiting Nigerien youths. The Aljazeera news of 2020, informs that at least 27 people were killed in an attack on Saturday in the Diffra region, while many others were wounded and missing. Between 800 and 1,000 houses, the central market and numerous vehicles were also destroyed in the fire set by the attackers. In the same vein, Channels Television broadcasted that, on August 16 2021 at least 37 civilians including women and children were killed in an attack on a village by attackers who arrived on motorbikes. In December, an attack blamed on Boko Haram killed 28 people and burned 800 homes in the Diffra region. Hundreds of Boko Haram militants attacked a military post in southeastern Niger overnight, killing 16 soldiers and wounding nine more, as informed by the defense ministry. The Niger military reinforces on a

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retaliatory attack killing about 50 of the Islamist militants in the Diffra region, while recovering huge weapons, (France 24). Mohammed (undated), opined that there were sporadic attacks across the border into Niger from Abadam local government area to the south of Bosso in the second half of 2014, but the coordinated attacks on Bosso and Diffa on the 5 and 6 February 2015 were the real wake up call. Niger firstly responded with a state of emergence. Sami et al (2018) carried out a study on “injuries of Boko Haram insurgency in South East Niger Republic”. They discovered at the time of their study that, 573 injuries from Boko Haram insurgency were managed at the regional Hospital at Diffa. The majority, 513 (89.5%), were males while females constituted 60 (20.5%) with a male/female ratio of 8.55. Civilian victims accounted for 379 (66.1%) while Nigerien soldiers accounted for 160 (27.9%) and 34 (5.9%) were Boko Haram fighters. Firearms and explosives accounted for injuries in 489 (85.3%) and 7 (1.2%) of patients respectively; 42 (7.3%) suffered injuries from a variety of traditional weapons. Injuries from limbs accounted for 31 (63%) of cases and polytrauma in 65 (11.34%). The main surgical management included wound debridement in 409 (71.4%), external bone fixation in 38 (6.6%) Laparotomy in 30 (5.2%), thoracic drainage in 27 (4.7%), and major limb amputations in 13 (2.3%) cases.

The above brings to bear, the regional dimension of Boko Haram Terrorism. Thus, Boko Haram Terrorism initially thought of as a Nigerian affair beginning from 2009, snowballed into a dreaded regional monster affecting neighboring states to Nigeria-Chad Republic, Cameroon, Niger Republic and Benin Republic. The acts of killing, kidnapping, bombing, attack at military bases of the aforementioned Lake Chad States remains disastrous, capturing international attention. The penetration of the Lake Chad Basin States by Boko Haram was made easy due to the ill-policed, porous and weak controlled borders, the high poverty rate and youth employment inherent in the various Basin states. The Basin prior to the violent Boko Haram incursion remained volatile with a history of water and environmental conflicts, climate change and environmental degradation evident in the shrinking of the lake waters, this has caused severe water shortage, drying of the lake, drought, food insecurity, malnutrition, etc. so grappling with the challenge of Boko Haram remains a serious security challenge. The kidnapping venture of Boko Haram has not only unleashed security threats but traumas to victims and their families. People in the affected areas live in fear. Thus a reversal to the state of nature. This has further made more complex and complicated the regional security dynamics of the Lake Chad Basin.

Illicit Economy and the Sustenance of Terrorism in Lake Chad Region: Kidnapping for Ransom by Boko Haram

As mentioned earlier, terrorism remains a daunting venture, with high risk and demands the availability of human, material, financial resources, ammunition and other logistics. This is where the involvement of terrorists like Boko Haram in illicit criminal ventures becomes obvious and unavoidable. Though, terrorists gain support from some licit sources like states, foreign bodies, big business tycoons, politicians, sympathizers in diaspora etc. The focus of this study is that of illicit ways, mostly kidnapping for ransom for financial gain which Boko Haram employs in the Lake Chad Basin region. As aptly captured by Igwe (2021), violent Jihadism is worsening in Nigeria, but the means of funding their operations is obscure as observed by state agencies. Boko haram allegedly uses couriers to more cash inside Nigeria and across the porous borders from neighboring African Countries. Between 2016 and 2011 reports indicates that the group Boko Haram was able to secure

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approximately US\$70 million from various illicit sources operating as part of an illicit and informal criminal economy network that sustains violence in the continent. A report by the daily breast informed that Osama Bin Laden sent an aide to Nigeria with US\$3billion to distribute among groups in 2002, that shared Al Qaeda's mission.,which Boko Haram also benefitted. Kidnapping for ransom by Boko Haram has become a major source of income and lucrative venture for its operation. Evidently, in February, 2013 armed men on motorcycles snatched French man Tanguy Mollin Fournier while they were on holiday near the Waza National Park in Cameroon close to Nigeria border. An equivalent of \$3.15 million was allegedly paid by French and Cameroon negotiators to Boko Haram before hostages were released, though officials from both sides denied such. Later in the same year, a French Priest Father Georges Vadeubensch was seized in his parish in Nguetchewe, six miles from Cameroon border with Nigeria after the gunmen stormed the church to ask for money. Another two Italian priests and a Canadian nun were later kidnapped in 2014 around the same area. More than 100 of the 276 school girls kidnapped from Chibok school in Northeast Nigeria the same year are still missing. Father Elijah Juma Wada was kidnapped in early July, 2021 by suspected Boko Haram terrorist along Damboa Maidugri road. An accountable number of students have been kidnapped in the past years, forcing and leading to untimely school closure in northern Nigeria. A report by the United Nation's Children Emergency Fund (UNICEF) put the number of kidnapped children in northern Nigeria at 1000 in 2018, which remains a conservative estimate. Analysts insist that targeting schools offer huge economic and financial bounties to insurgents as they garner millions of dollars accruing from ransom payments.

The Relief Web (2021), informed that, from December 2020 to February 2021, over 600 children have been kidnapped in various north-central Nigeria. Even though the Nigerian authorities try to conceal the financial commitment towards the release of victims, some news sources suggest the payment of millions of Naira. However, the rate of ransom kidnap in Nigeria have become obvious as a lucrative venture. In a valid attempt to quantify the costs of kidnapping in Nigeria, a report by SB Morgen, a Nigerian consulting firm puts the figure at \$11 million between 2016-2020. Kidnapping from inception used to be targeted at the rich who are financially and economically strong individuals that can afford their release from captivity. Ironically, there is a shift on this, that school children, residents, rural and urban community members, motorists have been targeted and become victims. The rate of kidnapping in Nigeria in recent times not only depicts how lucrative the act is, but leads to the closure of schools in the Northern part of Nigeria. Kidnapping has taken different dimensions and is been carried out by multiple armed groups. From kidnapping for ransom, hostage-taking by terrorists, bandits and children's abduction for child soldier, child trafficking and child-labour purposes, remains unabated. Additionally, the wave of kidnapping in Nigeria will affect schools enrolment and attendance. The Nigerian minister of education, Mallam Adamu Adamu, disclosed on Thursday, 21st January, 2021, that the number of out of school children dropped from 10.1million to 6.946 million in 2020. In the same vein, France 24.com informed that on July 26th, 2016 Boko Haram assailants attacked a village south of Dabuna, not far from Chad's border with Niger at around 9:00 pm. The group cut the throats of 18 people, wounded two others and kidnapped 10 women. In the same vein, Paquette (2020) opine that Boko Haram claimed responsibility for abducting more than 300 boys from a secondary school in northwest Nigeria.

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According to Maza, Koldas and Aksit (2020), Boko Haram has engaged in many illegal activities in the lake chad region to raise funds. Such illegal activities, largely black-market operations, includes bank robbery mostly in Adamawa, Borno and Yobe state of Nigeria. While kidnapping for ransom has become an important strategy used by Boko Haram. Depending on the personality kidnapped, the group usually demands a ransom ranging from \$10,000 to \$1,000,000. Kidnapping by Boko Haram is a means to weaken the Nigerian states and its apparatus and compel the entire Lake Chad government to succumb to negotiations. There was also information revealing that the Nigerian government, paid the sum of €50,000,000 for the release of 104 out of 106 girls kidnapped from the Government secondary school, Dapchi in Yobe state in 2018. Also, it may well be affirmed that there are other unverified sources through which Boko Haram finances its operations. These funds are not only to buy instruments of warfare but to aid them in providing essential services in their occupied territories. For instance, in the Abadam, Guzamlu and Monguno communities, for example, Boko Haram established states like structures of governance and members of such communities are forced to pay a daily compulsory tax of \$2.8. Consequently, it has been reported that through these multiple mediums of criminal ventures, Boko haram has secured funds amounting to approximately \$70,000,000 which has further emboldened their operational strategy and strength (Murdock, 2014; Terrorism Research and Analyzes consortium [TRAC] 2016; Wasszawa, 2014; Cooks and Abrak 2014; Ndahi, 2013; Salkida, 2016; Smith, 2015; Haruna, 2018; brahim 2018; Sakilda 2019 in Maza Koldas and Aksit 2020). Jubrin also opined that the kidnapping by Boko Haram depicts the “second wave of its terrorist activities” which began with the abduction of a French family living in Yaounde, who were returning from a holiday in the Waza National Park in northern Cameroon, when they were kidnapped by gunmen. Mr. Moulin Fournier, Father, Albane, wife and four children aged between 5 and 12, with Cyril the brother to Mr. Moulin were all taken. Boko haram posted YouTube videos of the hostage and demanded the release of prisoners in Cameroon and Nigeria, while criticizing the then French President Francois Hollande for sending Troops to fight in Mali in January 2013. Their aim was to get financial reward, though the French government refused payment while the Cameroonian side paid the sum of 3million dollars (to be settled later). The kidnapping venture became so lucrative that Boko Haram utilized it to blackmail the Nigerian state to demand and receive €3million in 2017, in addition to the release of some of their commanders arrested by the Nigerian government.

In the Republic of Chad, Boko Haram Jihadists kidnapped a hospital head Doctor, a nurse and their driver in western Chad, as informed by military and civilian sources. This was the first abduction targeting medical team in the region, where Boko Haram has raided many villages, kidnapping many women. The medical team were on their way to Tchoukouliya on the northern shore of Lake Chad, a place known to be a stronghold of Boko Haram, when they were snatched, as reported by the local governor Charfadine, (The Punch 2019). In the same vein, Boko Haram attacked the Alom Village in Chad where four persons were killed and four women abducted. Again in 2019, Boko Haram attacked a village of Bouboura, killing five, five injured and nine kidnapped, as informed by Dimonya Soiapebe, the General Secretary of Lake Chad province, (The vanguard, 2019). Boko Haram militants have kidnapped more than 400 women and children from northern Nigeria town of Damasak that was freed in March, 2015 by troops from Niger and Chad. According to an eye witness, “they took 506 young women and children (in Damasak). They killed about 50 of them before leaving” (Penny, 2015)

Conclusion

It has become imperative, in this contemporary era of high level of expectations by citizens from the government to investigate certain issues - areas of national, regional and international concern. The world today, as depicted in contemporary Africa is faced with challenges of global proportion with severe strains and pains directed at citizens who are mouth-watering expecting certain dividends from their governments. security, developmental and political issues have taken different dimensions, such that causes unpalatable and nauseating pains to human race.

Terrorism, has its diverse effects: deaths, hunger, displacement, refugee, fear, hopelessness, deprivation of human rights, abuse, child soldiers, flourishing of transnational crimes etc. The survival of terrorism, can't exist without some form of criminality and illicit adventures in the form of kidnapping, arms smuggling, human and drug trafficking, Cross border crimes that further add more disturbances to the peaceful and secured existence of humans. It has caused civilization to be in a threatening position as most acts of terrorism is anti-western. The kidnapping for ransom has its own line of effect in the form of psychological trauma, fear, unhealthy experience, abuse and cost in terms of lives and finances.

The combination of terrorism and kidnapping with other illicit adventures perpetrated by crime syndicates in Lake Chad Basin region readily brings to bear the complex and complicated security and developmental challenges faced by lake Chad Basin states of Nigeria, Cameroon, Niger, Chad Republic etc. These countries are caught in a web of interlocking security dilemmas of humanitarian proportion that needs a careful and sincere tackling that considers human security and other factors: unemployment, hunger, environmental scarcity, youth bulge, illiteracy, ungoverned spaces and overall territorial formidability that checks the geographical proximity and connect between the Lake Chad Basin states.

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CHAPTER SEVEN

**Impact of Employee Perception of
Job Security on Job Satisfaction
(A Study of Ogun State Property & Investment
Corporation (OPIC), Ogun State)**

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Abstract

The purpose of this study is to determine the impact of Employee Perception of Job Security on Job Satisfaction. The study drew participants from Ogun State Property and Investment Corporation (Opic), Ogun State. Structured questionnaire was used to collect data from two hundred (200) respondents through judgmental sampling technique. Data obtained was analyzed using Pearson product moment correlation coefficient (r) with the use of Software Package for Social Science (SPSS) The result showed that there is a significant relationship between job security perception and employee job satisfaction, there is a significant relationship between perceived organizational support and job security perception, the findings also proves that there is a significant relationship between working condition and employee job security perception Subsequently. Therefore, It is recommended that organisation policy makers should become more flexible in policy formulation and management and employers of labour should not display indifference to those factors that could lead to employee turnover because these would eventually affect the performance of the organization negatively and paint the organisation bad in the market.

Keywords: *Job Security, Job Satisfaction, Perceived Organizational Support, Working Condition Organization Justice.*

Introduction

Employees are among the most important determinants and leading factors that determine the success of an organization in a competitive environment. Besides that, if managed properly employee commitment can lead to beneficial consequences such as increased effectiveness, performance, and productivity, and decreased turnover and absenteeism at both the individual and organizational levels (Fiorita, Bozeman, Young and Meurs, 2007). An employee who is satisfied with his job would perform his duties well and be committed to his job, and subsequently to his organization. Thus, it is of utmost importance for employers to know the factors that can affect their employees' job satisfaction level since it would affect the performance of the organization as well (Awang, Ahmad and Zin, 2010). Yousef (1998) found that satisfaction with job security affects commitment to the organization in his study of expatriates. Organizations might exchange short-term performance of their employees at the expense of losing trust and organizational commitment if it then leads to the long-term success of the organization (Tyler, 2003).

The importance of job security can be seen through the opposite, job insecurity. To date, job insecurity has been discussed as reducing trust in top management and organizational commitment.

Job security plays an important role in both social and working life because it helps individuals do not worry about their future, contributes to maintaining labor peace, increasing organizations' productivity and protecting social balance and values. For this very reason, in order not to cause employee's prestige loss in society, employees should not be dismissed from the organizations without reasonable grounds, because job security has political and social dimensions. Therefore, if in a country employees are dismissed without showing a reason, it is difficult to talk about social order, peace and stability (Guzel, 2001).

Statement of the Problem

The human resource have been also noticed as a key element in the organization, since fear of one unemployment and job loss result in job in security and itself is a cause of incompatibility of the individual in assuming the assigned responsibilities and the roles in the organization. All employees at every level of the organization require at least a reasonable amount of organizational support and job security. Employee commitment to an organization depends largely on long term relationship between the employee and the organization and agreements between organization and employee on his/her perception of job security. This uncertainty reduces the performance level of an employee, which is not better for an organizations' strategic objective. On the other hand contractual employees have short term relation with organization and as well as employer. Permanent employees have reverse nature and long time relation with organization and employer which increase performance level which is as a result of his commitment. The commitment of an employee to an organization seems to be effected, in the economic downturn and shut down of the perception of job security, and the organization climate will be examined keeping focus to find a relationship of these with employee satisfaction Level. This study would reveal when employees feel secured about their job, they will be satisfy and perform at better level than operating under unsecured conditions.

Research Objectives

The purpose of this study is to determine the impact of employee perception job security on job

satisfaction. In order to achieve this, the following objectives would be pursued:

1. To examine the relationship between employees perception job security on job satisfaction.
2. To examine the relationship between perceived organizational support and job security perception.
3. To examine the relationship between working condition on employee job security perception.
4. To examine the relationship between perceived organization justice and employee job satisfaction.

Research Questions

In order to achieve the stated objectives, the following relevant questions would be asked;

1. Is there any relationship between job security perception on employees' job satisfaction?
2. Is there any relationship between perceived organizational support and job security perception?
3. Is there any relationship between working condition on employees' job security perception?
4. Is there any relationship between organization justice and employees' job satisfaction?

Research Hypotheses

In order to validate some assumptions made in this study, the following hypotheses would be tested;

- H₀₁: There is no significant relationship between job security perception and employee job satisfaction.
- H₀₂: There is no significant relationship between perceived organizational support and job security perception.
- H₀₃: There is no significant relationship between working condition and employee job security perception.
- H₀₄: There is no significant relationship between perceived organization justice and employee job satisfaction.

Review of Related Literature

Concept of Job Security

A secure job is an employees' requirement and wish. Job insecurity affects an employee's commitment to the organization. Employees' do not fancy risks and are willing to stay in an environment that provides satisfaction rather than optimized change (Kirmizi and Deniz, 2009). Job security plays an important role in both social and working life because it helps individuals do not worry about their future, contributes to maintaining labor peace, increasing organizations' productivity and protecting social balance and values. For this very reason, in order not to cause employee's prestige loss in society, employees should not be dismissed from the organizations without reasonable grounds, because job security has political and social dimensions. Therefore, if in a country employees are dismissed without showing a reason, it is difficult to talk about social order, peace and stability (Guzel, 2001). Job security is defined as one's expectations about continuity in a job situation. It includes desirable job features, such as promotion opportunities, current working conditions, and long-term career opportunities.

One way of viewing job security is through its reciprocal, job insecurity, Job insecurity refers to an

employee's negative reaction to the changes concerning their jobs (Sverke and Hellgren, 2002). According to the two dimensions theory of job insecurity scale, quantitative job insecurity refers to concerns about the future existence of the present job, while qualitative job insecurity refers to perceived threats of impaired quality in the employment relationship.

Job Satisfaction

Employee job satisfaction has been interconnected with how people think, feel and observe their jobs (Spector, 1997). It is widely used in the field of human resources, who thought that the internal and external features are elements work satisfaction reports (Chang, 1999). In other words, job satisfaction, it is satisfying emotional state as a result of damage assessment of the occupation or the experience of a job (Locke, 1976). According to Rainey (1997), is widely studied organizational job satisfaction survey, all which variable related to how people feel about their jobs and different aspects of their work. This really is the extent to which people like or dislike their work (Spector, 1997). Levy-Garboua and Montmarquette (2004) defined employee satisfaction as “a directory of inclination for the practiced career against outside chance provisional on information accessible at time”. Employee job satisfaction is known as assemble that has often been described, discussed and researched. There are many presumptions regarding the causal relationship between motives, behavior and proceeds. Employee satisfaction is the measure that tells about employee's general emotion about its workplace and job. It measures employee's approach towards the job and the extent to which the job is gratifying the employee's needs. It is concluded by many researchers that, to measure the intentions of an employee towards their workplace the satisfaction level of employees is used. Numerous factors have been resolute by the researchers like enthusiastic behavior, hygiene factors, managerial responsibility and workplace environment by building on different theories, (Darrow, 1971).

Working Conditions

The conditions under which a job is performed can be different from those completely comfortable to those very difficult and dangerous to employees' life and health. Difficult working conditions can be influenced by: external factors that include climate -meteorological conditions, temperature, humidity, drafts, lighting in the workplace, noise and interference, gases, radiation, dust, smoke and other harmful factors; subjective factors that include gender and age of the worker, fatigue, monotony, unfavorable posture during work, etc.; factors related to the organization of production such as duration of the work shift, work schedule, working time, work pace, excessive strain etc. Jobs with difficult working conditions may perform only those employees who meet specific requirements in terms of age, sex, qualifications, health, physical and mental condition and psycho-physiological and psychological capabilities.

Perceived Organizational Support

Perceived organisational support refers to employees' perceptions regarding the extent to which their organisation appreciates their effort and cares about their well-being (Eisenberger, Huntington, Hutchison & Sowa, 1986). Perceived organizational support incorporates the employee's belief that appreciation is expressed through payment, job enrichment, recognition and other forms of benefits. Concern regarding employee well-being is also shown through the offer of organizational policies and human resources practices that facilitate meeting and balancing job demands, and demands outside work (Worley, Fuqua, and Hellman, 2009).

Organizational Justice

The expression (organizational justice) is considered one of the most significant components of the social and psychological environments of organizations. It is also considered one of the determinants of the organizational behavior due to its significant direct relationship with a broad range of organizational variables. Such variables include: performance, productivity, organizational citizenship behavior, job loyalty, job satisfaction, and morale. These organizational variables have a crucial impact on the organizations' development, success and ability to achieve the organization's goals efficiently and effectively. These organizational variables have such an impact because they reflect the employee's assessment for the way he's treated by his supervisor on the human and professional levels (Saleem and Gopinath, 2015).

Theoretical Review

Social Exchange Theory (SET)

According to Homans (1958), the initiator of the theory. Social Exchange Theory (SET) has been frequently used in other areas of studies. SET can guide human resource manager regarding the link between leadership and empowerment in the workplace. Social Exchange Theory (SET) was from George Homans in year 1958. However, organization and its employee's positive actions engaged by the organization towards its employee will respond component is comparison level. Component is comparison of alternative. Even if individual are dissatisfied with the relationship, it is not true that the relationship will end. Thus, alternative of staying in the relationship needs to be examined. If the benefits of alternative are greater than the outcome individuals will perceive that the alternative are better and the relationship may be terminated.

As mentioned earlier, the five independent variables of the study have been grouped under organization attractiveness. Thus, the three components of SET can be applied: outcome, comparison level, and comparison of alternatives to examine the relationship between organization attractiveness and employees' commitment. When the employees are satisfied with the organization attractiveness offered by the organization, they will commit with the organization.

The third component is comparison of alternatives. Even if individuals are dissatisfied with the relationship, it is not true that the relationship will end. Thus, alternatives of staying in the relationship need to be examined. If the benefits of alternatives are greater than the outcome, individuals will perceive that the alternatives are better and the relationship may be terminated (Dainton and Zelly, 2011).

Expectancy Theory

The Expectancy Theory of motivation as developed by Vroom (1964) is a process theory of motivation and it finds an important place in the literature of motivational theories. The Expectancy Theory looks at motivation in a more comprehensive and realistic and some of the other theories. Although it is a more complex theory of motivation, it is based on common sense psychology of employees and says that they will be motivated to act when there is an expectancy that their behaviour can result in the achievement of desired outcomes.

Underpinning expectancy theory is perception and the anticipation of the likely consequences of behaviour. Individuals will aim to predict what consequences of their action may be. In simpler words the Expectancy Theory can predict if an employee will work for extra hours for career advancement, maintain superior inter-personal relations, project a more ethical image and do similar other things.

Empirical Review

Perceived Job Security and Job Satisfaction

One of the most consistent findings in the job satisfaction literature is that the effect of job security on job satisfaction is large and significant. Job satisfaction arising from job security is a major factor affecting the quality of the employer-employee relationship. Indeed, Blanchflower and Oswald, (1999) indicate that US workers in secure jobs record higher levels of job satisfaction and European data support the strong connection between the feeling of having a secure job and the reporting of higher job satisfaction. Only in the Netherlands the respondents ranked job security below having an interesting job. Finally, Moguerou (2002) using data from the Survey of Doctorate Recipients found that job security is a major determinant of job satisfaction in all sectors of employment for both males and females. Following the work of Locke (1969), Hamermesh (1977), Freeman (1978) and Borjas (1979), economists became increasingly interested in issues related to subjective evaluations of the utility derived from work since job satisfaction is related to gains in efficiency at an organisational and an individual level. Thus, Burchell, (1999) and Brockner, (1988) found that job insecurity may lead to a worsening of the employer-employee relationship.

The literature provides evidence for a strong relationship between job satisfaction and specific individual socio-economic characteristics, namely, gender, age (education wages (Lydon and Chevalier, 2002), working hours trade union status and establishment size. Blanchflower and Oswald (1999) investigated the relationship between job satisfaction, job security and mental well-being using cross-section information from three sources the International Social Survey Programme, Euro barometer Surveys, and the US General Social Surveys (GSS) data. They found that expectations of possible job loss have the largest negative effect on job satisfaction. Kaiser (2002) investigated cross-national differences in the determination of job satisfaction by different types of contract, namely full-time permanent, full time fixed-term, part-time permanent, part-time fixed-term, and self-employment. Workers in permanent full and part-time jobs with the highest level of job security appear to also enjoy high job satisfaction. In contrast, those in fixed-term jobs and self-employment were found to have low job security and low job satisfaction.

Souza-Poza (2000) used the International Social Survey Program (ISSP) to study the determinants of job satisfaction and showed that job security significantly increases the individual's job satisfaction and it is ranked 7th in importance among all the determinants of job satisfaction. Furthermore, the authors found that some determinants of job satisfaction such as job security are country specific. Thus, for instance, self-perceived job security is highest among Danish workers and lowest among French workers. Rousseau and Tijoriwala (1998) argued that workers now don't expect categorical job security since the competition in the volatile market is maximum which in turn has placed the security outside management's control. However, the workers of the current era expects the managements to apply employee involvement programs in good faith efforts which in turn will lead to job security or we can also say that workers may now expect only that

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management will engage in good faith efforts to secure jobs. The repercussion of this view is that, when the worker will develop a trust for management to be making such efforts he will willingly participate in the employee involvement programs, which may have the positive results even in the downsizing or restructuring of the organization Nikolaou, Theodossiou and Vasileiou (2005) in their research paper, Does Job security Increase Job Satisfaction? A study of the European Experience. This concept investigates the association amid job satisfaction and job Security in European countries after scheming for the various economic and personal characteristics. In their investigation they have taken into consideration the endogenous nature of the job satisfaction- job security relationship. There are lots of evidences that if they show high job satisfaction than workers are having high productivity rate in their task but on the other way round high un-certainty in the job security will invariably hamper the production rate for both the gender.

Methodology

The research design that was adopted for this study is the qualitative descriptive survey method using questionnaire as instrument for data collection. Opinions were sought from a number of employees of Ogun State Property & Investment Corporation (OPIC). The source of data for this research work comprises of only primary source. Questionnaires were administered directly to the respondents for collection of the required information. The Population was made up of the employees of Ogun Property & Investment Corporation (OPIC), Abeokuta Ogun state. The population consists of four hundred and eighty (480) employees as at the time of data collection. A sample size of two hundred and eighty-one (281) respondents was selected to represent the population of interest. Base on the population, normal confidence level of 95% and error tolerance of 5% were used to deduce the actual sample size of the study through Taro Yamane's formula. Similarly, judgmental sampling technique was used to select respondents for the study. A set of structured questionnaire was used to obtain the data based on the research objectives. The questionnaire was divided into two sections (A and B). Section A deals with the personal information of the respondent, while section B deals with questions relating to the objectives of the study.

In this study, simple frequency distribution with simple percentages will be employed in describing the data in relation to the hypotheses to be tested will be carried out with the aid of multiple correlation coefficients and multiple regression analysis with the hypotheses tested at 5% significance level and appropriate degree

In this study, simple frequency distribution with simple percentages will be employed in describing the data in relation to the hypotheses to be tested will be carried out with the aid of multiple correlation coefficients and multiple regression analysis with the hypotheses tested at 5% significance level and appropriate degree of freedom. The data will be coded and subsequently analyze with the aids of the statistical package for social sciences (SSPS) version 23.0

Result and Discussion

At the end of the field study, a total of two hundred (200) questionnaires representing were retrieved with valid responses out of the two hundred and eighty-one (281) questionnaires administered.

Table 1: sex

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	112	56.0	56.0	56.0
Female	88	44.0	44.0	100.0
Total	200	100.0	100.0	

Source: Field survey, 2022

Table 1 shows that 56.0% of the respondents are males while 44.0% are females. The implication of this is that majority of the respondents are Male.

Table 2: Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than 25 years	19	9.5	9.5	9.5
25 years but below 35 years	71	35.5	35.5	45.0
35 years but below 45 years	50	25.0	25.0	70.0
45 years but below 55 years	60	30.0	30.0	100.0
Total	200	100.0	100.0	

Source: Field survey, 2022

Table 2 above shows that 9.5% of the respondents are less than 25years, but 35.5% of the respondents are 25 years but below 35 years, 25.0% of the respondents are 35 but below 45 years while the remaining 30% are 45years and above. This implies that majority of the respondents are 45years but below 55years of age.

Table 3: Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	58	29.0	29.0	29.0
married	118	59.0	59.0	88.0
Other	24	12.0	12.0	100.0
Total	200	100.0	100.0	

Source: Field survey, 2022

Table 4.3 above indicates that 29.0% of the respondents are still single while 59.0% are married. This implies that majority of the respondents are married.

Table 4: Highest Education level attained

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid School Certificate	26	13.0	13.0	13.0
ND or Equivalent	59	29.5	29.5	42.5
First Degree or equivalent	88	44.0	44.0	86.5
Master Degree	27	13.5	13.5	100.0
Total	200	100.0	100.0	

Source: Field survey, 2022

Table 4 above indicates that 13.0% of the respondents are school certificate holder, 29.5% of the respondents are National Diploma or its equivalent holders and 44.0% of the respondents holds First Degree or Equivalent while 13.5% of the respondents holds Master Degree or Equivalent. This implies that majority of the respondents are holders of First Degree or Equivalent.

Testing of Hypotheses

Hypothesis One

H₀₁: There is no significant relationship between job security perception and employee job satisfaction.

Table 5: Correlations

		JOB SECURITY	JOB SATISFACTION
JOB SECURITY	Pearson Correlation	1	.340**
	Sig. (2-tailed)		.000
	N	200	200
JOB_SATISFACTION	Pearson Correlation	.340**	1
	Sig. (2-tailed)	.000	
	N	200	200

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

Source: Field Survey, 2022

Hypothesis Two

H₀₂: There is no significant relationship between perceived organizational support and job security perception.

TABLE 6:Correlations

		ORGANISATION SUPPORT	JOB SECURITY
ORGANISATION SUPPORT	Pearson Correlation	1	.474**
	Sig. (2-tailed)		.000
	N	200	200
JOB SECURITY	Pearson Correlation	.474**	1
	Sig. (2-tailed)	.000	
	N	200	200

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

Source: Field Survey, 2022

Hypothesis Three

Ho3: There is no significant relationship between working conditions and employee job security perception.

TABLE 7: Correlations

		WORKING CONDITION	JOB SECURITY
WORKING CONDITION	Pearson Correlation	1	.298**
	Sig. (2-tailed)		.000
	N	200	200
JOB SECURITY	Pearson Correlation	.298**	1
	Sig. (2-tailed)	.000	
	N	200	200

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

Source: Field Survey, 2022

Hypothesis Four

Ho4: There is no significant relationship between perceived organization justice and employee job satisfaction.

Table 8: Correlations

		ORGANISAT ION JUSTICE	JOB SATISFACTI ON
ORGANISATION JUSTICE	Pearson Correlation	1	.497**
	Sig. (2-tailed)		.000
	N	200	200
JOB SATISFACTION	Pearson Correlation	.497**	1
	Sig. (2-tailed)	.000	
	N	200	200

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

Source: Field Survey, 2022

Discussion of Findings

Hypothesis One

In line with the first hypothesis, the correlation coefficient of the relationship between job security perception and employee job satisfaction is 0.340 with 0.000 probability of error at 1% level of significance. This implies that there is a weak positive relationship between job security perception and employee job satisfaction. The implication of this is that the null hypothesis, which states that there is no significant relationship between job security perception and employee job satisfaction, would be rejected in favour of the alternative hypothesis. The conclusion therefore, is that there is a relationship between job security perception and employee job satisfaction.

Hypothesis Two

In line with the second hypothesis, the correlation coefficient of the relationship between perceived organizational support and job security perception is 0.474 with 0.000 probability of error at 1% level of significance. This implies that there is a weak positive relationship between perceived organizational support and job security perception. The implication of this is that the null hypothesis, which states that there is no significant relationship between perceived organizational support and job security perception, would be rejected in favour of the alternative hypothesis. The conclusion therefore is that there is a significant relationship between perceived organizational support and job security perception.

Hypothesis Three

In line with the third hypothesis, the correlation coefficient of the relationship between working condition and employee job security perception is 0.298 with 0.000 probability of error at 1% level of significance. This implies that there is a weak positive relationship between working condition and employee job security perception. The implication of this is that the null hypothesis, which states that there is no significant relationship between working condition and employee job security perception, would be rejected in favour of the alternative hypothesis. The conclusion therefore is that there is a significant relationship between working condition and employee job security perception.

Hypothesis Four

In line with the fourth hypothesis, the correlation coefficient of the relationship between perceived organization justice and employee job satisfaction is 0.497 with 0.000 probability of error at 1% level of significance. This implies that there is a weak positive relationship between perceived organization justice and employee job satisfaction. The implication of this is that the null hypothesis, which states that there is no significant relationship between perceived organization justice and employee job satisfaction, would be rejected in favour of the alternative hypothesis. The conclusion therefore is that there is a relationship between perceived organization justice and employee job satisfaction.

Summary of Findings

Summary of the research findings were presented in relation with the objectives of the study and the construct of the study.

1. There is a relationship between job security perception and employee job satisfaction.
2. There is a significant relationship between perceived organizational support and job security perception.
3. There is a significant relationship between working condition and employee job security perception.
4. There is a relationship between perceived organization justice and employee job satisfaction.

Conclusion

Job security is recognized as a very important and highly valued attribute to a worker. But not all job security can be treated in the same way. The human resource in any organization is the live wire of that organization, and as such, their wellbeing cannot be overlooked. Human resources (employees), usually put in their best when they feel that their efforts will be valued and rewarded, and this usually

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accounts for organizational outcomes such as commitment, motivation, organizational citizenship behaviour, job involvement etc and the productivity of such organizations. On the other hand, when these efforts are not valued, there are certain consequences that result from such actions such as low motivation to work, absenteeism, poor commitment, sabotage etc, efforts therefore should be made by human resource managers in organizations/institutions to seek better reward systems that would be commensurable to the efforts that employees put in on the jobs. This would go a long way in motivating employees into giving their best. Also, the results of the analysis points to the fact that job security is as important as satisfaction with one's pay in an organization, this goes without saying that employees can only function optimally in a relatively secure environment.

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CHAPTER EIGHT

Girl Child Marriage: A Public Health Threat! An Inhuman Practice!! A Destroyer of Destinies!!! A National Discomfort!!!!

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Introduction

Child marriage or girl child marriage refers to the formal or informal union of a girl child with an older man before the girl is 18 years of age. According to UNICEF report, Child marriage or girl child marriage refers to both formal marriages and informal unions in which a girl lives with a partner as if married before the age of 18 (UNICEF, 2018). Girl child marriage affects 44% of young women in South Asia and 39% in Sub Saharan Africa with approximately 80% of these young women married before the age of 15 (Santhya, 2010).

Reasons for Child Marriage

1. There are many notable reasons why girls are pushed into child marriage. Some of these reasons are; feeling of insecurity (triggered by financial incapability or unfavorable cultural practices)
2. Fear on the part of parents that their daughter might lose her chastity to rape before getting married so marry them off at tender age
3. Financial constraints; fear of losing the opportunity, that is, the adolescent girl may be fearful that she may not get another suitable offer of marriage if she does not take the opportunity to be married off early (Mourtada et al., 2017)
4. Cultural family values normalizing child marriages, marrying out away from the family (in cases of troubled families) may see marriage as a way of escape from the troubled family (Mangeli et al., 2017)
5. Religion justifying girl child marriage (Montazeri et al., 2016). Cultural/ religious belief that sex outside wedlock is a taboo (Montazeri et al., 2016)
6. The feeling of loneliness (Mangeli et al., 2017)
7. Lack of autonomy in decision making, that is lack of decision-making skills on the part of the girl bride (Mardi et al., 2018; Knox., 2017; Sabbe et al., 2013)
8. Influence of patriarchal ideology, that is, the girl child is forbidden to go against her father's decision so she has no choice but to obey her father's will to marry early

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9. Social norms that regard being unmarried as a threat to social order and social protection (Sabbe et al., 2013; Raj et al., 2014; Montazeri et al., 2016)
10. Engagement of children wherein children are engaged at birth or at infancy to settle family feud or debts payment (Sabbe et al., 2013; Sabbe et al., 2015)
11. Lack of sufficient legal protection (Sabbe et al., 2013).

In Nigeria causes of girl child marriage include: poverty, gender inequality, religious beliefs, tradition, and customs, weak legislative and institutional structures, political instability and conflict (Nmadu et al., 2018). In Northern Nigeria specifically, where girl child marriage is prominent the causative factors are: poverty, business strategy, culture or tradition, family alliances, religion, famine/war, preventing premarital sex as well as community pressure (Allen and Adekola, 2017). In another discourse, poverty and poor education were found to be the reasons behind girl child marriage (Envuladuet al., 2016)

Girl child marriage as a public health threat

At the UN General Assembly in 1990, a child means every human being below the age of 18 years (UN General Assembly, 1990). Girl child marriage is mostly driven by poverty or financial constraints but poses many ill effects on the girl's health as well as that of her children. The diseases associated with girl child marriage include: Sexually Transmitted Diseases, cervical cancer, incessant malaria, death during childbirth and obstetric fistulas and different kinds of infectious diseases. More still the girls' offspring or children are at high risk of premature birth and death as neonates, infants or children. The health implication of girl child marriage in Northern Nigeria include: Sexually Transmitted Diseases, Vesicovaginal Fistula (VVF), infant mortality, hard labour during childbirth, cesarean tear, pregnancy related deaths e.t.c. (Allen and Adekola, 2017) as well as in Eastern Nigeria (Akpan, 2003).

Nutrition perspective

A girl child-wife and her children mostly find it difficult to attain adequate nutrition since she is not physically, physiologically and psychologically prepared for the burden of motherhood. She is not physically fit since her education is cut short, so has a very low level of education and she is not empowered financially via learning a trade or acquiring skills to earn a living so she completely depends on her husband for sustenance. Hence a girl child-wife and her children are constantly subjected to inadequate nutrition or undernutrition in terms of low care giving, poor sanitation and food insecurity. This state of undernutrition could impair the cognitive development of the girl child-wife and her children, thus, making it more difficult for them to attain their maximum potential in life.

A girl child-wife is not physiologically fit to carry the burden of motherhood since she is yet to reach the full maturity stage in her growth and development. As a result of these, she and her children may be subjected to impaired physiological development which can hinder both their cognitive and physical development. More still since they are subjected to poverty, they are prone to different nutrition-related and non-nutrition-related diseases. The children may have low cognitive development and stunted growth while the girl child mother is susceptible to anaemia and other nutrition-related diseases during pregnancy and at childbirth. She is more prone to death at

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Psychologically, a girl child-wife is not fit to carry the burden of a wife and motherhood and since she was forced or pushed into the marriage she is constantly moody, sad and depressed. These go a long way to adversely affect her and her household, hence her household will constantly be subjected to inadequate nutrition or undernutrition. Adequate caregiving will not be available for her household, she is unable to maintain good sanitation and food security for her household.

Girl child marriage as an inhuman practice

Many studies have judged girl child marriage as a cruel and barbaric practice amongst which are: Obasola, 2015; Durojaiye, 2013 and Dewi, 2018, while some studies referred to girl child marriage as an immoral practice (Eisler, 2015). This is because most of the time the girl is usually forced into the marriage and is unable to cope with the requirements of a wife and motherhood without so much pressure. It is however a point of interest that is worthy of note to reduce girl child marriage practices by modifying or amending our socio-cultural beliefs vis-à-vis our human rights. This means that our socio-cultural values can be subjected to change in line with recognized human rights values. Child marriage has been identified as a violation of human rights, especially in the girl bride perspective. The human rights of the girl bride that are violated include: rights to education; freedom from violence; reproductive rights; access to reproductive and sexual health care; employment; freedom of movement and the right to consensual marriage (Anozie et al., 2018).

Girl Child Marriage as a Destiny Destroyer

Having stated the consequences of girl child marriage and owing to the fact that it is a cruel and barbaric practice that leads to poverty, lack of education (illiteracy), lack of proper care, food insecurity, hence, there is no benefit from this barbaric act. The girl child-wife as well as her children will not be able to attain their maximum potentials in life in order to fulfil their God-given destinies. A girl child-wife and her children are also prone to undernutrition and diseases arising from this as well as sexually transmitted diseases. The children may even turn out to be vagabonds and bandwagons since a hungry man is an angry man. This can be reflected in the increasing numbers of Almajiris in Northern Nigeria where this inhuman practice is well embraced and actualized. The Almajiris are homeless children which roam the streets to beg for alms. Girl child marriage is also one of the major causes of poverty in Northern Nigeria. Also, a girl child, who is expected to still be under the total guidance of her parents or guardian, is not yet able to differentiate good from bad, or what is right from what is wrong, and this she passed into her children thus multiplying generation of uninformed or ignoramus. Now the question is- Should this inhuman practice that is full of demerits still be allowed to continue?

Girl Child Marriage as a National Discomfort

As earlier mentioned that girl-child marriage multiplies poverty, undernutrition, lack of education in Northern Nigeria where it is commonly practiced, the children of a girl child bride are commonly left uncatered for, and hence, they roam around the streets as beggars. These are often referred to as Almajiris and they later develop into bandits and bandwagons that create unrest and disrupt peaceful coexistence all over the country as can be seen happening in the cases of Boko Haram sect disturbing the peace in Northern Nigeria, communal clashes, clashes between Fulani herdsmen and farmers, banditry, kidnapping, e.t.c. in many parts of Northern Nigeria. This culminates into food and

nutrition insecurity across board, thus worsening the Nigerian economy. At this junction, it is now worthy of note to state clearly that girl-child marriage is not only a national discomfort, it is also an initiator of generational backwardness.

Conclusion and Recommendation

It is a clear cut inference that girl-child marriage promotes poverty, food and nutrition insecurity, subjects the girl wife and her children to different kinds of diseases, leads to national discomfort and destroys the God-given destinies of the girl child-wife and her children since they are not able to reach their full potentials in life. Should this cruel and barbaric practice or act continue to thrive under the auspices of culture and religion?. It is worthy of note that girl-child marriage has no benefit but is filled with so many demerits, hence, our cultural and religious beliefs and traditions should therefore be entwined with our human rights to correct or abolish this societal ill and practice, thus we make progress towards achieving Sustainable Development Goal 5.

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CHAPTER NINE

**Examining Social Collaboration Technology
as a Tool and Platforms to Interact,
Share Information and Achieve a Common Goal**

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Introduction

Following our personal experiences with Facebook, LinkedIn, and Twitter, we were all sold on the promise of lower corporate structures and collaborative environments. Employees all across the world have been acclimated to new ways of working, such as real-time status updates, user-friendly interfaces, and quick online communication. While the advantages of enterprise social networking (ESN) include smarter, quicker, and simpler internal communication, most enterprises have yet to implement ESN. The goal of this research is to look into how firms may leverage social collaboration platforms. In order to elucidate important concepts, an expository overview of current literature on the subject was employed. Several social shopping and social cooperation models might be highly effective, the article discussed, concluded, and advised that because of the influence of cloud computing, there is a tendency in the workplace to treat social as a service rather than an application.

Background of the Study

The topic of cooperation is one of the most important uses of Web 2.0 and social media in the workplace. Web 2.0 has even been linked to business cooperation (McAfee, 2009). Product design is one of the most prominent applications of social cooperation. Individuals working with other people toward a shared end or purpose can be characterized as supporting social collaboration in business. People working together inside and between communities using social media tools and platforms is referred to as social collaboration. People can engage and share knowledge through these methods in order to reach a common purpose. Collaboration 2.0 is also a name for it. Collaboration 2.0 is widely acknowledged as a critical component of social business that may yield significant results (Carr, 2013). Enterprise social networking provides an engaging and empowering experience for employees, resulting in a competitive edge. Organizations that harness the power of ESN may provide customised employee experiences that are suited to the job of their employees and what they require to be successful – resulting in a more productive and innovative workplace. With ESN, huge enterprises'

brainstorming, ideation, and invention are all accelerated. Inventing new ideas is a worldwide currency that may be exchanged in any industry. The process of coming up with new ideas is aided by social cooperation. Those that have used business social networking have noticed several significant benefits from functioning ESN.

Statement of the Problem

Workplaces today are difficult. Employees want a similar (digital) experience at work as they do at home. After experiencing facebook, linkedin, and twitter in our personal lives, we've all been sold on the idea of lower business structures and a collaborative workplace. Employees all across the world are used to new ways of working, such as real-time status updates, user-friendly interfaces, and simple online communication. The benefit of enterprise social networking is smarter, quicker, and simpler internal communication, which is highly desirable to most enterprises. However, a large percentage of businesses have yet to implement ESN. Some people believe it is a waste of time, with employees' answers on the ESN timeline getting overwhelmed with viewpoints as a primary worry, and others asking questions about ROI to support the business case for more IT investment in collaboration.

Objective of the Study

To explore social collaboration platforms for the use of businesses.

Research Methodology

In order to elucidate important concepts, an expository overview of current literature on the subject was employed. The requirement to fully describe social collaboration and technology necessitated the selection of this strategy. The work largely depends on data from online journals, papers, textbooks, and other sources.

Literature Review

Social Collaboration (Collaboration 2.0)

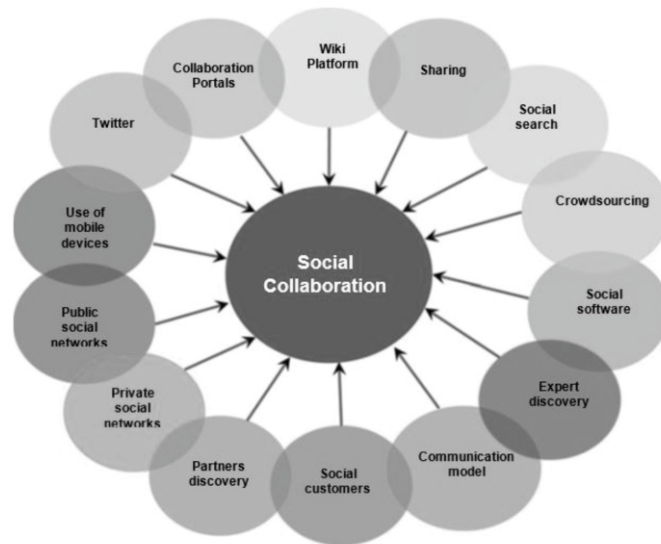
Collaboration increases the value of a business by allowing individuals to work more effectively together. Wikis and other social software tools may be used to accomplish a wide range of jobs and activities by businesses of all sizes and sorts. Collaboration, particularly via the use of social media platforms, aids in the resolution of corporate challenges and the discovery of new prospects (Morgan, 2012). Internally, when working in virtual teams with personnel from other departments, and externally, when working with suppliers, clients, and other business partners, social networking allows for collaboration. Collaboration takes place through forums and other sorts of groups, as well as via the use of wikis and blogs, for example (Coleman and Levine, 2008). (Turban et al., 2012; Dortch, 2012) (2015). As seen in the diagram below, social collaboration has a variety of aspects. Some anticipate that in the future, rather than e-mail, individuals will collaborate mostly using Web 2.0 applications.

Fauscette (2011) noted that to facilitate social cooperation, a variety of Web 2.0 technologies are employed. Idea exchange, communication, and collaborative work on the same papers, among other things, are all encouraged. Wikis to virtual worlds are among the Web 2.0 technologies (Coleman and Levine, 2008). In a webinar, Dunay (2014) explains how to leverage workplace social networks to

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foster internal cooperation. Employees and supervisors may now participate much more completely in the collaborative process because to the development of social media collaboration tools, philosophies, and processes. In addition, social collaboration has strengthened the culture of the business.

- i. Wikis, blogs, and microblogging are the most common forms of social collaboration (e.g., Twitter)
- ii. Virtual worlds are the second type of universe (Heiphetz and Woodill 2010)
- iii. Communities that work together (forums and discussion groups)
- iv. Crowdsourcing
- v. Early Web 2.0 technologies



Enterprise Use of Blogs and Wikis

Within businesses, there are some blogs and wikis. These tools are becoming more widely used. The following actions are performed by businesses using blogs and wikis:

- i. Collaboration and communication on the project
- ii. Documentation of processes and procedures
- iii. Frequently Asked Questions (FAQs)
- iv. E-learning and e-training
- v. A dynamic lexicon and terminology system tailored to the needs of the company.
- vi. Customer collaboration

The majority of the activities on the preceding list, as you can see, are collaborative in nature.

Twitter as a Collaboration Supporter

Twitter is already widely used in the workplace to help employees collaborate. Wagner (2009), for example, shows how focus groups and other collaborative teams utilize Twitter to make their work easier. Twitter is widely utilized for customer and prospect contact, as well as market research.

Mobile Commerce's Contribution to Social Collaboration

The mobile commerce industry is exploding. Wireless devices can be used to run most business social programs. Communication and teamwork are two areas where this is especially true.

Social Networks' Questions and Answers

Individuals and businesses can post questions in a Q&A "answer" feature. In the LinkedIn community, for example, go to the Help Forum and use the posting module on your home page to ask your network a question, and the community responds with answers. On the home page, you can also post a question in the share box.' Many other professional networks and their internal groups offer advice and resources to aid decision-making. These services are available for a fee or are completely free. According to the medical social network 'Sermo' (sermo.com; "Social Media Meets Healthcare"), a large online community exclusively for physicians, "has an app that allows physicians to author and discuss urgent and interesting patient cases from any Web- or mobile-enabled device, and be almost assured feedback from multiple colleagues based on market tests."

Requested/suggested diagnoses and treatments are common inquiries and replies, with the greatest findings frequently arising from medical cooperation." Social Collaboration Toolkits are a collection of tools that allow people to work together on a project. Several firms sell social collaboration suites as stand-alone programs or as supplements to existing collaboration suites.

IBM Connections, as an example

IBM Connections includes tools including forums, wikis, and blogs, as well as new features like comprehensive social analytics, to help users grow their network of connections and participation. See ibm.com/press/us/en/pressrelease/32949.wss for more information. At the IBM Jam Events website, you can get a lot of free white papers (collaboration jam.com). IBM has 17,000 internal blogs (used by 100,000 employees), 53,000 users in Social-Blue (an internal clone of Facebook, dubbed Connections today with over 70,000 members), 300,000 subscribers on LinkedIn (January 2014), and over 500,000 participants in crowd-sourcing, according to Hibbard (2010). IBM also gives the necessary tools to assist in the development of new ideas. These figures have risen since then.

Cisco WebEx Meeting Center, for example, is a good example of this (Formerly Cisco Quad) Cisco. According to Cisco's website, WebEx is a social, mobile, visual, and virtual corporate collaboration platform tailored for today's workforce. WebEx links individuals with the knowledge and expertise they want at the precise moment they require it. Knowledge and ideas are easily disseminated across the organization, and teams interact across organizational and geographical barriers. WebEx Meetings is a cross-platform software for Apple iPad, iPhone, and Android phones.

Example 3: Laboranova

Laboranova (laboranova.com) provides support to professionals involved in the management and development of innovations as part of the European Union's Sixth Framework Programme.

Team development, knowledge management, and innovation assessment are all areas where Laboranova's tools and techniques may help. It is made up of a set of Web 2.0 technologies that are used to foster social innovation and cooperation. InnoTube (laboranova.com/pages/tools/innotube).

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php?lang=DE), which functions like a private YouTube for business, and Melodie (laboranova.com/pages/tools/melodie.php?lang=DE), which creates visual maps of concepts or ideas submitted by its users, allowing other users to comment or elaborate on the initial ideas. In the context of typical use scenarios, a list of suppliers, their tools, and the types of collaboration/communication are enabled (Fauscette, 2011).

Watson and Social Commerce are two products from IBM.

Many people have different perspectives about SC's future. IBM's Watson defeated two world champions in an eight-day Jeopardy tournament in February 2011. This was a huge victory for IBM's Social Business and Smart Computing initiatives. Watson will be able to accomplish a lot more. Watson may aid consumers in the following social commerce-related tasks, according to research.ibm.com/smarterplanet/us/en/ibm (Lawinski, 2011).

- i. A financial advisor who works with you on a one-on-one basis. It is no longer necessary to do research. All you have to do is specify your financial objectives, and Watson will offer suggestions based on the information you provide. Watson can figure out what you need based on your goals and suggest what you should purchase or sell. Watson can complete the transaction for you if you agree.
- ii. A language translator is a person who can translate a language into another one. In order to capitalize on worldwide prospects, it occasionally requires language translation in EC to introduce websites to individuals who speak other languages. It's also required for converting a natural human language into a computer-readable language. Automatic machine translation isn't perfect right now, but it's getting better. Natural language processors in computer systems, such as IBM's Watson, are strong and improving with time, resulting in improved machine translation.
- iii. Service to customers. It is vital for success to provide technical support. Watson's intelligence will provide automatic guides for individuals who require assistance, guiding them through each step. The service will be dependable, high-quality, and real-time.
- iv. A service where you may ask questions and get answers. Watson can answer any business, medical, legal, or personal issue you have. Any question, as well as subquestions, can be answered.
- v. Matchmaking. Watson can connect sellers and buyers, products and markets, job seekers and job offers, bartering partners, peer-to-peer lending participants, and any other type of match you can think of. Watson, for example, can locate you a companion that matches your specified objectives. IBM's Watson is linked to the company's Smarter Planet efforts.

Conclusion and Recommendations

Many analysts and experts are making predictions about the future. The forecasts range from "SC will rule EC", "it is a fad that will go away shortly." It's tough to disagree with the gloomy forecasts, given the popularity of Facebook, Twitter, Pinterest, YouTube, social gaming, social shopping, and social advertising. Mobile social commerce appears to be a promising avenue for expansion. Several social shopping and social cooperation models, in particular, have the potential to be quite successful. Because of the influence of cloud computing, there is a tendency in the workplace to treat social as a service rather than an application.

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CHAPTER TEN

**Exploratory Analysis of Societal Values
in Nigerian Senior Secondary School Economics
Curriculum For Value Reorientation**

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Abstract

Considering the societal values embedded in the contents of the Economics curriculum in Nigerian secondary schools, it is imperative to sensitize the society based on recent happenings in value degeneration, neglect for respect, financial indiscipline, discontentment, intolerance, and societal pressure in our communities. This paper, therefore, focused on the content analysis of societal values in the Economics curriculum to develop the Nigerian plural society, through the inculcation of necessary values needed such as resourcefulness, honesty, open-mindedness, collaboration, sacrifice, and endurance among others. It further detailed that teaching of societal values in Economics yields positive changes in the society, promotes peace, harmony, self-dependence, hard work, selflessness, patience, and unity. Furthermore, the paper discussed that these values contribute significantly to the development of the nation. Thus, suggestions were made that there should be in-service training for teachers and integration of emergent societal issues to Economics Curriculum for value re-orientation in achieving national development in Nigeria.

Keywords: *Value, Societal value, Economics, Plural society, School*

Introduction

The Nigerian society is a very diverse one with variant local dialects, numerous cultural beliefs, and religious practices which makes the country immensely fluid and paranoid. However, the survival of Nigeria as an inseparable nation is unequivocally hinged upon solid and unwavering cooperation and solidarity among the constituent ethnic groups, particularly the tripod ethnic within which the Nigerian superstructure and relations are based. This can be effectively achieved through the coming together of all stakeholders on a round table, to discuss the modalities of unity and internal solidity instead of parading corrupt and absurd palliatives (Ajayi and Owumi, 2013). National Economic Empowerment Development Strategy (2004) further described Nigeria as a multi-ethnic society, with a value system that is derived from the diversity of its people, religion, and culture. The underlying values found in the NEEDS document include respect for elders, morality, and responsibility, teamwork, discipline, self-belief, and moral bravery. These core values are grossly compromised in the present Nigerian socio-economic and political contexts to the extent it this has constituted a serious effect on the development of the country. This extreme compromise has manifested in different vices such as greed, fraud, deception, dishonesty, violent crimes, political killings, drug peddling, and other anti-social behaviours jeopardizing efforts directed at national development. From these arising issues, Dike (2005) advocated for the strengthening of value education in schools to eradicate and reduce corruption drive, shape social values, and improve the overall development of the country.

Dogarawa (2011) cited Soludo who explained that Nigeria is a country with a decayed value system, and to overcome this decadence to join the elite club of developed economies, Nigerians must be well-informed about their immediate environment. According to Soludo, educational crises and lack of commitment to agriculture cannot be solved in a day; it will take joint effort or some years to build. Gbadamosi (2020) further stated that there is a crisis in the country which manifests itself as an exhibition of adverse ethical manners such as indiscipline, poor attitude to work, lack of respect for law and order, cheating, drug pushing, engaging in killings, oil bunkering, human trafficking, and abduction. Hence, to overcome these challenges, Economics as a school subject among others must be well understood and put into proper use. The values and objectives of Economics content in Nigeria should be achieved in stimulating critical and intellectual resourcefulness to make society a better place.

Economics is an important subject in the school curriculum as it is considered a body of knowledge that is useful to the nation. It is a fundamental subject that acts as a basic necessity for a better understanding of the developmental process, not only at the individual level but at the national level (Gbadamosi, 2021). Economics is a social science that studies the creation, circulation, and consumption of goods and services. A deep understanding of Economics is essential to every individual not only because of its application in everyday life or for being effective in society, but also for active participation in developmental processes in the economy (Gbadamosi, 2020; Harper, 2001). Adu (2002) buttressed that the study of Economics serves a useful purpose in modern life. He stated further that it depicts facts and show what may be expected to be the outcome of certain lines of conduct. It helps us to decide which of several alternatives to choose. It encourages its beneficiaries to make wise choices that will satisfy their needs in the presence of unlimited wants and resources (Gbadamosi, 2021).

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In the light of this premise, Nigerian Educational Research Development Council (2008) set the following objectives for Economics courses in Nigeria:

1. To comprehend the basic principles and concepts as well as the tools for sound economic analysis,
2. Contribute logically to discourse on economic reforms and development as they affect or would affect the generality of Nigerians,
3. Appreciate the structure and functioning of economic institutions,
4. Realize the role of public policies on the national economy,
5. Build up skills and appreciate the basis for rational economic decisions,
6. Become prepared to take part actively in national economic institutions,
7. Recognize the role and status of Nigeria and other African countries in international economic relationships, and
8. Value the problems encountered by developing countries in their effort towards economic improvement. (pgs. ii-iii)

On the importance of Economics to national progress, the World Bank (2007) stated that both leaders and residents of the country must recognize basic economic concepts and principles well enough to enable them to understand and seek the improvement of the economy. Hence, the position of Economics as a senior secondary school subject has been strengthened and accepted as a result of its civic values (Gbadamosi and Salaudeen, 2017; Obemeata, 1991). Economics is an essential part of people's lives, and an understanding of Economics is considered critical in helping people understand the modern world. The effective implementation of the economics curriculum will be of great the mmodern world. The effective implementation of assistance to achieve sustainable development.

Okunleye (2001) also acknowledged reasons why Economics as a senior secondary school subject is important:

- a. Economic Literacy: this is the development that is based on improved capacity to read, comprehend, interpret economic terms and talk using economic languages and terminologies.
- b. Economic Numeracy: this would also be developed by being able to compute and interpret statistical and mathematical tables and graphs in Economics.
- c. It develops a general understanding among students of the nature and operation of economic institutions in the areas.
- d. To enable students, understand the basic economic problems in our society and proffer practical solutions.
- e. Developing pupils' appropriate skills and vocational orientation for effective participation in the economic life of their environment and the larger society.
- f. To equip students for international understanding of economic events in the world.
- g. To give foundation knowledge to students for future specialization in Economics in higher institutions.

Hence, Gbadamosi, Oyewole, and Arowolo (2017), recommended that government and non-governmental organisations should provide adequate teaching materials and learning resources;

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adequate ICT facilities in schools and organisation of workshops and seminars for Economics teachers should be given more attention. Consequently, the guiding value of Economics as a subject is to equip graduates of the Senior Secondary School with essential skills that will enable them to understand the nature of economic challenges in society. Obemeata in Adu (2002) submitted that Economics is a subject that promotes various values in the learners' life and these values according to him include:

- a. **The Cultural Values:** Economics is embedded with some inherent values that make it appealing as a school subject for example the presence of great logic and connection of learners to the essentials of everyday existence.
- b. **Intellectual Training:** Economics as a subject contributes to logical instruction because it requires solving issues with new dimensions. Economics is not primarily a body of knowledge, it is a method rather than a principle, an apparatus of the mind, a technique of thinking which helps its bearers draw correct inferences.
- c. **Vocational Training:** The vocational nature of Economics makes it readily satisfactory to students. Economics as a subject is of direct utility in many branches of industries and trade. It is also an essential part of most professional examinations in Finance.

Statement of the Problem

Nigeria is a varied society with ethnic pluralism that is rooted in diverse cultures, languages, and tribes. Therefore, as one of the most ethnically and linguistically diverse countries in the world, the country faces various challenges in inculcating values in her citizens, especially secondary school students, despite the introduction of school subjects such as Economics, which is one of the values-loaded subjects. Although, efforts were made by researchers to promote effective teaching and learning of Economics by focussing on how to solve the problems facing teaching and learning of Economics, effective implementation of the Economics curriculum among others with little emphasis on how contents in the Economics curriculum promotes societal values which contribute significantly to the development of the Nigeria Plural society. Thus, need for this study. This paper thereby addresses the content analysis of societal values in the Nigerian senior secondary school Economics curriculum to promote values among secondary school students.

Objectives of the Study

The following are the objectives of this study:

1. To give an overview of the Economics curriculum in Secondary school.
2. To showcase values embedded in the Economics curriculum.
3. To suggest effective ways of promoting societal values through the teaching of Economics for positive changes in the society

Themes in Senior Secondary School Economics Curriculum for Promoting Societal Values in Nigeria

Based on the objectives of this study, there is a need to look into the analysis to which the Economics curriculum promotes societal values in Nigeria. Some themes in Senior Secondary School Economics Curriculum were examined to analyze the contents of the curriculum and corresponding values they promote in the society. Although there are about twenty themes in the Economics curriculum, the study used a purposive sampling method to select themes picked to cut across all the classes. Because

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some themes are not continued in the next class.

Table 1: Some Purposively Selected Themes for Senior Secondary School 1 (SSS1) Economics Curriculum Promoting Societal Values in Nigeria

Themes	Class	Topics	Societal Values Promoted
Theme 1: Principles of Economics	SSS1	Economics concepts and the tools of Economics analysis	1. Sacrifice 2. Harmony 3. Tolerance 4. Responsibility 5. Critical Thinking
Theme 5: Population, labour market, and human development	SSS1	Population, The consequences of overpopulation, underpopulation, and optimum population	1. Resourcefulness 2. Hard work 3. Co-operation 4. Endurance 5. Determination
Theme 9: Financial institutions and regulatory agencies	SSS1	Meaning and types of financial institutions	1. Savings culture 2. Collaboration 3. Open-mindedness 4. Financial discipline 5. Contentment
Theme 10: Money, inflation, and deflation	SSS1	Meaning, characteristics, and functions of money	1. Price awareness 2. Market functionality 3. Bearing financial risks

Source: Adapted themes and topics from the NERDC Economics curriculum Edition 2008

Examining Table 1, the theme for the senior secondary school 1 was subjectively selected by making sure that most of the topics were continued across SSS1-3. In the first theme, Economics concepts and the tools of Economics analysis, it could be deduced that it promotes societal values like sacrifice, harmony, tolerance, responsibility, and critical thinking. The second theme on the table is theme 5; population, consequences of overpopulation, underpopulation, and optimum population also encourages resourcefulness, hard work cooperation, endurance, and determination. Also, theme 9; meaning and types of financial institutions promote savings culture, financial discipline, and contentment. Lastly, theme 10; meaning, characteristics, and functions of money also supports market functionality, price awareness, and financial risk-bearing.

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Table 2: Some Purposively Selected Themes for Senior Secondary School 2 (SSS2) Economics Curriculum Promoting Societal Values in Nigeria

Themes	Class	Topics	Societal Values Promoted
Theme 1: Principles of Economics	SSS2	Tools of Economics analysis	1. Critical Thinking 2. Self-Reliance, 3. Objectivity 4. Perseverance
Theme 5: Population, labour market, and human development	SSS2	Labour market, Trade union, Wage determination, Unemployment	1. Endurance 2. Determination 3. Self-employment 4. Entrepreneurship skills
Theme 9: Financial institutions and regulatory agencies	SSS2	Types of financial institutions and their roles	1. Prudence 2. Financial discipline 3. Ability to save
Theme 10: Money, inflation, and deflation	SSS2	Demand and supply of money	1. Making rational decisions 2. Endurance 3. Investment 4. Taking risks

Source: Adapted themes and topics from the NERDC Economics curriculum Edition 2008.

From Table 2, it can be inferred that the topics detailed that diversity needs to be supported in our society in promoting self-dependence, hard work, selflessness, patience, rational decision, financial discipline, self-reliance, objectivity, perseverance, tolerance, endurance, entrepreneurship skills, and self-employment through topics like tools of Economics analysis, labour market, trade union, wage determination, unemployment, Types of financial institutions and their roles and demand and supply of money.

Table 3: Some Purposively Selected Theme for Senior Secondary School 3 (SSS3) Economics Curriculum Promoting Societal Values in Nigeria

Themes	Class	Topics	Societal Values Promoted
Theme 1: Comparative Economics	SSS3	Economics lessons from Asian Tigers, Japan, Europe, and America	1. National consciousness 2. Dedication and Determination 3. Harmony

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Theme 5: Population, labour market, and human development	SSS ₃	Human Capital Development	<ol style="list-style-type: none">1. Hard work2. Confidence3. Self-esteem development4. Teamwork spirit
Theme 9: Financial institutions and regulatory agencies	SSS ₃	Agencies that regulate the financial market and their roles	<ol style="list-style-type: none">1. Transparency2. Open-mindedness3. Collaboration
Theme 10: Money, inflation, and deflation	SSS ₃	Inflation and deflation	<ol style="list-style-type: none">1. Endurance2. Prudence

Source: Adapted themes and topics from the NERDC Economics curriculum Edition 2008

In table 3, some topics like Economics lessons from Asian Tigers, Japan, Europe, and America, Human Capital Development, Agencies that regulate the financial market and their roles, and Inflation and deflation promotes values of transparency, open-mindedness, collaboration, self-esteem, teamwork spirit, and nationalism.

Economics as a Subject Promoting Societal Value in Nigeria Plural Society

Economics is one of the social science subjects taught at the senior secondary school level with the sole objective of contributing positively to the economic society through its embedded societal values. This can be understood in its simplest definition by Robbins (1935), "...thus Economics as a science which studies human behaviour as a connection between ends and scarce means which have alternative uses..." Hence, the important idea of teaching and learning Economics in the classroom is to help the basic stage of student masters the principles vital for understanding pecuniary problems, precise financial issues, and economic policies. Gbadamosi and Omosunlade (2020) also revealed that a profound understanding of Economics plays a vital role throughout one's lifetime because every citizen will be involved in economic issues directly or indirectly. Individuals and organizations will be able to build a successful financial future with the knowledge of Economics. Consumers will be more enlightened on how to rationalize available resources and also make wise financial decisions to further strengthen the economy. Thereby, if it is being applied accurately and empirically to economic matters in our society, Gbadamosi (2019) also acknowledged that if teachers' awareness, knowledge, and utilization of interactive, collaborative, and learner-oriented instructional strategies are improved upon, students' achievement and attitude to Economics would improve. This invariably will increase economic literacy in this nation for the achievement of Sustainable Development Goals (SDGs). And also, promote student's interest in Economics and as well as the economic issues (Gbadamosi, 2017; McConnell, Brue, and Flynn, 2009)

The teaching of the principles of Economics will give students opportunities to know important economic concepts, tools to be used in analyzing economic concepts, also expose them to the lessons

learned from the Asian tigers. Hence, this will expose youths to values like the ability to make sacrifices, the ability to tolerate, being a responsible citizen, developing critical thinking skills, and being self-reliant. Also, teaching population, labour market and human development will enlighten students on the consequences of how the types of population in society can affect the economy. Because the population (overpopulation, underpopulation, and optimum population) of a community has both positive and negative effects on the labor market and human capital resources in such a society. Thereby, students will learn some values on resourcefulness, hard work, co-operation, respect, endurance, determination, self-employment, entrepreneurship, and investment. Furthermore, teaching students the topic; financial institutions and regulatory agencies will expose them to having a savings culture, being collaborative, being open-minded, having financial discipline, being content, and being prudence with spending. This corroborates the findings of Gbadamosi, Oyewole, and Arowolo (2017) that the awareness of innovation in the Economics curriculum usually forms the backbone of its effective implementation and achievement of overall development which values are also included. Lastly, when students are exposed to the meaning, characteristics, and functions of money, they will be more conscious of the effects of the economy facing either inflation or deflation situations. While this will instigate students on learning values on demand and supply of money, market functionality, making rational decisions, and the ability to endure financial hardships.

Conclusion

The societal values in Economics cannot be overemphasised since the days of the Father of Economics “Adams Smith”, thus Economics contents have been adding cultural and intellectual values that connect learners to the essentials of living in a pluralised nation. It is impressive that the Economics curriculum in Nigerian secondary schools is embedded with societal values such as resourcefulness, self-reliance, prudence, teamwork, creativity, hard work, financial discipline, nationalism, productivity, and sacrifice which contribute significantly to the development of the country. It further established that teaching Economics in secondary schools supports positive changes in society. Therefore, economic concepts, theories, and issues are arising out of social realities. Hence, the values associated with the learning of Economics should be linked with immediate and distant realities of the society for the overall development of the nation.

Policy Implications of the Findings to Effective Teaching of Economics for Value-Reorientation

1. The effective teaching of Economics to promote societal value depends on the teacher's awareness and knowledge of values in Economics content. Therefore, in-service training, seminar, and workshop should be organized for the Economics teachers to promote effective implementation of the Economics curriculum, its content, and effective ways of teaching Economics.
2. Students should be sensitized on the values of learning Economics to motivate them to learn and develop the right attitudes to the learning of Economics.
3. There is a need for a global initiative towards the development of Economics education programmes such as vocational skills and entrepreneurial skills to sensitize people on the value of Economics as a school subject that contributes positively to society.

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Curriculum stakeholders should revisit, remodify and introduce recent societal happenings into the content of the Economics Curriculum which the last edition was in 2008 now 12 years ago to meet the societal needs.

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CHAPTER ELEVEN

**Assessment of Triple Bottom Line Logic Model
on the Sustainability of Social Enterprises
in Abuja, Nigeria**

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Abstract

It has been identified that Social Entrepreneurship (SE) is about pursuing sustainable solutions that either exclusively or in some prominent way, however, its impact on the business enterprises has not been properly addressed in Nigeria. This study assessed the effect of Social Entrepreneurship Business Model on the Sustainability of Social Enterprises in Federal Capital Territory (FCT), Abuja, Nigeria by examining the effects of environmental factors on asset growth on social enterprises, established the relationship between economic factors and profitability in social enterprises and investigated the effect of social factors on value creation of social enterprises in FCT, Abuja. Primary data were collected with the administration of structured questionnaire on 83 respondents. Data were analysed using descriptive and inferential statistics and the findings revealed the effect of environmental factors on asset growth ($\beta = 0.506$; $R^2 = 0.551$; $t\text{-value} = 23.836$; $p < 0.000$); a linear relationship between Economic factors and profitability of social enterprises with correlation coefficient ($r = 0.628$) and a significant effect of social factors on value creation with ($\beta = 0.615$; $R^2 = 0.479$; $t\text{-value} = 19.189$; $p < 0.000$). Policy recommendations such as engaging in environmentally friendly practices, proper management of economic factors to position them strategically in order to make profit were made as emanated from the study.

Key Words: *Economic, Environment, Social Enterprise, Sustainability, Value Creation*

Introduction

It has been identified that Social Entrepreneurship (SE) focuses on creating social-economic value in which individuals meet the social and environmental needs of society by addressing unsolved social problems while enhancing human development and improving the quality of life (Asad, Muhammad and Abdul, 2019). SE is employed where some person or group seek to create social value, either exclusively or at least in some prominent way, show an ability to recognize and take advantage of opportunities to create that value, employ innovation ranging from outright invention to adapting someone else's novelty, in creating or distributing social value, is willing to accept an above-average degree of risk in creating and disseminating social value and are unusually resourceful in being relatively undaunted by scarce assets in pursuing their social venture. (Peredo and McLean, 2006; Lubberink, 2019). In addition, social enterprises are also emerging in the provision of community services, including educational, cultural and environmental factors (Ayedun and Dada, 2021; Teasdale, 2012). Similarly, Christopoulos and Vogel (2015) name three different roles of social enterprises: economic role, political role and civic role. When an enterprise is created as a social entrepreneurial firm, an intentional decision is made to integrate social consciousness into the business model (Dees, 2001; Burga and Reznia, 2016). Social entrepreneurship incorporates goals of revenue generation, social awareness and environmental considerations.

The prevalent concept for social enterprises is that of "triple bottom line" (which refers to the creation of economic, social and environmental value (Ayedun and Dada, 2021) for the benefit of the community and wider social world) that highlights the ways in which a business model for enterprise could be built to account for those three aspects and thereby create "social value". The Triple Bottom Line business model refers to the creation of economic, social and environmental value for the benefit of the society and the wider social world. Economic value encapsulates variables that deal with the bottom line and the flow of money. It could look at income or expenditures, taxes, business climate factors, employment, and business diversity factors such as income. The social line of the triple bottom line business model refers to the social dimensions of a community or region and could include measurements of education, equity and access to social resources, health and well-being, quality of life, and social capital. The variables include factors such as female labour force participation rate, median household income and relative poverty. The environmental factors refer to variables that represent measurements of natural resources and reflect potential influences to its viability. It could incorporate air and water quality, energy consumption, natural resources, solid and toxic waste, and land use/land cover.

Social entrepreneurship is about pursuing sustainable solutions that either exclusively or in some prominent way aim to create positive externalities (social side) and pursue that goal through a combination of recognizing and exploiting opportunities to create this value, employing innovation, tolerating risk, and declining to accept limitations in available resources (entrepreneurial side) Hinrichs (2015). Social entrepreneurship is also viewed as "innovative, social value creating activity that can occur within or across the non-profit, business, or government sectors (Austin, Stevenson and Wei-Skillern, 2006) as well as the use of enterprising efforts to bring about social changes in a manner that is both market competitive as well as serves as a solution to prevalent social problems (Kickul and Lyons, 2016). SEs have in the past been shown to be deeply reliant on grants and aids to

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finance their operations and this has adversely affected their operations. To be profitable, where social enterprises have attracted little grant-aid, the directors of the social enterprise would, presumably, need to be just as, if not more, entrepreneurial and innovative as the economic entrepreneur whose primary goal is wealth creation and capital accumulation. Finding the right source of finance other than grants and aids without encountering mission drift poses a challenge for social enterprises (Chell, Karatas-Ozkan, and Nicolopoulou, 2007).

The social aspect of Triple Bottom Line (TBL) advocates that businesses should contribute more towards social development besides job creation, product development and tax payment. Even though job creation and tax payment play a role in socio-economic development, other marginalised groups do not benefit from this such as non-literates, women and girls, people with disabilities, as well as people whose communities are largely underdeveloped; this is the nexus in which SEs operate. Their mission which is to advocate for marginalised groups has been met with numerous challenges such as injustice, poverty, illiteracy, social and cultural boycott, lack of opportunities and non-dominant social identities (Chell, Karatas-Ozkan, and Nicolopoulou, 2007).

Sustainability in businesses contributes to sustainable economic growth and development. In this relation, family-owned businesses, their presence and sustainable development are believed to contribute greater impact on the economy as Small and Medium Enterprises (SMEs) that constitute a significant proportion of businesses in many countries (Abdullah, Hamid and Hashim, 2011). Burkett (2010) opines that two sides of sustainability exist for a social enterprise: Economic sustainability aspect which ensures corporate endurance over a period of time and the creation of social impact.

Therefore, this study seeks to assess the effect of Social Entrepreneurship Business Model on the Sustainability of Social Enterprises in Federal Capital Territory (FCT), Abuja. Specifically, the study focused on examining the effects of environmental factors on asset growth on social enterprises in FCT, Abuja; to establish the relationship between economic factors and profitability in social enterprises and investigate the effect of social factors on value creation of social enterprises in FCT, Abuja.

Hypotheses

H₀₁: Environmental factors do not have significant effect on asset growth of the Social Enterprises.

H₀₂: There is no significant relationship between Economic factors and profitability of the SE.

H₀₃: Social factors do not have significant effect on value creation by the Social Enterprises.

Review of Literature

Conceptually, Social Entrepreneurship (SE) has been viewed as phenomenon by which entrepreneurs tailor their activities to be directly tied with the ultimate goal of creating social value (Abu-Saifan, 2012). Similarly, Mort, Weerawardena and Carnegie (2002) stated that social entrepreneurship is a multidimensional construct involving the expression of entrepreneurially virtuous behaviour to achieve the social mission, a coherent unity of purpose and action in the face of moral complexity, the ability to recognise social value-creating opportunities and key decision-making characteristics of innovativeness, pro-activeness and risk-taking. In contrast, Mair, Robinson and Hockerts (2006) defined the concept of social entrepreneurship from the angle of the individual. They view SE as

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encompassing a wide range of activities; enterprising individuals devoted to making a difference, social purpose business ventures dedicated to adding for-profit motivations to the non-profit sector, new types of philanthropists supporting venture capital-like “investment” portfolios; and non-profit organisations that are reinventing themselves by drawing on lessons learned from the business world.

Robinson (2006) explained SE as a process that includes the identification of a specific social problem with a specific solution to address the problem and identification of the solution and problem which involves evaluation of social impact, the business model and the sustainability of the venture. The social entrepreneurship process is the creation of a social mission-oriented for-profit business entity that pursues the double or triple bottom line. Similarly, Martin and Osberg (2007) view social entrepreneurship as the identification of a stable yet unjust equilibrium that excludes, marginalises or causes suffering to a group that lacks the means to transform the equilibrium, identification of an opportunity and developing a new social value proposition to challenge the equilibrium, and forging a new, stable equilibrium to alleviate the suffering of the targeted group through imitation and creation of a stable ecosystem around the new equilibrium to ensure a better future for the group and society.

Liang, Zhao, Wang and Li (2018) suggest that the concept of sustainability is closely related with the evaluation system based on the triple bottom line theory which is an evaluation model that comprehensively considers enterprise economic growth factors, social responsibility factors, and environmental governance factors to provide a wider range of decision-making information for social enterprises so they can decide on the best financing options for fulfilling their social mission. The “Triple bottom line” measures the ability and effectiveness of enterprises to fulfil their social mission. Social mission responsibility can be divided into broad social responsibility and narrow social responsibility, with broad social responsibility encompassing corporate environmental responsibility and economic responsibility. Slaper and Hall (2011) stated that the economic variables of the triple bottom line ought to be variables that deal with the bottom line and the flow of money. It could look at income or expenditures, taxes, business climate factors, employment, and business diversity factors. Specific examples include: personal income, cost of underemployment establishment churn, establishment sizes, job growth, employment distribution by sector, percentage of firms in each sector, revenue by sector contributing to gross state product.

The environmental variables (Ayedun and Dada, 2021) should represent measurements of natural resources and reflect potential influences on their viability. It could incorporate air and water quality, energy consumption, natural resources, solid and toxic waste, and land use or land cover. Ideally, having long-range trends available for each of the environmental variables would help organisations identify the impacts a project or policy would have on the area. The social variables refer to the social dimensions of a community or region and could include measurements of education, equity and access to social resources, health and well-being, quality of life, and social capital. The examples listed below are a small snippet of potential variables: unemployment rate, female labour force participation rate, median household income, relative poverty, percentage of population with a post-secondary degree or certificate, average commute time, violent crimes per capita, health-adjusted life expectancy (Slaper and Hall, 2011). The theory underpinning the study Triple Bottom Line Theory. This is hinged on the premise that social enterprises need for business model specifiers can be evaluated by adopting the triple bottom line reporting can influence the development of formal

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structures in an organisation, often more profoundly than market pressures. The notion of triple bottom line theory was used for the first time in 1994 by John Elkington. He argued that companies should be preparing three different bottom lines. One is the traditional measure of profit, the second is the bottom line of the company's "people account", and the third is the "planet account". The measure of the profit account refers to the corporate profit, it is the bottom line of the profit and loss account. The second bottom line, the people account, is a measure of how socially responsible an organisation has been throughout its operations and the planet account measures how environmentally responsible it has been (Hindle, 2008). The triple bottom line theory is a sustainability concept that encourages organisations to report based on three measures which are economic, social and environmental. However, for social enterprises whose social mission is central to their activities, reporting on the economic and environmental lines of the triple bottom line logic will ensure their sustainability. As social enterprises tend to be heavily dependent on grants and aids and are unable to generate profit through their activities, they find it difficult to attain self-sufficiency or self-sustainability.

Empirically, in a study conducted by Yunus, Moingeon and Lehmann-Ortega (2010), they outline the lessons experienced from the establishment of a business model for a social enterprise. Three of these lessons are similar to conventional business model components: challenging conventional thinking, finding complementary partners and undertaking continuous experimentation while the other two lessons are specific to social enterprises: recruiting social-profit-oriented shareholders, and specifying social profit objectives clearly and early. The study focused on Grameen Bank which was founded in 1976 and has pioneered the development of micro-finance banks and created nearly 30 businesses to alleviate poverty. It was discovered that traditional banks refused to grant loans to villagers as most of the people requesting for loans lacked collateral so he began to give loans to people entrenched in poverty by money launderers. Yunus, Moingeon and Lehmann-Ortega (2010) present the findings of their study on creating social enterprise business models as a framework which consists of the interaction between Social Profit Equation (social profit and environmental profit), value constellation (internal value chain and external value chain), value proposition (stakeholders/service), and economic profit equation (sales revenues, cost structure, capital employed, and no economic loss). Despite the similarities between social enterprises and traditional businesses, there persist marked differences which must be taken into account when establishing business models. In this study, Yunus, Moingeon and Lehmann-Ortega (2010) present two out of the five lessons (steps) to formulate business models that are unique to social enterprises. The identity favouring social profit-oriented shareholders as one of the steps crucial to formulating SE business models. They submit that corporate firms seek projects that will help developing countries and are therefore willing to make resources available. However, they face the problem that, even if such projects are small in terms of the overall scale of the company, they still require resources. 90 percent of the mutual fund's assets will be invested in money-market instruments yielding a predictable market rate of return; the remaining 10 percent will be invested in social businesses, which will pay no return. Put together, these two pools of money will provide investors with a near-market yield on their money, while providing support for businesses that bring specific social benefits to people in need. Although theoretically, a social business should provide no annual return, this mutual fund is an acceptable and innovative way of financing social businesses through the existing stock market. In addition, Ketprapakorn and Kantabutra (2019); Vial and Humanika (2016) in their study into

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Sustainable Social Enterprise Model, relationships and consequences revealed four predictors corporate sustainability, including leadership, stakeholder focus, resilience development, and sharing practices. The findings suggested that business models consist of six components: business models boil down to six components: value creation, how and who for, competencies, strategic positioning, monetization, time, scope and size ambitions. Vial and Humanika (2016) further suggested that a full business model should include business model design, resources, narration, innovation, transactions and opportunity. Outlining a business model at the foundational level entails analysing accurately social enterprise and their specifiers as they are primarily mission-driven and therefore the opportunities they pursue are within the scope of their social mission. However, as a result of social entrepreneurship's mission-driven aspect, opportunities as vehicles to serve the mission, the particular nature of opportunities, the institutional barriers to overcome, the size of the market, the specific type of customers, the scarcity of resources and difficulty to gather them, as well as the pre-eminence of a triple bottom line. Ketprapakorn and Kantabutra (2019) in a study found that organisational leadership and culture play an integral role in sustaining an enterprise in Thailand. They have reported that corporate values of virtues, social and environmental responsibility and innovation are necessary to sustain an enterprise.

Methodology

This study adopted survey research design as a result of the nature of the study. The study area is Federal Capital Territory (FCT) Abuja, which is located in the middle part of Northern Nigeria. FCT, Abuja was selected because of the density of social enterprises in the area. According to a study conducted by Aspen Network of Development Entrepreneurs, 2021, there are 100 social enterprises operating in Abuja. Thus, total remuneration was used as sampling technique, thereby making the total sample size to be one hundred (100). Primary data were obtained through the administration of a well-structured structured questionnaire on the respondents of the study. Descriptive (percentages and means) and inferential (Simple Regression model Pearson Moment Correlation) statistics were used to analyse data collected from the field with the use of Statistical Package for Social Sciences (SPSS) 26.0 version.

Results and Discussion

The response rate was 83% and the results of the findings revealed that 29 of the respondents representing 34.9% have been in operation for 1-2 years. 9 out of the total respondents representing 10.8% of the respondents have been in existence for 3-5 years. Another 24 respondents representing 28.9% have been in existence for 6-9 years, while 21 of them representing 25.3% have been in operations for 10 and above number of years. This revealed that Social Entrepreneurship is not relatively new in Nigeria. The result also showed that 54.2% of the respondents strongly disagreed that air and water quality do not pose difficulties for members of the community, and 45.8% disagreed that air and water quality does not pose difficulties for respondents. The mean value 2.20 indicated that the quality of air and water posing difficulties for members of their community is low. The results showed that the level to energy consumption does not affect the lifestyle of the community as 61.4% of the respondents strongly disagreed with this and 38.6% disagreed with this as well. The mean value is 1.60, this indicates that an insufficient supply of energy affects the lifestyle of the community. In determining whether poor waste management affects the quality of life, 56.6% of them strongly agreed and 34.4% agreed. None of the respondents partially agreed, disagreed or strongly disagreed

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with this statement. With a mean value of 4.50, it strongly suggests that poor waste management affects the lifestyle of the community. It was found that 6% of the respondents strongly agreed that housing does not affect community living alongside 67.5% who agreed while 25.3% disagreed with this statement. The mean value is 1.50 which indicates that housing has an effect on the community. On whether natural resources in the community improve quality of life, 34.9% of the respondents agreed and 54% strongly agreed. The mean value of 3.40 indicates that natural resources improve the quality of life.

Table 1: Descriptive Analysis of Business Self-Sustainability

Value	Frequency	Percent (%)
Very Low	5	6.02
Low	42	50.6
Moderate	9	10.8
High	13	15.78
Very High	14	16.8
Total	83	100

Source: Field Survey, 2021

The results of hypothesis one on the effect of environmental factors on dependent variable asset growth demonstrated evidence of a significant positive effect. The result showed the effect of environmental factors on asset growth ($\beta = 0.506$; $R^2 = 0.551$; $t\text{-value} = 23.836$; $p < 0.000$). The p-value signifies that the model using the predictor did a good job of predicting the outcome of the variables and that there is a significant relationship between environmental factors and asset growth. Environmental factors had beta value of .506 revealed that 50.6% of the variation in asset growth among social enterprises is explained by the variation in environmental factors. Invariably, 49.4% of the variation in asset growth is explained by other factors, not in the model. Therefore, research hypothesis one (H_{01}) is thereby rejected. The result is stated in table 2

Table 2: Result of Regression Analysis for Hypothesis 1

Model	R Square	Adjusted R Square	Std. Error of the Estimate	t-statistics	p - value	Beta
1	.551	.742	.62693	23.836	.000	.506

Source: Field Survey, 2021

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These findings corroborated the works of Wronka (2013) and Lehmann-Ortega and Moingeon (2010) that environmental factors if properly harnessed by challenging conventional wisdom can improve the growth of social enterprises and ultimately their social mission. Similarly, studies have revealed a number of studies that showed a positive relationship between image as a construct and the performance of the organisation using different measures for the performance including shareholder value, stock returns, and profitability (Roberts and Dowling, 2002; Smaiziene, 2008; Smith, Smith, and Wang, 2010).

Since the second objective of the study was to examine the relationship between economic factors and profitability in social enterprises in FCT, Abuja, the descriptive analysis revealed that 32.5% of the respondents strongly agreed and 39.8% agreed while 18.1% partially agreed their major source of funding are from grants and aids. However, 9.6% of the respondents disagreed with this as their major source of funding are not grants. With a mean of 3.95, it can be inferred that majority of the respondents are dependent on grants and aids for their sustainability. On whether applications to grants delays business operations, 7.2% strongly agreed, 36.1% agreed and 28.9% partially agreed while 27.7% disagreed with a mean of 3.23 which implies that business operations are delayed by applications to grants. As regards the assertion that income generated is more than expenses incurred, 28.9% of the responses agreed and 53% of the respondents disagreed with 18.1% strongly disagreeing. With a mean 2.40, it can be interpreted that the respondents agree that income generated is enough to cover expenses. 36.1% of the respondents strongly agreed that access to economic services such as loans improve business operations. 54.2% of the respondents agreed and 9.6% of the respondents partially agreed. With a mean of 4.27, it is an indicator that access to loans and other economic services improve business operations. As regards whether there is any income left after covering expenses, 27.7% of the respondents agreed and 28.9% partially agreed while 7.2% and 26.1% disagreed and strongly disagreed respectively. With a mean of 2.48, the study suggests that income left after covering expenses is enough to account for expenditure.

Table 3: Result of Pearson Correlation Analysis of Hypothesis 2

Economic factors	Pearson Correlation	1	.628
	Sig. (2 tailed)		.000
	N	83	83
Profitability	Pearson Correlation	.628	1
	Sig. (2 tailed)	.000	
	N	83	83

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

Source: Field Survey, 2021

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The results revealed a correlation coefficient of ($r = 0.628$) which signified that there is a linear relationship between economic factors and the profitability of social enterprises. From the above result, the value of the (r) for enterprise performance was 0.628 which revealed that 62.8% of the variation on the profitability of social enterprises is explained by the variation in Economic factors. As a result, over 27.2% of variation in profitability of social enterprises is explained by other factors not in this model. It indicated a strong relationship between economic factors and the profitability of social enterprises. In examining the effect of social factors on value creation in social enterprises in FCT, Abuja, the study revealed that 73% of the respondents agreed that religion affects their business operations and 12% partially agreed with a mean of 3.88, it can be inferred that religion has significant effect on business operations. Furthermore, 7.2, 4.8% partially agreed, 33.7% agreed and 54.0% strongly agreed that literacy level is not an hinderance to their operations with a mean value of 4.35. Information gathered on the level at which gender inequality does not contribute to the challenges encountered by the community, 88% agreed, 6% partially agreed, and 6% strongly disagreed. A mean of 3.76 showed that gender inequality contributes to challenges encountered by the community. It was also established from this study that 26.5% of the respondents strongly agreed that relative poverty does not have an effect on business operations, and 73% of the respondents agreed. With a mean 4.27 it can be inferred that relative poverty highly affects their business operations. Information gathered on the effect of average household income on the community, 43.4% strongly agreed, 45.8% agreed, and 10.8% partially agreed. The mean of this being 4.33 revealed that average household income has a strong effect on the community. The results also showed that 18.1% strongly agreed and 24.1% agreed with this while 39.8% disagreed and 18.1% strongly disagreed on the assertion that access to social resources hinders growth and development of the community, with a mean value of 2.84 reflects moderate level of influence of social resources on community growth and development. Responses from the respondents on whether health and wellbeing revealed that 18.1% strongly agreed, 18.1% agreed, and 20.5% partially agreed. While 25.3% disagreed and 18.1% strongly disagreed with the assertion. With a mean of 2.93, the effect of social resources was considered moderate.

Table 4: Result of Regression Analysis for Hypothesis III

	Adjusted R Square	Std. Error of the Estimate	t-statistics	p - value	Beta
Model R Square					
1	.479	.29215	19.189	.000	.615

Source: Field Survey, 2021

The result showed a significant effect of social factors on value creation with ($\beta = 0.615$; $R^2 = 0.479$; t -value = 19.189; $p < 0.000$). The p-value signifies that the model using the predictor did a good job of predicting the outcome of the variables and that there is a significant effect of social factors on value creation. Social factors had beta value of .615 which revealed that 61.5% of the variation in value creation amongst social enterprises is explained by the variation in social factors. Invariably, 38.5% of the variation in value creation is explained by other factors not in the model. Therefore, research hypothesis three (H_{03}) is thereby rejected. The result corroborated the findings of Vial (2016) of the social needs/factors that are identified by social entrepreneurs are among those capabilities, ranging

from life expectancy to caring for other species, enjoying political and religious freedom, or receiving adequate education. The opportunities pursued by social entrepreneurs seem to be spotted within the particular realm of a broader mission, human development: promoting health, learning and education, human rights, civic engagement, protecting the environment. Overcoming institutional barriers always necessitates a service to be part of the value creation.

Summary, Conclusion and Recommendations

This study had been able to critically examine the assessment of triple bottom line logic model on the sustainability of social enterprises in FCT, Abuja. Environmental factors have significant effect on asset growth of social enterprises. In addition, there is a strong relationship between economic factors and profitability in social enterprises in FCT, Abuja revealed that ninety-one (91) respondents representing 91% of the respondents submit that economic factors affect their profitability. Furthermore, it appears that creating business models for social ventures requires a set of characteristics that are similar to the ones of for-profit ventures. The findings also established a significant effect of social factors on value creation of social enterprises. Conclusively, this study have been able to established that environmental factors have been shown to have significant relationship on asset growth when properly harnessed. Hence, social enterprises should create strategies that could enable them deploy the use of environmental factors. Social enterprises should build a business model with which they can attain profit by properly managing economic issues in order to attain self-sustainability. Social challenges should be defined in the business model in order to avoid mission drift and create social value. Strategic employment of environmental factors will drive asset growth. Economic factors have significant effect on profitability of social enterprises. Business models for social enterprises that capture value creation as well profit maximisation need to be rethought.

The business model has very great influence on the performance of social enterprises on the Triple Bottom Line reporting. It is also expedient that social enterprises take stock of the environmental, social and economic factors in order to create business models that are unique to the communities in which they exist but also have potential for growth and diversification into other markets. social entrepreneurship business models should not only focus on the social mission but the self-sustainability and the maximisation of resources found in the environment. From the study, business models components comprise of six main components: Component 1 (social factors related to the offering): How do we create value?;

Component 2 (market factors): Who do we create value for?; Component 3 (internal capability factors): What is our source of competence?; Component 4 (competitive strategy factors/environmental): How do we competitively position ourselves?; Component 5 (economic factors): How we make money?; Component 6 (personal/investor factors): What are our time, scope, and size ambitions?"

As emanated from this study, it could be recommended that Social Enterprises can increase the asset growth by engaging in environmentally friendly practices such as recycling, use of renewable energy, and creating value around environmental challenges. Governments should support social enterprises by securing a supportive infrastructure that can help overcome barriers associated with lack access to loans, finance for premises and access to associated start-up support. Along with support from the

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government, social enterprises can create business model strategies that challenge conventional wisdom by properly managing economic factors to position them strategically in order to make profit. In order to achieve sustainability, social enterprises require business models that enable them capture all aspects of the triple bottom line. It is also important that social enterprises and social entrepreneurs re-examine the role of business as it relates to their performance and growth. Current business models do not emphasise enough on strategic positioning, shareholder value, profitmaking and avoidance of mission drift. Building the capacity to capture social value through strategic positioning while making profit is an essential part of business models for social enterprises that requires development. This requires a new, more radical approach that creates innovative approaches to delivering social value and attaining self-sustainability. This would provide focused development of social enterprise business models that can be applied in tandem with the delivery and creation of social value.

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CHAPTER TWELVE

**Examining Emerging Electronic
Commerce (EC) Platforms: A Global Issue
to Enable Application of Innovative Electronic
Commerce of in Digital Technologies**

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Introduction

While adapting to digital commerce, businesses all over the world face a slew of electronic commerce (EC) or e-commerce challenges. One of the most significant e-commerce challenges is the expansion and integration of digital commerce into the core, holistic brand solution. Ecommerce is frequently treated as a separate entity rather than a fully integrated component of a larger enterprise. The goal of the research is to look at emerging e-commerce platforms in order to help businesses and develop data-driven e-commerce solutions. Data was gathered from published work as well as online information on emerging e-commerce platforms for this study, which was conducted as a desk research. These new technologies enable two types of e-commerce activities, according to the findings. Crowdsourcing with Augmented Reality (AR). The visual features of the computer and physical worlds are combined in augmented reality. As a result, it can make information and ads more accessible. It works by pointing a mobile device towards a product or structure and augmenting what you see with information. For idea creation or issue resolution, crowdsourcing enlists the knowledge of the crowd. It may also be used to delegate a major work to a group of persons, each of whom is responsible for a minor subtask. The study indicated that rather than treating e-commerce as a distinct sector of a brand solution, retailers should begin by treating it as an integrated aspect of their company. They need to figure out how to collect and assess data on in-store shopping and customer loyalty in innovative ways. This will aid them in data visualization, cross-digital effect, and boosting local retail monetization approaches.

Background of the Study

The use of the internet to buy, sell, transfer, or trade data, products, or services is known as electronic commerce (EC). In the early 1970s, it paved the way for e-commerce applications. Large organizations, financial institutions, and a few other adventurous businesses were the only ones to employ these

apps. Then there was electronic data interchange (EDI), which is a technology that allows ordinary papers to be sent electronically. Later on, EDI went beyond financial transactions to include a variety of other sorts of transactions. Following that, a slew of new EC applications emerged, ranging from online stock trading to vacation reservation services. Some individuals believe that commerce exclusively refers to business partners' purchasing and selling transactions. The phrase "electronic commerce" would be quite restrictive if this definition of commerce is applied. As a result, many people call it "e-business." In other words, it is a supplement to the narrowly defined e-commerce. We employ the widest definition of electronic commerce in this study, which is essentially the same as the broadest definition of e-business.

Statement of the Problem

Any company's main retail development engine is its e-commerce store. In fact, according to Kaur (2021), by the end of 2022, e-commerce is predicted to account for 17% of the sector. Several e-commerce difficulties have arisen as a result of internet commerce's meteoric expansion over the previous decade. Riding the digital commerce tsunami is not easy with the rising size and demand for online businesses. The vast majority of customers (almost 81 percent) start their shopping trip by doing some research online. A speedy and highly responsive online marketplace is also vital for a good purchasing experience. In 2020, the total transaction value (TTV) in the digital commerce area was \$3.7 million USD, and by 2023, it is predicted to reach \$4.5 million USD. To gain a competitive advantage in this congested industry, lenders must first solve the main difficulties that e-commerce companies face. When it comes to adjusting to the digital commerce sector, lenders all over the world confront a slew of issues. One of the most important e-commerce difficulties is to expand and integrate the digital commerce function into the core, holistic brand solution. Too frequently, e-commerce is seen as a separate entity rather than a completely integrated component of the overall business.

Objective of the Study

To examine new electronic commerce platforms to help firms succeed and develop data-driven e-commerce solutions.

Research Methodology

Data was acquired from published material such as textbooks, journals, and internet information on growing electronic commerce platforms for the study, which is a desk research.

Literature Review

Several technologies serve as platforms for developing unique EC applications. Two of these developing platforms are presented in this research: Augmented Reality and Crowdsourcing.

Reality Augmented

The technology of augmented reality is increasingly being used in commercial applications (AR). Depending on the application industry, the word AR has a few different definitions. "A live or indirect view of a physical, real-world environment whose aspects are enhanced (or supplemented) by computer-generated sensory input such as music, video, graphics, or GPS data," according to Wikipedia. People's sensory impression of reality is improved by such a setup. 'Google Glass' is a pair of Augmented Reality (AR) glasses produced by Google (Bonsor, 2001).

Advantages of Augmented Reality (AR)

- i. It may be used as part of training programs since it makes information more remembered and appealing.
- ii. The technology is very interactive and works in real-time.
- iii. It may be employed by military personnel without endangering their lives by simulating battles on the battlefield before a real conflict. This will also assist them in making vital judgments in the event of a war.
- iv. It blurs the distinction between the physical and the virtual worlds.
- v. It can help you save money by allowing you to test crucial circumstances in advance of adopting them in real life. It can be put into practice after it has been demonstrated.
- vi. Patients' lives have been safer as a result of its application in the medical field. It aids in the early detection and identification of illnesses.

Disadvantages of Augmented Reality (AR)

- i. Effective use of AR compliant devices necessitates basic learning.
- ii. Developing and maintaining projects based on AR technology is costly.
- iii. A low level of performance is an issue that must be addressed during the testing process.
- iv. In AR-based applications, lack of privacy is an issue.

E-Commerce Implementations

Advertising and marketing are two of the most common applications of e-commerce (Rorick, 2012). There are a slew of other applications that could be developed.

IKEA, for example,

Employs augmented reality to demonstrate how their furniture would fit in your home. View Truong (2013) for more information about this mobile phone app, and go to [youtube.com/watch?v=vDNzTasuYEw](https://www.youtube.com/watch?v=vDNzTasuYEw) to see the video "Place IKEA Furniture in Your Home with Augmented Reality."

Crowdsourcing

Crowdsourcing is another option for e-commerce. In the e-commerce and social commerce industries, crowdsourcing is a platform for collective intelligence (see the industry website crowdsourcing.org). The fundamentals of technology are presented here.

Major Concepts and Definitions

Any collection of individuals who give knowledge, such as a group of consumers, corporate workers, or members of a social network, is referred to as a crowd. The term "crowd" refers to a big collection of people.

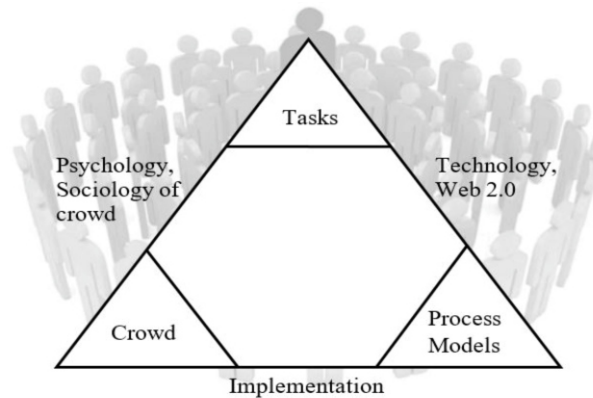


Figure showing The elements of crowdsourcing

Social Gaming Example

Several apps already employ augmented reality. Crowdsourcing enlists many individuals to fulfill activities such as problem-solving, innovation, and completing major projects. Jeff Howe created the word in June 2006, and it has since become widely used (Howe 2008). The originator of the crowdsourcing process gathers a crowd (e.g., consumers) to generate and complete a difficult work. It is claimed that huge organizations' collective intellect can solve complicated issues for a minimal cost (Sherman 2011; Brabham 2013). Several apps already employ augmented reality.

The figure depicts the task(s) to be completed, the crowd that will be used to complete the task, and the models and processes that the crowd will use are all involved (to execute the task). These elements are linked by characteristics related to the tasks and the crowd (such as crowd psychology), the technologies used (such as idea generation and voting), and the fact that they are simple.

Crowdsourcing is a method of obtaining information from a large number of people. The audience can also talk about the solutions and vote on a final short list. The short list, on the other hand, can be prioritized (e.g., ranked). Management or the crowd can make the final decision. The crowd's winners are rewarded handsomely, either financially or in the form of special recognition.

Example

Three main themes were used to create the site: (1) users produce ideas; (2) users can vote on a short list of ideas and debate them before and/or after voting; and (3) corporate staff serve as "idea partners," answering queries and conducting conversations. The whole Starbucks community is privy to the procedure. Each proposal's status may be viewed by members. Crowdsourcing, on the other hand, focuses on a crowd organization's ability to innovate, be creative, and solve problems.

Crowdsourcing Advantages

Crowdsourcing is seen to have the following significant advantages:

- i. Customers who take part in a company's problem-solving effort are more likely to remain loyal.

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- ii. Problems may be studied and solved for a low price. (Payment is often dictated by the results; however, praise or honors are occasionally given instead of money.)
- iii. The contributing crowd might be found within the company, allowing for the discovery of new talents.
- iv. Organizations obtain firsthand knowledge of their clients' wants and needs by listening to the crowd (or employees). When the audience is made up of consumers, there is already built-in market research.
- v. Because several people are working on the same research subject at the same time, solutions can be obtained swiftly. Additionally, product designs may be accelerated.
- vi. Crowdsourcing allows you to tap into the universe of ideas from all around the world. Members of the audience might be business partners, clients, academicians, or others, and they could be from various nations.

E-Commerce Uses of Crowdsourcing

The construction of Wikipedia is one of several EC implementations of crowdsourcing. Many effective applications are shown by Sherman (2011);

Web 3.0, Web 4.0, and Web 5.0 are the future's versions of the internet.

The second generation of the internet has arrived. The solution is yet an unknown thing. In general, the future of the usage of Web 3.0 to assist is bright.

What Does Web 3.0 Hold in Store?

Bringing together the potential to disrupt the way individuals live and work, as well as the companies in which they operate (see Laurent 2010; Aghaei et al. 2012).

Web 3.0 may have the following features, according to numerous experts:

- i. Expand people's knowledge and creativity
- ii. Enable strong search engines that are clever.
- iii. Make interaction, cooperation, and user engagement easier and faster;
- iv. Allow for greater visualization, including 3-D tools;
- v. Make application creation and human-computer interaction more user-friendly.
- vi. Make machines smarter (Gartner 2014)
- vii. Add new intelligent features to existing apps to make them smarter
- viii. Make a considerably larger bandwidth available.
- ix. Make mobile computing and mobile commerce more accessible to people.

Semantic Web 3.0 and Web 3.0

Is the most important Web 3.0 platforms. Tim Berners-Lee, the Web's creator, coined the phrase, envisioning the Semantic Web as a platform for making the Web smarter. The Semantic Web has no universally accepted definition. It's essentially a collection of techniques that concentrate on machinery. By employing natural language comprehension techniques, the technology aims to allow computers to comprehend the semantics (i.e., meaning) of information. Borland (2007) holds a similar perspective on the Semantic Web's role.

Concerns

Stafford in 2006 and Laurent in 2010, show concerns about Web 3.0 implementation and the future of

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EC are listed below. Threats to come the following trends. Fears about safety. Online security is a concern for shoppers. It's time to make the internet a safer place.

Net neutrality is a non-existent concept. If large telecommunications firms are permitted to charge businesses for guaranteed speedier access, opponents fear that tiny, creative Web businesses would be suffocated by large corporations. Concerns about infringement of intellectual property. User-generated material may lose its uniqueness, devotion, and inventiveness as a result of legal issues with YouTube, Craigslist, Wikipedia, and others. Inadequate internet access. Applications are nevertheless constrained by upstream bandwidth, making video file uploading a lengthy process.

Language Fitness is a term that describes the ability to communicate effectively, it will be necessary to reevaluate current spoken languages.

Standards. Architectural standards will be required in Web 3.0.

Environment of Technology

The future of Electronic Commerce and the Web is determined by the advancement of relevant information technologies (e.g., see Gartner 2014). We'll highlight two of the numerous forecasts.

The Predictions of McKinsey & Company

The global information grid, innovative collaborative tools, and pervasive computing are examples of these.

Predictions of Nicholas Carr

Nicholas Carr (2008) covers the following topics in his free e-book:

- 1 Computers that are more intelligent
2. Cloud computing allows for larger, more efficient data centers.
3. The use of virtualization in computing infrastructure, which allows any application to operate on a remote computer grid.
4. Grids of parallel processing that reduce processing expenses by 90%
5. Cloud computing and utility computing will become commonplace.

4.0 is the fourth generation of the internet.

It remains a mystery. Symbiotic Web is the term for it (Aghaei et al. 2012). Coleman and Levine (2008), on the other hand, see it as being based on "intelligent islands" and "omnipresence." Aghaei et al. (2012) and Koren (2012) discuss the evolution from Web 1.0 to Web 4.0.

5.0 is the latest version of the web.

"Web 5.0" is still a "underground idea in progress," according to Patel (2013), and "no exact definition of how it would be", "Web 5.0 can be thought of as a decentralized Symbionet Web."

Discussion from findings

The majority of transactions take place between buyers and sellers. There are, nevertheless, acts of collaboration across supply chain participants and within enterprises. For the actions listed above, EC tries to automate the interaction process. An e-marketplace, sometimes known as a market pace, is a

virtual market that is not constrained by distance, time, or boundaries. As a result, it has the potential to be extremely efficient and effective. As e-markets evolve, the role of intermediaries will shift: Some will be phased out (disintermediation), while others will adapt and thrive (reintermediation). E-distributors, for example, link producers and buyers in the B2B space by aggregating e-catalogs from a variety of vendors. New value-added services are springing up everywhere, ranging from content development to syndication. Webstores and e-malls are examples of B2C shops. Private and public e-marketplaces exist in the B2B space, and they can be vertical (inside a single industry) or horizontal (across many sectors) (across different industries). Exchanges serve as a meeting place for a large number of buyers and sellers. E-marketplaces are accessible through a variety of platforms.

Buyers designate how much they are prepared to pay for a product or service in name-your-own-price auctions, and an intermediary attempts to locate a provider to fulfill the request. Forward auctions in which a modest charge is paid each time a bid is placed are known as money auctions. When the allotted time runs out, the last person to bid wins the auction. The opportunity to access a large number of customers, sell rapidly, and avoid middleman commissions are the most significant advantages for sellers. Buyers have easy access to auctions and the opportunity to find great deals and collectibles while shopping from the comfort of their own homes. The likelihood of fraud is a severe constraint. Because of better search and matching capabilities, which are governed via bartering exchanges, electronic bartering may substantially simplify the exchanging of commodities and services across businesses. Online negotiating can be aided by software agents. New forms of economic prospects emerge from virtual communities. They bring individuals together who share similar interests on a single website. (Advertisers and marketers would naturally target such populations.) Members can share their thoughts on products and services through chat rooms, discussion forums, and other means. Transaction communities, whose goal is to promote business buying and selling, are particularly interesting. Customer loyalty may be enhanced via virtual communities. This might boost sales of items made by sponsors of communities, as well as promote consumer input for bettering service and operations.

Social networks are vast online communities that allow people to share information such as text, videos, and photographs while also encouraging online sociability and engagement. Hundreds of social networks are springing up all over the world, all vying for income from advertising. Social markets are hybrids of social media and commerce. LinkedIn and XING are two well-known corporate social networks. Some businesses use public social media platforms like Facebook. Other businesses have their own internal social networks, referred to as enterprise social networks, which they control and run. Employees and retirees are the most common members. Collaboration, knowledge generation and preservation, training, and socializing are the primary functions of these systems. These networks exist in a lot of big corporations. Two sorts of EC operations are aided by these new technologies. The visual features of the computer and physical worlds are combined in augmented reality. As a result, it can make information and ads more accessible. For idea creation or issue resolution, crowdsourcing enlists the knowledge of the crowd. It's also used to delegate a major work to a group of persons, each of whom is responsible for a little part of it. The next iteration of the Web, Web 3.0, will merge social and corporate computers. With better search engines, more clout, and growing connectivity with the wireless environment and on-demand apps, it will be more portable and personal. One of its key elements would be knowledge management. In Web 3.0 applications, the

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Semantic Web will play a key role. Cloud computing, utility computing, parallel processing, and machine intelligence are just a few of the IT innovations that will influence Web 3.0 and its applications. Web 4.0 is a futuristic version of the Internet that is based on omnipresent and intelligent technology. It will link intelligence "islands" from various sources.

Conclusion and Recommendations

Bartering is a viable option for businesses who are cash-strapped, require specialized materials or machinery, and have excess resources. However, determining the value of what is bought or sold can be difficult, and in certain countries, the tax consequences are unclear. On the market, there are a large number of items and merchants. Because the software is linked with hosting and provides exposure to the vendor-managed e-market, small firms should look into offerings from Yahoo! or eBay. The software's capabilities, as well as the ease with which webstores may be built, should be investigated. There are a plethora of options available, the most of them are related to marketing and advertising. Social networking should be investigated and tested by each progressive group. Rather than treating ecommerce as a distinct component of a brand solution, retailers should approach it as an essential element of the business. They need to figure out how to collect and assess data on in-store shopping and customer loyalty in innovative ways. This will aid them in data visualization, more effective consumer targeting, cross-digital impact, and improved local retail monetization approaches.

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CHAPTER THIRTEEN

**Revamping the Nigerian Economy through
Tree Crops Research: The Place of Natural Rubber
(*Hevea brasiliensis* Muell Arg)**

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Abstract

The menace of global COVID-19 pandemic has already aggravated the already precarious economic base of Nigeria with high dependence on crude oil whose prices crashed as a result of the COVID-19 pandemic. Crude oil has been the major source of revenue for the country. The diversion of the existing dwindling resources in curtailing COVID-19 is another burden of the country which requires diversification of the economy through return to the agriculture using the tree crop sector research particularly natural rubber. Natural rubber used to rank as the fourth most valuable agricultural export commodity in Nigeria after cocoa, groundnut and palm kernel, with 92 percent of natural rubber production exported, making rubber essentially a foreign exchange earner for the national economy and offers employment to a sizeable segment of the Nigerian farming rural population. The paper gave high lights of the problems of the rubber industry and areas requiring appropriate and revival initiative which are expected to be sustained by the three tiers of government in order to revamp the economy of the country.

Keywords: Natural Rubber, Research, economic meltdown, diversification, Pandemic,

Sub theme: Economic Development

Introduction

Natural Rubber (*Hevea brasiliensis*) is an upright tropical deciduous tree that can grow up to 30 – 40 m tall in the wild, and 15 – 25 m in cultivation due to the effect of tapping. *H. brasiliensis* is cultivated mainly for its product of a milky liquid substance called latex. It is a perennial crop that is capable of being exploited for 35 years because of its singular ability to renew its bark and thus ensure sustained harvest. It was introduced into Nigeria from England around 1895 with the first rubber plantation established by the Division of Agriculture in Sapele in 1906 in the then Bendel State. The second by Pamol at Ikot- Mbo (Cross- River State) the then eastern region in 1912. The first major Nigerian owned plantation was established at Sapele, between 1909 and 1917. The then Midwestern region (Bendel State) area had 2000 hectares. Currently, total hectares under rubber cultivation has increased from about 250,000 to 354, 296 hectares ((FAO Stat 2021). Over 70% hectares of natural rubber production in Nigeria are under smallholder rubber farmers while the balance is by estates. About 35% of the over 354,296 hectares of rubber production in the country were established in Edo and Delta States. The early plantations were raised from unselected seeds with latex yield ranging from 300 to 400 kg/ha/yr. The early plantations were raised from unselected seeds with latex yield of 300 – 400 kg/ha/yr (Aigbekaen *et al.*, 2000; Mesike *et al.*, 2010).

The favourable ecology for cultivation of natural rubber is found in traditional rubber belt, the humid forest belts whose soils are mainly ultisols with pH range between 4 and 5.5. The soils are described as the acid sand belt derived from unconsolidated grits and stones containing clay beds in varying proportions with high amount of rainfall ranging from 1800 mm and 2000 mm (Aigbekaen *et al.*, 2000). Natural rubber are grown in the traditional rubber belts of Edo, Delta, Ondo, Ogun, Abia, Anambra, Akwa-Ibom, Cross River, Imo, Ebonyi, Bayelsa, Rivers States while marginal areas are Southern Kaduna, Taraba and Southern part of Adamawa States which received less of the amount. (Orimoloye, 2011).

Natural rubber can be tapped continuously for 25-35 years, when yields fall to an uneconomical level (Mesike *et al.*, 2010). Rubber production, export and local consumption (Table 1) showed that rubber production increased from 1981- 2019 period with increases in both export and domestic consumption which peaked in 2001- 2010. The increase in production was not as a result of increase in hectares cultivated, but it was because farmers returned to the tapping of abandoned plantations because of the high prices of rubber and favourable government policies like the structural adjustment programme (SAP) in 1986 and the Presidential initiative on natural rubber in 2006.

A warp in production was experienced form 1961- 1970 and 1971- 1980 traced to a number of factors such as unstable government policies as well as crash in world prices of rubber which affects producers (Abolagba *et al.*, 2010; Ubani *et al.*, 2020).

Table 1: Natural Rubber Production (export and local consumption) in Nigeria in tonnes (1961 -2019)

Year	Production	Export	Local Consumption
1961 – 1970	639,250.00	289,835.95	349,414.05
1971 – 1980	601,199.00	272,583.63	328,615.37
1981 – 1990	747,800.00	339,052.52	408,747.48
1991 – 2000	1,226,665.00	556,169.91	670,495.09
2001 – 2010	1,352,774.00	613,347.73	739,426.27
2011 – 2019	1,333,613.00	604,660.13	728,952.87

Source: Authors computation from FAOSTAT 2021

Natural rubber is an economic tree crop in Nigeria and has diversity of uses which include provision of raw materials for agro-based industries, foreign exchange earnings and offers employment to a sizeable segment of the Nigerian farming rural population. Natural rubber was ranked as the fourth most valuable agricultural export commodity in Nigeria after cocoa, groundnut and palm kernel, with 92 percent of natural rubber production exported, making rubber essentially a foreign exchange earner for the national economy and offers employment to a sizeable segment of the Nigerian farming rural population. The usage of rubber is related to its property. The predominant property of solid rubber is its elastic behaviour or deformation by compression or tension. The tyre industry is the major consumer of natural rubber. It is well suited for the manufacture of tyre especially radial, heavy duty and high-speed tyres because of its dynamic qualities such as good tear strength and low heat buildup. Beyond the use of rubber for manufacture of tyres, rubber is used for the manufacture of specific products such as flexible oil resistance pipelines for offshore oil fields, inner tubes of tyres, footwear, bridge pad and building foundation in Earthquake prone areas. The latex concentrate is used for the production of carpet underlay, adhesives, foam, balloons, condoms, and medical accessories such as gloves and catheters. The rubber seed is also used in the manufacture of rubber seed oil, putty and alkyds resins, which find application in the paint, leather industry, soap, skin cream and hair shampoo industries. Furthermore, rubber seed cake extracted from rubber seeds is valuable in livestock feeds while the rubber wood is used for furniture, particleboards and fuel (Abolagba *et al.*, 2003 Umar *et al.*, 2017).

This paper highlighted the major problems of the rubber industry, revival initiatives and suggested policy implication for diversification of the economy.

The problems with Tree Crops Research

Tree Crop research is complex due to long gestation periods for most tree crops in Nigerian Research Institutes unlike other crops that are annual and have one growing season. Natural rubber for instance

takes five to seven years before the commencement of tapping and wide spacing of 6.7 m x 3.34 m. Sole production is a land wasted venture and a disincentive to many farmers (Ajokporise and Akpere, 2010). Idachaba (1999) identified research governance instability, shortage and instability of qualified researchers, policy and institutional instability as factors affecting National Agricultural Research Institutes (NARIs) in Nigeria.

Research Governance Instability

Damage caused by high levels of research staff instability can be controlled if there is continuity in research institute governance, defined rather narrowly for this purpose as the institute's Board of Governors. When research governance instability is added to policy, institutional, funding and staffing instabilities, the result is a convolution of instabilities which makes the challenge of running an effective National Agricultural Research Systems (NARS) truly daunting. Research governance is unstable when there are frequent changes in the Board of Governors. Governing Boards have responsibility for general policy guidelines consistent with government priorities. They also act as custodians of resources allocated by government to the NARS. Most of the instability in NARS/National Research Organization, (NARO) governance is not from the voluntary exit of individual members of the Governing Boards but from the frequent mass dissolution and reconstitution of the Boards. Unlike the private sector, Governing

Board members of research institutes in most SSA countries have a fixed non-overlapping tenure in which members are appointed and removed at the same time by government. This mode of appointing and removing Board members leaves no scope for "institutional memory" in research institute governance. In some instances, NAROs are left for years without Governing Boards, leaving a void in institutionalized research programme and financial accountability.

Shortage and Instability of qualified Agricultural Researchers

The staff instability problem is compounded when those who leave the NARS also tend to be well qualified and experienced researchers. The erosion or inadequate growth of high-calibre research staff in the Research Institutes could have been dealt with if there had been adequate political will and commitment. Individual institute programmes and mandates suffer from the exit of qualified and experienced researchers, though the system-wide losses could be less if staff moved to other institutes and the universities within the NARS. Strong political will and commitment can create the necessary enabling environment to minimize instability of research staff.

Policy instability and Institutional instability

Nigeria does not have a National Agricultural Research Policy. In virtually all the institutes, there is a lack of understanding of what constitutes a National Agricultural Research Policy. There is general confusion on whether such a policy exists, and those NARS leaders and NARO managers who claimed a policy existed were unable to identify it. Generally, there was a tendency to equate research programmes with a National Agricultural Research Policy. A National Agricultural Research Strategy Plan has been produced under the auspices of the World Bank - assisted National Agricultural

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Research Project. The strategy document should ideally have evolved from a general National Agricultural Research Policy frame. The absence of a National Agricultural Research Policy after more than 100 years of government presence in organized agricultural research has provided fertile ground for *ad hoc* programmes and paradigm shifts depending on the preferences of successive governments. This has created room for much program instability. Two levels of instability were identified: first, frequent changes in the macro institutional arrangements for managing the NARS, and second, the many changes in the parent ministry affecting each institute. The confusing institutional arrangements for managing the Nigerian NARS are a direct legacy of the colonial past. Since Nigeria's independence in 1960, agricultural research institutes have been under different supervising ministries. To overcome this problem, there is the need for the creation of NARICOM (National Research Institutes Commission) to cater for research needs of the country.

Attempts were made in the establishment of sheet factory for instance at Urhonigbe Edo State for value addition but was abandoned(Figs 1-7)



Fig1: Entrance to the moribund factory



Fig 2 Side view of the weighing bridge(functional but not used)



Fig 3: A moribund Oven drier converted to a store





Figure4: Inventory of equipment in the abandoned factory



Fig 5: The abandoned sheet factory showing various sections



Fig 6: The moribund sheet factory(l) and conveying rail (r)



Fig 7: Side and front views of the Weigh bridge of the factory (still functional but not in use)
Source: Field Survey,2012

Private estate developers operated process lines with little or no support from the government. Even where such factories exist; epileptic power supply and high cost of fuel rendered them to operate below installed capacities. An example is that of Imoname/Iyayi Rubber Factory Egba in Edo State (Fig 8-13).



Fig 8: Packaged Crumbs for export



Fig 9: Processing of crumb (weighing)



Fig 10: Crumb processing and cleaning



Fig 11: Factory workers



Fig 12: Process line



Fig13: Cleaning process section of the factory

Other problems include produce adulteration For instance the discountenance of rubber produce from Nigeria in World markets was a consequence of deliberate product adulteration was farmers add foreign bodies to rubber lump to attract weight.



Fig 14: Good Rubber lump

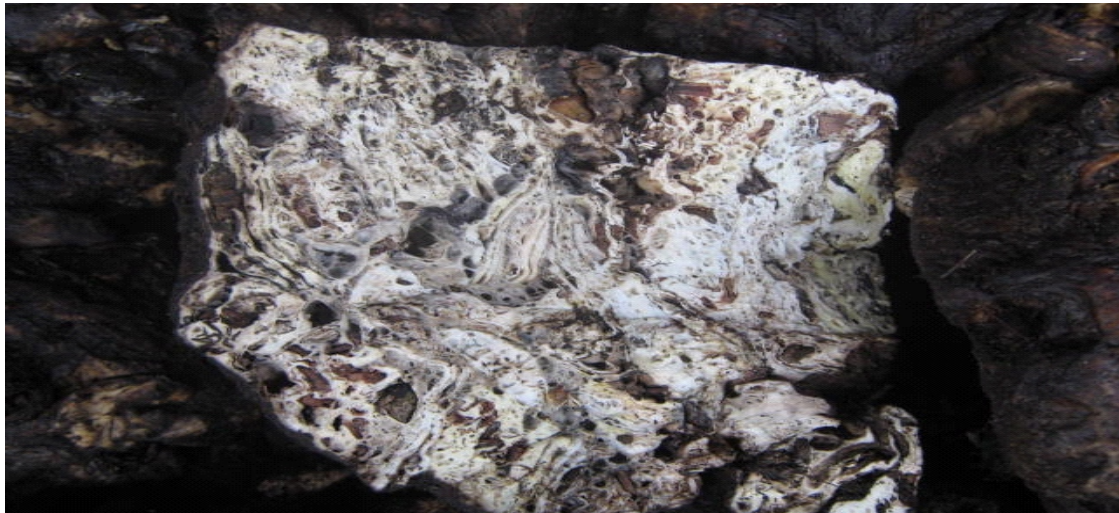


Fig 15: A cut portion of rubber lump to checkmate adulteration

Figure 14 shows good quality rubber lump while Figure 15 shows an adulterated rubber produce. Cutting through rubber lump using knives is a Quality control measure adopted by buyers to checkmate deliberate adulteration by farmers. Figures 16 and 17 show adulterated rubber lump.



Fig 16: Adulterated produce (contaminants like sticks, stone to increase weight)



Fig 17: Rejected rubber lump (as a result of deliberate contamination by farmers)

Policy intervention and Revival Initiative of the Nigerian Rubber Industry

The cultivation of rubber in Nigeria is discouragingly poor and in response to the worrisome performance of the rubber industry, appropriate and revival initiatives. These initiatives: research and technology development and extension delivery, the Presidential initiative on natural rubber, Federal Government of Nigeria/ Rubber Research Institute of Nigeria/ Common Fund for Commodity (FGN/RRIN/CFC) support for rubber and Agricultural Research Outreach Centre/ Agricultural Research Council of Nigeria/ West Africa Agricultural Productivity Programme (AROC/ ARCN/ WAAPP).

Research and Technology Development and Extension Delivery efforts of the Government

The 1951-73 eras showed progress towards establishing Nigeria as a federation accelerated with the submission of proposals for regional self-government. By 1954, the Federal Department of Agricultural Research was created with headquarters at Moor Plantation. The Regions (West, East, and North) quickly established research arms of their Ministries of Agriculture, with headquarters research stations in Moor Plantation, Umudike and Samaru, Zaira, respectively. The maiden World Bank Mission recommended that the federal government should focus on basic research while the regional governments should concentrate on applied research. The dissolution of the West African Research Organization (1962), following the attainment of independence in Anglophone West Africa, resulted in the establishment of three successor institutes by the Research Institutes Act (1964): Cocoa Research Institute of Nigeria (CRIN), Nigerian Institute for Oil Palm Research (NIFOR), and the Nigerian Institute for Trypanosomiasis Research (NITR). RRIN was established by the same Act. The distribution of research institutes and units across ministries created a need for a mechanism for co-ordination. The National Council for Science and Technology (NCST) was created in February 1970 to establish priorities in science and technology in relation to national economic and social

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policy, and advise the federal government on national science policy, general planning and financial allocations and of the results of scientific research in agriculture, industry and social welfare. Other functions were the co-ordination of different agencies involved in the formulation of science policy and the promotion of public confidence in scientific expenditure and an enabling environment conducive to scientific research. To facilitate the co-coordinating role of the NCST, Councils were established to cover research institutes in agriculture, industry, medicine and the natural sciences. The Agricultural Research Council of Nigeria (ARCN) was established by Decree (1971) to co-ordinate all Research Institutes and Research in Agriculture (Idachaba, 1999; Shokpeka and Nwaokocha, 2009).

RRIN was established in 1961 at Iyanomo as Rubber Research Station of the then Western Region and was taken over by the Federal Government of Nigeria in 1973 with a merger of the Demonstration Centre of the then Eastern Nigeria located at Akwete, Abia State by the enactment of the Nigerian Research Institute Act of 1964 and the promulgation of the Agricultural Research Institute Decree of 1973 assuming the name Rubber Research Institute of Nigeria (RRIN) with headquarters at Iyanomo. The Institute is given the following mandate to: conduct research into genetic improvement of rubber and other latex producing plants; improvement of agronomic practices, including planting, cultivation and harvesting techniques; processing, preservation, storage and utilization of rubber producing plants; development of control measures for pests and diseases of rubber producing plants; design and fabrication of simple implements and equipment for rubber production and processing; farming systems in relation to cultivation of latex producing plants; socio-economic problems of their cultivation and utilization and any other problems related to rubber production, processing and utilization. The institute is also mandated to: carry out extension liaison with relevant Federal and State Ministries, primary producers, industries and other users of research results in connection with rubber production, processing and utilization in collaboration with National Agricultural Extension Research and Liaison Services (NAERLS); organize technical and vocational courses in areas relevant to the above; provide laboratory and other technical services to farmers, agro based industries and others needing these services, the Institute is also mandated to collaborate with all other relevant research institutes and organization in carrying out its mandate (RRIN, 1995). One substation for research into rubber is located at Akwete, Abia State and experimental stations (outstations) at Igbotako, Ondo State, Ntak – Nyang, at Akwa Rubber Estate Ltd., Akwa Ibom State and Manchok, Southern Kaduna, Kaduna State (RRIN 2011).

Research efforts were very promising especially in the breeding programme RRIN has made impact on Nigerian rubber yield having advanced from 200- 300 kg per hectare per year of local grove to 3500 kg per hectare per year of RRIN developed clones as against 1600 – 2200 kg/ha/yr imported primary and improved hybrid clones from Malaysia and Sri – Lanka with RRIM series, RRIC series, PB series, GT1 and so on. Some clones of Indonesian origin such as PR and Tjir series and IAN series of Brazil were part of the collection from Malaysia and Sri- Lanka (RRIN 2011). The institute has developed an Integrated Farming systems a most economic and attractive system suitable for small rubber farmers. The vast areas of waste land in between rows of immature / mature rubber are optimally utilized for increased food production and income generation for farmers.

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The introduction of intercropping with arable crops before canopy closure ensures effective utilization of the avenues and labour for maintenance. It has been observed that the multiple cropping in the vast inter row of young rubber plantation holds key to attracting small holders to rubber farming. It has been found to be economically feasible where the farmer obtains revenue from the sales of the crops while waiting for the maturity of the trees before the commencement of tapping. Integrated farming (mini livestock, Honey bee production, snailry) and production of shade tolerant crops such as cocoyam and edible mushroom can be practiced under matured phase of rubber (Esekhade *et al.*, 1996). The planting of rubber with food crops has also been reported to be compatible in Indonesia and Brazilian Amazon Forest (Schroth *et al.*, 2004).

Rubber seed that normally littered the floor of rubber plantation during seed fall can be processed to yield rubber seed oil and rubber seed cake with the designed and fabricated complete rubber seed oil extracting mill, suitable for small-scale farmer. The rubber seed oil is a semi drying oil containing a high percentage (about 78%) of unsaturated fatty acids which makes it useful industrial raw materials for a wide range of products such as putty, detergents, paints etc. RRIN in collaboration with Raw Materials Research and Development Council established a Putty plant for the industrial utilization of rubber seed oil in the production of glazing putty. The putty produced from rubber seed oil has superior binding characteristics than other locally available ones. Other rubber seed oil products include Alkyd resin suitable as binders for solvent borne and water dispersible coatings in paint industry and Liquid detergent and skin cream (RRIN 2011). A technology for conversion of field latex to latex concentrate was developed by RRIN. Latex in its natural form contains 30 - 40% polymer which easily coagulates. With the latex concentrate technology, additives are added to field latex to increase polymer between 45-53%. This adds values to the latex and can be used in the manufacturing of balloons, rubber band, hand glove, catheters and carpet backing adhesives amongst others.

The Presidential Initiative on Natural Rubber

The overall objectives of the presidential initiative on rubber production, utilization and export is to increase both local production and utilization of rubber to the point where Nigeria can export and have enough for domestic use, generate rural employment, increase farmers' income and standard of living as well as ensure food security. The specific objectives of the initiative were to : Increase the production of rubber through rehabilitation, new planting in order to achieve expansion of effective hectares under cultivation; yield improvement using improved clones; addressing both technological and socio - economic constraints militating against increased productivity; diversifying the local use of rubber; expanding the market through provision of infrastructure and exploring of more local and overseas market, provision of more reliable data and information on rubber. The strategies adopted for the implementation of the initiative were the development of estates and smallholders: rehabilitation of plantations under 20 years, total replanting of plantation above 30 years using high yielding and disease resistant clones recommended by Rubber Research Institute of Nigeria (RRIN), Pamol and Michelin. Michelin and Pamol were organizations involved in natural rubber production in Nigeria; intensifying new planting in rubber producing states, expansion of rubber planting into marginal states (Ebonyi, Enugu, Osun, Ekiti, Southern Kaduna); provision of inputs to nucleus estates and smallholders at subsidized price; estates to benefit from the National Agricultural Development Fund (NADF) would constitute the nucleus estates and were required to develop out growers/ small holder scheme within 30 km radius of their catchment areas by providing technical assistance; nucleus estates to establish new bud wood gardens, states/ farmers to

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be free to adopt any of the four models for the smallholders/ out growers development schemes and encouraging intercropping with crops like cassava, pineapple, beans, maize, melon etc before canopy closure and livestock production after canopy closure as a means of addressing long gestation problem.

The seedling and field-planting target of 180,000,000 certified rubber seedlings for 360,000 hectares spread over a 12-year period (2006 – 2018) was proposed to cover the following States: Delta, Edo, Abia, Imo, Rivers, Akwa Ibom, Cross River, Bayelsa, Anambra, Oyo, Ondo, Ogun, Taraba, Ebonyi, Osun, Ekiti, Southern Kaduna, Rubber Research Institute of Nigeria, RRIN. To meet the presidential target for seedling production, 14 agencies (private sector participants) screened and certified by RRIN/ National Agricultural Centre for Genetic Research and Biotechnology; NACGRAB/ Federal Department of Agriculture; FDA and added to the existing 6 (RRIN, Pamol, Michelin, Okomu, Ogun State Tree Crops Company, Ikenne; (OSTCCI) and Akwa Ibom) raising the certified seedling producers to twenty. Four different models for rubber seedling uptake in operation in Nigeria have also been proposed as useful tools for successful take off. These models include: Model one involves the independent or unattached smallholder cooperative farmers owning one hectare and staying within 30 km radius. These farmers can purchase planting materials at any nursery nearest to them. Model two often referred to as the Akwa Ibom model (community plantation development scheme; CPDS) involving farmers engaged in community plantation development programme. In this case each participant/ land owner registers with N100.00 while State Government pays for land preparations, planting and farm management for a period of 6 – 7 years before handing over to the owners for further management, exploitation and marketing. The government recoups its expenditure by collecting revenue of N50.00/ tree/yr for rubber and cocoa, N100.00 for oil palm for 15 years. The Okomu model – The farmers/land owners also get registered and company pays for land preparation, planting and other initial farm operations.

The harvested products are supplied to the company by participants or out growers at competitive price. Participants receive only stipends every year for their sustenance pending when the company has fully recovered its costs of the programme. Michelin Model is popular in West African countries (Ghana, Gabon, Cote d'Ivoire). Participating farmers are identified before being registered. Seedlings are produced by the nucleus estates and given out to farmers at subsidized cost. Land preparation, planting and maintenance are undertaken by the farmers who are provided on farm technical advice. Other inputs are given to the farmer at cost. The farmer eventually signs a contract with the nucleus estate for the sale of rubber (coagula or latex) at guaranteed minimum price. The Presidential Initiative on Rubber is jointly funded by the Federal Government of Nigeria (25%); State government (30%); Local Government (5%); private stakeholders and Donor agency (30 and 10%) respectively. The Socio- economic benefits of the initiative is the provision of jobs, feeder roads, water supply, improved living standard, usefully engaging youths and food security. It is anticipated to raise revenue through local sale: N1.056 billion in 2014 to N35.604 billion in 2025 while export revenue of N3.001 billion in 2014 to N101.304 billion in 2025. It is expected to be sustainable and will operate partly on cost recovery basis particularly with regards to proceeds from sales of seedlings ((PIR, 2006).

For example, seedling production as well as demand and supply to farmers prior to and after the introduction of the Presidential Initiative on natural rubber (PIR) (Tables 2 and 3) revealed a 179.41 %

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increase in production of root stock (seedlings) from 340,000 to 950,000, while seedlings budded rose from 250,632 to 331,630 (32.32%), budding success also increased from 170,000 to 257,755 represented by 51.62% respectively. Out of the rootstock raised prior to PIR, only 73.72% were budded with a budding success of 67.83% while it was 34.98% after PIR with budding success of 77.72%. Demand for planting materials also increased from 213,037 to 871,054 (308.87%), 61.07% (130,094) and 20.08% (174,944) were supplied before and after the initiative.

Table 2: Seedling production, budding and budding success before the introduction of PIR

Year	Seedlings raised	Seedlings budded	Success	Demand	Supply
2004	150,000	86,592	56,000	54,210	44,580
2005	100,000	96,040	62,000	72,235	38,628
2006	90,000	68,000	52,000	86,592	48,886
	?340,000	?250632	?170,000	?213,037	?130,094

Source: RRIN (2011).

Table 3: Seedling production, budding and budding success after the introduction of PIR

Year	Seedlings raised	Seedlings budded	Success	Demand	Supply
2007	250,000	100,000	75,000	111,054	62,475
2008	350,000	120,576	96,000	120,000	82,000
2009	350,000	111,054	86,755	640,000	30,469
	?950,000	?331,630	?257,755	?871,054	?174,944

Source: RRIN (2011).

The phenomenal increase was a consequence of the introduction of the Presidential Initiative on natural Rubber by the Federal Government of Nigeria in 2006 which led to the discovery for the production of natural rubber in marginal areas of northern part of the country (southern Kaduna, Kaduna State, southern part of Adamawa State and Taraba State) respectively. Subsidy on planting materials was a propelling factor for the increased demand for planting materials. The initiative could not be sustained due to policy instability of the government.

FGN/RRIN/CFC support for Rubber

In August 2009, RRIN launched the Project with support from Common Fund for Commodities (CFC) implementing a four - year project which became fully operational in 2010 and to wind up in 2014. Government of Nigeria provided counterpart contributions with International Centre for Research in Agro forestry (ICRAF) as the Project Executing Agency while International Rubber Study Group (IRSG) as the Supervisory Body. The project objectives were amongst others to produce quality rubber clones for farmers; integrate high value arable crops (melon, Cassava, Maize etc) with rubber; integrate shade tolerant medicinal plants and Mini-livestock during mature phase to diversify farmers' incomes. Others include integrate high value agro-forestry tree crops and medicinal plants in rubber-based; Agro forestry in model farms; enhance effectiveness of Extension Officers through capacity building and promote uptake of project results. The project states included Akwa Ibom, Delta, Edo, Ogun and Kaduna States.

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Achievements of component 1 of the project included a five hectare RRIN Central Nursery Iyanomo Edo State for raising improved rubber planting materials. Irrigation facilities were installed for Root stock nurseries to provide all year round budding operations for the provision of improved planting materials. Component 5 of the project recorded successes in the conduct of Farmers' Training Workshop on Production and Integration of High Value Tree Crops, Medicinal plants, Arable Crops, and Mini-Livestock (snail farming, beekeeping, rabbit production) with Rubber was organized by RRIN as part of collaborative efforts of the joint CFC, IRSG, RRIN and ICRAF rubber agro forestry project in Nigeria. Also, 50 representatives of farmers from the five participating States, (Edo, Delta, Ogun, Akwa Ibom and Kaduna), attended the workshop.

Agricultural Research Outreach Centre/ARCN/WAAPP

An effective and well coordinated agricultural service remains the main delivery systems for introducing new knowledge and technologies to farmers in order to improve their livelihood. In attempt to address these challenges and facilitate the dissemination of improved agricultural technologies, the World Bank assisted programme the National Agricultural Research Project (NARP) adopted the village concept in 1996. The concept was introduced for developing and evaluating technologies emanating from the NARIs by conducting their OFAR in identified adopted villages. Each Institute was to identify two communities in their mandate areas and select farmers who were willing to put their technologies on their fields. The villages were to serve as show rooms for the conviction of intending farmers and other end users on the viability of the technologies being promoted. In realization of the usefulness of this concept, ARCN demonstrated renewed vigour in its implementation and expanded the concept to cover NARIs and FCAs (Federal Colleges of Agriculture) were both expected to establish outreach centres.

Apart from establishing adopted villages in which there would be research outreach centres, NARIs and FCAs were to identify two secondary schools around them (20 km radius) for the purpose of establishing AROCs. The main purpose of this is to ensure that impact of agricultural research and training is felt in these schools. NARIs and FCAs are therefore requested to ensure the following in each of the schools: a resource centre with up to date information on various aspect of agriculture; Provision of agricultural bulletins, guides, CDs, videos, text books and other information materials at the centres' Empower the schools with relevant technologies and facilities; Promote modern agriculture in the school farm; Promote value addition in school agriculture; training and retraining of Agricultural Science/Home Economics teachers, attachment programme for agricultural science teachers ; practical training and demonstration for students; Formation of the students into Young farmers Clubs and Organize excursion for students.

Implementation of AROCs in secondary schools is expected to achieve amongst others increased interest among secondary school students in agriculture and home economics; increased number of students taking agricultural science and home economics in the WAEC and NECO examinations; increased percentage of the school graduates who read agriculture in tertiary institutions; increased percentage of the school graduates who go into agriculture as a business and increased adoption of improved technologies in school farms.

Diverted attention of community members as a result of crude oil prospect in the community during

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this period and the entrance of an oil company into the community with the attendant provision of bore holes, maternity centre and land compensation further reduced their interest in farming and paucity of funds and also inadequate mobility for the desk officers to the adopted villages were the major setback of the project. Most often, officers use their personal cars and fuel for some of the runs.

Conclusion and Policy implication

Attempts were made to develop the natural rubber industry for sustained production for both local and foreign consumption to enable the country earn foreign exchange, create jobs for the teeming rural populace and provision of raw materials for industries. Good as these policies were and if not sustained will be a mere illusion. The current economic meltdown being experienced in the country is glaring evidence on successive Nigerian governments' lack of policy foresight on economic diversification. The crash in crude oil prices in the World market is taking its toll on the country's economy. The only solution is for all the tiers of government to go back to agricultural sector which was the main financier of the economy before the discovery of crude oil.

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CHAPTER FOURTEEN

**Impact of Work Force Diversity on
Job Performance of Selected Insurance
Firms in Abeokuta Ogun State, Nigeria**

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Abstract

Though there have been several research studies done with regard to gender diversity, very few have focused on analyzing the relationship between acceptance of gender diversity among the employees, diversity practices and programs adopted by the insurance industry in Nigeria. Hence, this study investigated the impact of work force diversity (age diversity, gender diversity, educational diversity and ethnicity diversity) on the job performance of selected insurance firms in Abeokuta Ogun State, Nigeria. The study adopted survey research design. The total population of the study was 170 management staff of the selected insurance companies operating in Ogun State, Nigeria. A structured questionnaire was adapted and validated for data collection. Data were analysed using the descriptive and inferential analysis (correlation and multiple regression analysis). Findings revealed that work force diversity affect job performance of selected insurance companies in Ogun State, Nigeria ($Adj.R^2 = 0.374$, $F_{(4,161)} = 24.918$, $p < 0.05$). The study concluded that workforce diversity affect job performance of selected insurance companies in Abeokuta, Ogun State, Nigeria. The study recommended that Managements of Insurance companies should uphold and continue to promote diversity policies and practices in its operations given the importance and benefits that diversity provides to the organization. Management should also ensure that employees that showcase behaviours which suppose diversity management and promotes better working relationships are rewarded.

Keywords: *Age diversity, Educational Diversity, Ethnicity Diversity, Gender Diversity, Job Performance, Workforce Diversity*

Background to the Study

The world over, employee diversity has been perceptible with varied responses from country to country. The European Commission (EC) has proposed that their member states ensure women representation in the public listed companies of 30% and 40% by 2015 and 2016 respectively (Busolo, 2017). In the United States of America, Kamonjoh (2015) reports that a tremendous increase in boardroom diversity of United States corporations has been recorded over the last decade as a result of the demographic aspects such as race, ethnicity, gender, age, religion and level of education. Japan's Ministry of Labour and Welfare estimated Japan's women representation was at 48.3% (Magoshi and Chang, 2018). More so, the Insurance sector globally plays a crucial role in the economic and social growth of every country. Insurance providers mitigate personal and company costs by reducing the effects of losses, reduction in fear and insecurity and availability of jobs.

Despite the advantages of insurance policies for enterprises and personal growth, the business as a whole is in the red by average economic benefit, with large output gaps between the profitability carriers and the rest of the pack (Kotanko *et al.*, 2019). As insurers struggle to retain growth, the pressure to improve employee's job output through workforce diversity has become an urgent priority in achieving a superior performance in the hyper-competitive and dynamic environment. The diversity of the workforce in companies is concerned with the diverse capabilities that each employee brings into the company. Successful companies have been seen to be able to use enormous resources only to ensure that they have handled diversity in their workplaces. In the last 50 years, diversity has been seen as lawful in countries like the US, where institutions have been barred by statute from discriminating against any citizen on any basis. However, in recent years, corporations have learned that workforce diversity is not only a legal concern, but a philosophy that must be accepted in every enterprise in order for it to operate effectively (Bedi, Lakra and Gupta, 2014).

The world's increasing globalization needs a lot of interaction among people from various backgrounds than ever before. This is so because, individuals no longer live and work in narrow surroundings; as they are currently a part of a worldwide economy competing in nearly all part of the world (Patel, 2016). On these grounds, organizations are aiming to become more diversified in order to gain competitive advantage by becoming more creative, innovative and open to useful change. Today business workplace is changing at an increased speed and the change in the employees' demographics, increase of jobs in the economy, continuing growth of the globalization and requirement for efficient and effective collaboration have surfaced as significant forces driving the importance of diversity in organizations.

Statement of Problem

Not many authors have delved into work force diversity as it affects job performance especially in the Nigerian insurance sector. Some that exist, focused more on diversity effect on job performance, not so much have been done to inspect the effect of work force diversity and employees' performance which in turn improves the entire organizational performance in the Nigerian insurance sector (Kossek, Lobel and Brown, 2016; Powell, 2011). Few of such studies that exist, have failed to deliver detailed examination of what workforce diversity is. Further, in larger organisations, there are more diversified age groups, from teenagers to senior citizens (Zwick *et al.*, 2012). Similarly, Al-Ahmad and Al-Khawlani (2017) referred that workforce diversity in the workplace may lead to a lack of communication and conflict if employers fail to manage it, and thus to the performance of employees.

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Also, Jehn and Bezrukova (2014) state that the trend of having different work functions and departments in an organization that has different cultures, adds a strong element of cultural diversity to today's workgroups in many organizations. The improved association and interface of persons from various background as an upshot of better economic and administrative structures have put most organizations under pressure to embrace workplace diversity. In the last decades, those organizational barriers that hinder women from advancing to the top in their career have been a vital area in organizational research. Singh and Vinnicombe (2014) in their study discovered that women are almost if not completely absent when it comes to occupying senior positions in organizations. However, male directors often form an elite group at the top of the corporate world and only very few women are able to breakthrough these glass ceiling into this elite group, despite making inroads into middle management. This point out that gender in the board of directors in some big organization is a barrier for career advancement. Singh and Vinnicombe (2014) argued that this is a matter of concern, because the talents of women are not being fully utilized. More so, educational background is significant in explaining employee performance when employees with different educational levels or background works together. Those with higher education tended to perform better. However, many corporate organizations, particularly in the insurance industry in Nigeria, have failed to recognize the critical relevance of educational diversity in overall organizational performance, which has hampered business growth. It is in the light of the identified problems above, and to bridge the gap in body of existing literature that this study intends to examine the effect of workforce diversity on job performance of selected insurance companies in Abeokuta Ogun state, Nigeria.

Research Objectives

The main objective of this study is to examine the impact of workforce diversity on job performance of selected insurance companies in Abeokuta Ogun state, Nigeria.

The specific objectives are to:

- i. Evaluate the relationship between age diversity and job performance of the selected insurance firms.
- ii. Determine the relationship between gender diversity and job performance of the selected insurance firms.
- iii. Investigate the relationship between educational diversity and job performance of the selected insurance firms.
- iv. Investigate the relationship between ethnicity diversity and job performance of the selected insurance firms.

Research Questions

This study sought to answer the following questions:

- i. What is the relationship between age diversity and job performance of the selected insurance firms?
- ii. What is the relationship between gender diversity and job performance of the selected insurance firms?
- iii. In what way does educational diversity relate with job performance of the selected insurance firms?
- iv. What is the relationship that exist between ethnicity diversity and job performance of the selected insurance firms?

- v. In what way does workforce diversity affect job performance of selected insurance companies in Ogun state, Nigeria?

Research Hypothesis

In line with the objectives of this study and in search for answers to the questions raised above, the following hypotheses were postulated:

- i. H₀₁: Age diversity have no significant relationship with job performance of the selected insurance firms.
- ii. H₀₂: There is no significant relationship between gender diversity and job performance of the selected insurance firms.
- iii. H₀₃: Educational diversity do not have significant relationship with job performance of the selected insurance firms.
- iv. H₀₄: Ethnicity diversity do not have significant relationship with job performance of the selected insurance firms.
- v. H₀₅: Workforce diversity does not affect job performance of selected insurance firm.

Review of Related Literature

Workforce Diversity

Workforce diversity mentions the employee's specific similarities and differences. It views for individualism that comprises age, working environment, gender, perceptions, ethnicity, marital status, region, work experience, sexual alignment, income, nationality with each other, which support organizational essential values (Kyalo, 2015). Dessler (2011) defined workforce diversity as the multiple demographic characteristics that characterize workforce in the organization, particularly in terms of gender, culture, size, national origin, age, religion, etc. While Wambui *et al.* (2013) defined workforce diversity as demographic, physical, biological, social and psychological differences that make a difference between people. Mor Barak (2011) defines workforce diversity as the division of workforce into different categories such as – ethnicity, gender, race, size, age, disability – that a) have a perceived commonality within a national and cultural context and that b) influence possibly either detrimental or advantageous the employment outcomes such as job opportunities, treatment in the workplace and promotion prospects regardless of job-related skills (Mohammad and Mohammad, 2019).

Age Diversity

Age diversity is a shared phenomenon that is present in nearly all groupings, such as families, higher institutions, sport teams, and work or team groups with members of varying ages (Kunze, Boehm, & Bruch, 2013). Workforce is unique in its generational diversity, which presents new challenges to organizations attempting to attract, retain, manage, and motivate quality employees. Each generation believes that its strengths are unique and they do not enhance those of other generations (Rowe, 2010). Where age disparity is exercised, advantages accrue to both the company and staff. Having an age that is complex produces and builds healthier working relationships and strengthens social harmony for all. Age stereotypes are characteristics offered to individuals that belong to a particular age group. They are meant to guide individuals during the process of social interactions (Odhiambo, Gachoka, and Rambo, 2018).

Gender Diversity

Powell (2011) defined gender as the physiological inference of a someone being either male or female, like expectations and beliefs regarding what kind of attitudes, behaviours, values, knowledge, skills, and interests areas are more suitable for or typical of one sex than the other. The study of gender diversity focuses on how individuals believe that males and females differ (Akpakip, 2017). These gender variations influence the manner in which individuals react to the behaviours of others in the work settings or any other group coalition. Gender diversities are visible in prejudice, stereotypes, and discrimination (Akpakip, 2017).

Educational Diversity

According to Recadina and Ouma (2017), educational diversity refers to the proportion of persons with professional skills in an organization. Kagzi and Guha (2018) explained professional diversity in relation to education which can be examined in two ways. First, is to measure the level of education (Ararat, *et. al.*, 2015) which refers to the height of educational qualifications of employees within an organization. The second way is to measure the stream or nature of education of employees within an organization (Rose, 2015) in relation to the different fields of study represented by the employees.

Ethnicity Diversity

In Nigeria, ethnicity is the most salient dimension of diversity. This is due to the fact that the nation is highly ethnically fragmented with each group clamoring for recognition. Ethnicity could be better understood through the concept of an ethnic group, which is a group of people whose members identify with each other through a common heritage (Banks, 2016). Ethnicity also encompasses the behaviour of ethnic groups. While all these variables need not be present before a group is so defined, the important thing is that such a group is classified or categorized as having a common identity that distinguishes it from others. It is this classification by powerful agencies such as state, religious institutions and the intelligentsia such as local ethnic historians that objectifies the ethnic group, often set in motion processes of self-identification or affirmation and recognition by others (Ukiwo, 2015).

Job Performance

In a dynamic environment of much transformation and change, competitive organizations try to provide high service quality to their customers or stakeholders (Al-Hawary and AL-Hamwan, 2017). Durga (2017) described performance as the act of carrying out a mission or achieving a goal. Job performance, he continues, is described as an employee's ability to successfully fulfill his or her job requirements or discharge his or her duties in order to produce positive results. Organizations operating in volatile environments also recognize that they must provide services in line with the needs and expectations of stakeholders. Successful organizations need to emphasize the quality of services provided to both internal and external customers (Mohammad and Mohammad, 2019). These organizations are conscious enough to anticipate the changing needs of their customers, to focus on their organizational capabilities and provide high-quality services, and to take care of the quality of internal service as a tool for competitive advantage. Therefore, the work performance of the employee is crucial for service organizations and the high performance among employees is a major challenge to manage the provision of excellent services to customers at all levels (Mohammad and Mohammad, 2019).

Theoretical Review

Stakeholder Theory (1984)

The stakeholder theory was propounded by Freeman (1984). The underlying assumption is that a business's create value for stakeholders and not only the shareholders. The theory balances the divergent interest between internal and external stakeholders. It further aligns the interest of the critical stakeholders with interests of external and passive shareholders. A key tenet of the theory holds that firms depend on stakeholders for survival because stakeholders provide critical material or immaterial resources necessary for a firm's success (Sumedrea, 2016). There have been criticisms of the theory such as the works of Scherer and Patzer (2011) stating it lacks specificity with much focus on creating value for stakeholders without attention on what it means to create value and how it can be measured. The stakeholder theory holds that the success or otherwise (measured through job performance indices) of a company depends on how well the company fulfils its contracts and obligations with its stakeholders. Larsson and Oloffson, (2017) noted that the workforce play a vital role to balance the management's plans with the interest of multiple stakeholders connected with the company.

Resource Dependency Theory (1978)

This theory was developed by Pfeffer and Salancik in 1978. This theory hypothesized the mutual interaction between organizations in order to support the exchange of resources. The major argument of the resource dependence theory is that organizations attempt to exert control over their environment by co-opting the resources needed to survive (Pfeffer and Salancik, 2003). Resource dependence theory is based on three assumptions. First is that organizations are assumed to be comprised of internal and external coalitions which emerge from social exchanges that are formed to influence and control behaviour. Secondly, the environment is assumed to contain scarce and valued resources essential to organizational survival. As such, the environment poses the problem of organizations facing uncertainty in resource acquisition and thirdly, organizations are assumed to work toward two related objectives: acquiring control over resources that minimize their dependence on other organizations and control over resources that maximize the dependence of other organizations on themselves. Attaining either objective is thought to affect the exchange between organizations, thereby affecting an organization's power (Jamali, Safiedinne and Rabbath, 2008).

Empirical Review

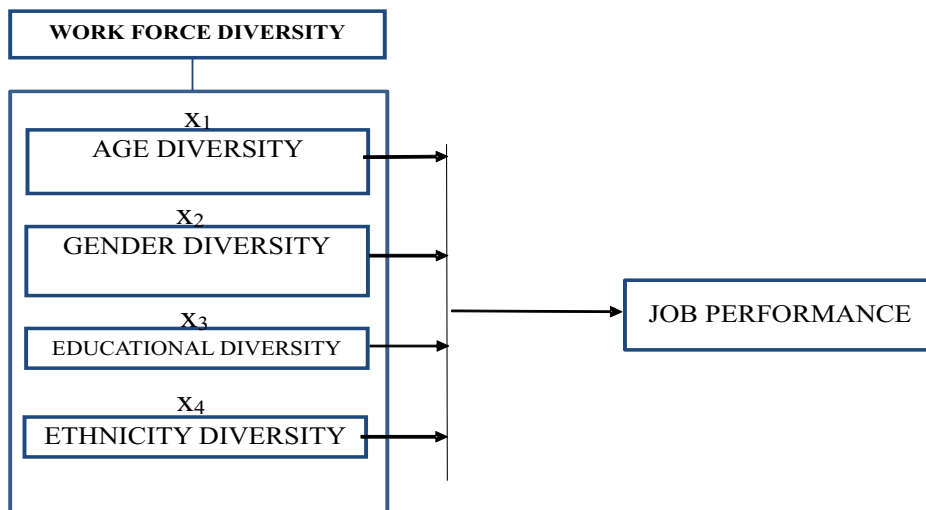
Workforce Diversity and Job Performance

Researchers dealt with the workforce diversity in research and analysis by studying its relationship with various managerial concepts. Obamiro *et al.*, (2019) discovered that gender diversity correlate with job satisfaction at a value of $r = 0.891$, while ethnic diversity correlate with employee intention to quit at a value of $r = 0.825$. The results showed a strong relationship between workforce diversity variables and employee performance of First Bank of Nigeria Plc. Alimosho branches. The study recommended that management should continue to promote equal employment and opportunity for career growth for all gender and should improve cultural awareness of the employees through social interaction. Kramaric, Aleksic and Pejic-Bach (2018) concluded that gender diversity at the top positions is not critical for financial success. Specifically, it is established that women acting as presidents of supervisory board deteriorate insurer's performance measured by return on assets (ROA). This is also the case when more women are present in the board of directors. Moreover, the

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findings of the model measuring performance by both ROA and return on equity demonstrate that financial performance of insurance companies is negatively influenced by the number of members of the board of directors. Akinnusi *et al.*, (2017) emphasized the concept and importance of workforce diversity, especially the workforce diversity in the workplace in Nigeria. He pointed out that the practice of managing workforce cannot be separated from the social, cultural, economic, political and legal environments of the society. Mercy (2012) investigates the effects of workforce diversity management on employee performance in the banking industry in Kenya. Hafizah and Faiza (2015) found that languages and tribe, cultures and values impact on performance of the organization and Education diversity has positive relation with efficiency and effectiveness. Mohammad and Mohammad (2019) also suggests that diversity can benefit agencies by increasing individual and organizational performance.

Conceptual Model



Source: Researchers’ Model, (2022)

Methodology

Research Design

This study adopted a survey research design. This is a method of collecting information or data as reported by individuals. The target population of the study consist one hundred and seventy (170) employees of the selected insurance companies in Abeokuta, Ogun state, as shown in the table below:

Table 1: List of Selected Unlisted Insurance Companies in Ogun state, Nigeria

S/N	Company Name	Year of Est.	No of Branches in Abeokuta Ogun state	Target Population
1	Leadway Assurance Ltd	1970	2	57
2	Capital Express Assurance Ltd	2000	2	42
3	FBNInsurance Ltd	2010	3	39
4	NICON Insurance Limited	2005	2	22
5	Anchor Insurance Company Ltd	1989	1	10
	Total			170

Source: Respective Annual Reports, 2019; Author’s Compilation, 2021

The study adopted the total enumeration technique. This method of determination was adopted due to the small target population of the study. The adoption of this technique is consistent with related studies reviewed (Ghasemi and AbRasak, 2016; Onyali and Okerekeoti, 2018). This technique eliminates potential bias and increases the sampling precision for generalization of the findings of the study. Consequently, the sample size for this study is one hundred and seventy (170) employees of the selected insurance companies in Abeokuta, Ogun state. A breakdown of the target respondents per insurance company are as stated in Table 2

Table 2: Sample Size Distribution According to the Insurance Firms

S/N	Company	Population
1	Leadway Assurance Ltd	57
2	Capital Express Assurance Ltd	42
3	FBNInsurance Ltd	39
4	NICON Insurance Limited	22
5	Anchor Insurance Company Ltd	10
	Total	170

Source: Researcher’s Field Computation (2021)

A well-structured, adapted and close-ended questionnaire was used as the research instrument for this study. Data analysis for this study was done in two stages: the descriptive and inferential analysis (correlation and regression analysis). The descriptive analysis was used to analyse the demographic characteristics of the respondents and other variables that were not hypothesized. Further, correlation and regression method of analysis was used to test the relationship between the independent variable and respective dependent variables as stated in Hypotheses one, two, three, four and five in order to understand the strength and direction of the relationship, as utilized by Akpakip (2017) and Gikonyo (2017).

This study has two (2) variables which include the dependent and independent variables. The independent variable is work force diversity measured by age diversity, gender diversity, educational

diversity and ethnicity diversity while the dependent variable is job performance. The model for the variables is denoted in the following equations below;

Y = Dependent Variable
 X = Independent Variable

Where;

Y = Job Performance
 X = Work force Diversity

$X = (x_1, x_2, x_3, x_4)$

Where;

Y = Job Performance (JP)

And,

X = Workforce Diversity (WD)

x_1 = Age Diversity (AD)

x_2 = Gender Diversity (GD)

x_3 = Educational Diversity (EDD)

x_4 = Ethnicity Diversity (ED)

Regression Models:

Hypothesis One

$JP = f(AD)$ (eq.i)

Hypothesis Two

$JP = f(GD)$ (eq.ii)

Hypothesis Three

$JP = f(EDD)$ (eq.iii)

Hypothesis Four

$JP = f(ED)$ (eq.iv)

Hypothesis Five

$Y = f(x_1, x_2, x_3, x_4)$

$JP = \beta_0 + \beta_1 AD + \beta_2 GD + \beta_3 EDD + \beta_4 ED + e_i$ (eq.v)

Analysis and Interpretation

The study is a census survey hence, the total target population of the study was one hundred and seventy (170) employees of the selected insurance companies in Abeokuta, Ogun state. Therefore a total of one hundred and seventy (170) copies of questionnaire were distributed to all the employees of the selected insurance companies in Abeokuta, Ogun state buta total of 161 copies are properly filled and retrieved. This represent 95% response rate and it is however considered a successful response rate and acceptable to make reliable and accurate conclusions on the study objectives. The Table below shows the distribution of questionnaire.

Table 3: Demographic Profiles

S/N	Variable	Categories	Frequency	Percentage
1	Gender	Male	98	61%
		Female	63	39%
2	Age	25 – 35 years	31	19%
		36 – 45 years	56	35%
		46 – 55 years	36	22%
		56 – 65 years	27	18%
		66 – 75 years	7	4%
		76 and above	4	2%
3	Marital Status	Married	95	59%
		Single	64	40%
		Divorced	2	1%
4	Highest Educational Qualification	PhD	3	2%
		M.Sc./MBA/MPhil	7	4%
		B.Sc./HND	102	63%
		OND/NCE	37	23%
		SSCE	12	7%
5	Years of experience	Below 5 years	87	54%
		5 – 10 years	59	37%
		11 – 15 years	12	7%
		16 – 40 years	3	2%

Source: Authors' computation, (2022)

Interpretation: Table 3 presents the demographic characteristics of the employees of the selected insurance companies in Abeokuta, Ogun state. Employees were asked to indicate their gender. Table 3 revealed that that 61% of the respondents were male while 39% of the respondents were female. This implies that the selected insurance companies in Abeokuta, Ogun state welcomes gender diversity. Age of the respondents: Table 4.2 shows that 31 (19%) of the respondents falls within the age bracket of 25-35, 56 (35%) of the respondents falls within the age bracket of 36-45, 36 (22%) of the respondents falls within the age bracket of 46-55, 27 (18%) of the respondents falls within the age bracket of 56-65, 7 (4%) of the respondents falls within the age bracket of 66-75, while 4 (72%) of the respondents falls within the age bracket of 76 and above. This analysis revealed that most of the respondents were within the age bracket of 36-45 years.

Marital Status: Table 3: shows that 95 (59%) of the respondents were married, 64 (40%) of our respondents were single, and 2 (1%) of the respondents were divorced. This analysis revealed that most of the respondents were married.

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Educational Qualification: Table 3 shows that 3 (2%) of the respondents were PhD holders, 7 (4%) of the respondents were M.Sc./MBA/MPhil holders, 102 (63%) of the respondents were B.Sc./HND holders, 37 (23%) of our respondents were OND/NCE holders while 12 (7%) of the respondents were SSCE/ GCE holder among the respondents.

Work Experience of Respondents: Table 3 shows that 87 (54%) of the respondents have below 5years working experience, 59 (37%) of the respondents have 5-10 years working experience, 12 (7%) of the respondents have 11-15 years working experience while 3 (2%) have 16 and above years working experience. This states that majority of the respondents have been working with the selected insurance companies for about 5 years.

Hypothesis Testing

Statement of Hypothesis:

H₀₁: Age diversity have no significant relationship with job performance of the selected insurance firms.

Correlation Coefficient for Age Diversity and Job Performance

			Age Diversity	Job Performance
Spearman's rho	Age Diversity	Correlation Coefficient	1.000	.972**
		Sig. (2-tailed)	.	.000
		N	161	161
	Job Performance	Correlation Coefficient	.972**	1.000
		Sig. (2-tailed)	.000	.
		N	161	161

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

H₀₂: There is no significant relationship between gender diversity and job performance of the selected insurance firms.

Correlation Coefficient for Gender Diversity and Job Performance

			Gender Diversity	Job Performance
Spearman's rho	Gender Diversity	Correlation Coefficient	1.000	.571**
		Sig. (2-tailed)	.	.000
		N	161	161
	Job Performance	Correlation Coefficient	.571**	1.000
		Sig. (2-tailed)	.000	.
		N	161	161

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

H₀₃: Educational diversity do not have significant relationship with job performance of the selected insurance firms.

Correlation Coefficient for Educational Diversity and Job Performance

			Educational Diversity	Job Performance
Spearman's rho	Educational Diversity	Correlation Coefficient	1.000	.614**
		Sig. (2-tailed)	.	.000
		N	161	161
	Job Performance	Correlation Coefficient	.614**	1.000
		Sig. (2-tailed)	.000	.
		N	161	161

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

Ho4: Ethnicity diversity do not have significant relationship with job performance of the selected insurance firms.

Table 4: Correlation Coefficient for Ethnicity Diversity and Job Performance

			Ethnicity Diversity	Job Performance
Spearman's rho	Ethnicity Diversity	Correlation Coefficient	1.000	.580**
		Sig. (2-tailed)	.	.000
		N	161	161
	Job Performance	Correlation Coefficient	.580**	1.000
		Sig. (2-tailed)	.000	.
		N	161	161

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

H₀₅ Workforce diversity does not affect job performance of selected insurance firm.

Table 5: Model Summary of the Multiple Regression Analysis of the of Relative Effect of Work force Diversity on Job Performance of Selected Insurance Companies in Abeokuta, Ogun State, Nigeria.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.624 ^a	.390	.374	.93645

a. Predictors: (Constant), Age Diversity, Gender Diversity, Educational Diversity, Ethnicity Diversity

Source: Researcher's Field Survey Result (2022).

Table 6: Regression Coefficients of Relative Effect of Workforce Diversity Components on the job performance of selected insurance companies in Abeokuta, Ogun state, Nigeria

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.697	.182		3.831	.000
	Age Div.	.101	.088	.116	1.145	.044
	Gender Div.	.165	.095	.175	1.731	.000
	Educational Div.	.179	.094	.187	1.906	.018
	Ethnicity Div.	.274	.122	.241	2.240	.012

a. Dependent Variable: Job Performance

Source: Researcher’s Field Survey Result (2022)

Discussion of Findings

Objective 1: the result of objective one ascertains that there is a strong significant relationship between age diversity and job performance in the selected insurance firms in Abeokuta, Ogun state with the spearman coefficient of 0.972. The findings show that employee performs better when they are included in the decision making process irrespective of age differences. This is in line with the findings of Wegge, Roth, Kanfer, Neubach, and Schmidt (2008). From the responds gathered, employees said they feel comfortable working with either older or younger employees. Others feels positive about being involved in teams that consist of employees with varying ages as this improves their performance. This finding disagrees with the result of Weiliang, Mun, Fong, and Yuan (2011). A negative effect of age diversity and employee performance could be as a result of the assumption that older employees may be less efficient and effective because of deteriorating strength due to age (Schlick, Frieling, and Wegge, 2013).

Objective 2: the summary is to prove if the research question two was answered. Research question two was to find out if there is a significant relationship between gender diversity and job performance. The result of objective two confirms that there is a moderate positive relationship between gender diversity and job performance as shown in table 25 with a spearman coefficient of 0.571. Therefore, employment of both genders in the organization has improved job performance. This result is in line with the findings of Weiliang, Mun, Fong, and Yuan (2011); Baligasima (2013); Raaza-Naqvi, Ishtiaq, Kanwai, Butt, and Nawaz (2013). However, negative attitudes like stereoptype, prejudice, discrimination, sexual harrassment, etc. on and against opposite gender can account for the negative effect of gender diveristy on employee performance.

Objective 3: the aim was to inspect the relationship between educational diversity and employee job performance. Testing the hypothesis using spearman correlation, it was discovered from the analysis as indicated in Table 4.26 that the correlations between educational diversity and job performance is statistically (0.614) significant at 0.01 level. This reason for this is explained by the findings of Cohen and Bailey (2001) that though educational diversity enhances performance however, it can negatively

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affect group cohesion. Knight, Pearce, Smith, Olian, Sims, and Smith (2009) said employees may have the different knowledge and experience they need for effective decision making however, educational diversity can bring about distress and argument when employees are unable to build consensus, it can also reduce cohesion in the workplace.

Objective 4: the aim was to examine the relationship between ethnic diversity and job performance. The alternative hypothesis 4; was accepted because from the spearman correlation coefficient (0.580), there is a statistical significant relationship between ethnic diversity and job performance. The finding shows that employees come from different ethnic or cultural background, this has an effect on their performance. Thus, the finding is inconsistent with Weiliang, Mun, Fong, and Yuan (2011) and Earley and Mosakowski (2000) that there is a significant relationship between ethnic diversity and employee performance but it agrees with the study of Ely (2004).

Objective 5: the aim was to examine the effect of work force diversity on job performance of selected insurance firms in Abeokuta, Ogun state. The analysis revealed that workforce diversity significantly affect job performance of selected insurance firms in Abeokuta, Ogun state.

Summary of Findings

The aim of this research was to examine the effect of workforce diversity on job performance of selected insurance companies in Abeokuta Ogun state, Nigeria. Data for the study were gathered from the employees of Leadway Assurance Ltd, Capital Express Assurance Ltd, FBN Insurance Ltd, NICON Insurance Limited and Anchor Insurance Company Ltd. in Abeokuta, Ogun state, Nigeria. The instrument that was used to gather data was a well-structured questionnaire. The population for the study was limited and as such, the whole population was studied. 161 questionnaires were filled and returned and they were all relevant for data analyses. It was discovered that Insurance companies in Nigeria sees diversity as an importance factor that cannot be over looked. To show it commitment to diversity and ensure that diversity policies are integrated into its corporate practices, the management created a diversity team that make certain that its acquires a diverse workforce. This is seen in its workforce characteristic such as; gender, age, ethnicity, education, etc.

Based on literature and survey carried out for this study, it is evident that diversity has a significant relationship with employee performance. The study confirms that diversity is an important factor that cannot be ignored in organizations. The diversity of diversity from study has been seen to be growing rapidly over the years. Organizations are now realizing that it is essential for it success. This is so because the study has shown that having a diverse workforce and creating an inclusive workplace can improve employees' job performance. Similarly, the Respondents also agreed that educational diversity can enhance their performance. It is vital to state here that Nigeria is a country with diversity both in resources and the demographic characteristics of its population. As such, the Nigerian banking industry is operating in an environment that is multi-culturally and ethnically diverse. Hence, having knowledge of how workforce composition affects or influences group performance and overall organizational performance is very fundamental to organizational leaders.

Conclusion

From the findings of the study, the effects of workforce diversity on job performance in organizations particularly the insurance industry appears to be positively significant. The objectives of the study have been achieved and the research questions have been fully answered by the analyses conducted. The answer to the research questions is in the affirmative, confirming that there is a significant relationship between workforce diversity (age, gender, educational and ethnicity diversity) and job performance. This means that workforce diversity is also an influencer of job performance. For instance, in terms of educational diversity, the way an employee carries out his/her job can have as a result of the competences he/ she has gained through education, experience, training. Also age diversity has an effect on employee performance; an employee can be more productive because is he young and still has the strength and skills to carry out task. On the other hand an older employee can perform his task well because he has the experience and skills to perform. Summarily, this study shows that age, gender, educational and ethnicity diversity have a significant positive relationship with job performance.

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CHAPTER FIFTEEN

**Baraza Multi-Purpose Cooperative Society
and Poverty Reduction in Bayelsa State**

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Abstract

The study examines the relationship between Baraza multi-purpose cooperative and poverty reduction in Bayelsa state using a random sample of 293 respondents. Different techniques such as the descriptive statistics like frequency and percentages, the two-sample t-test with unequal variances, Kruskal-Wallis test, the N-way Ronald Fisher's Analysis of Variance (ANOVA), and the sum of the mean (weighted average) techniques were employed to analyze the data. Empirical results showed that the Baraza multi-purpose cooperative does not contribute significantly to the reduction of poverty of its members and nonmembers. It was also found that the cooperative could not identify economic advantages for its members and nonmembers. The level of involvement in the non-agricultural informal sector by making credit available was found to be the only way that makes the significant difference among the ways through which the cooperative contributes to reduction of poverty among its members and nonmembers. The findings also showed that limited funds; inadequate personnel with inadequate managerial skills; lack of accountability of funds by the managing committee; and the control by political factors and domination were the factors that hindered the cooperative from contributing adequately to poverty reduction among its members and nonmembers. The government and the management of Baraza Multi-Purpose Cooperative in particular and other cooperatives, in general, should ensure that cooperatives' values and principles are properly identified and some preconditions be satisfied before full operation of cooperatives. Also, the government and Non-Governmental Organizations (NGOs) should organize sensitization workshop(s) periodically for cooperatives to identify economic advantages for their members and nonmembers.

Keywords: ANOVA, Baraza, Cooperative, Poverty, Rural Communities.

Introduction

Poverty is one hydra-headed monster in African Countries, particularly Nigeria. Governments and non-governmental organisations have made efforts in combatting the menace. One obvious means to fight against poverty is through cooperative societies. Poverty is a social problem whereby incomes of households are not sufficient to ensure adequate livelihoods which is a challenge that has become alarming especially in developing nations. Poverty exists when people lack the resources to satisfy their basic needs such as access to food, shelter, water, clothing, education, transportation and health care (More, Calasanz, Oberlin, Bosco, Salle, 2021). There is a common consensus globally that multi-purpose corporative enterprises or organizations are adequate in addressing all aspects of poverty reduction and exclusion (Mhembwe and Dube 2017). A multi-purpose cooperative society is an independent group of people united willfully to meet their mutual social, cultural, and economic needs and ambitions through a jointly-owned and legitimately controlled company. The central derive for the consolidation of multi-purpose cooperative societies is the confidence that together, a group of people can achieve a goal that none of them can attain individually. The essence of cooperative societies is proved to be significant in the development and positions the society especially when people are helpless and incapable to affect even their personal lives (Ajayi, Adegoke, Agosile and Olajide, 2020; Mhembwe and Dube 2017).

Multi-purpose cooperatives as well contribute to poverty reduction by generating employment. It is estimated that they generate a minimum of 279 million jobs worldwide. They are known for the promotion of decent work and help in advancing the achievement of sustainable development goals. They also reduce poverty through the provision of a variety of services and livelihoods to members (Nkpoyen and Awusa, 2019; Ayedun, Oloyede, Ikpefan, Akinjare and Oloke, 2017). There are varying perspectives on the ability of multi-purpose cooperatives to reduce poverty, which can be grouped into four main groups. The first group is of the view that multi-purpose cooperatives have an automatic likelihood to benefit the poor people in a society. The second group argues that multi-purpose cooperatives are focused mainly on benefiting just their members and may not have an inherent obligation to help the poor. The third group is of the view that multi-purpose cooperatives possess qualities to reduce poverty generally as long as their values and principles are properly recognized and some preconditions are satisfied. The fourth group believes that multi-purpose cooperatives can identify economic advantages for the poor, empower the less privileged to guard their interest and secure them economically and otherwise by helping them to tackle their risks collectively (Jiboye, Akinyosoye, Akinbami, Omisore and Adegbolagun, 2019).

Baraza Multipurpose Cooperative Society is a group that is made up of individuals who are united together to subsidize their resources and involved in the production, trading, and sale of goods and services for the benefit of its members. Baraza multipurpose cooperative society stands to benefit the society by providing service delivery, loans to farmers, and business entities. Baraza comes with a mission to bring value to members and communities by providing higher service, caring, and protecting the total assets of members through professionalism, integrity, diligence, and cooperative governance. A member of the cooperative can be given a chance to own a house, car, and get an equitable loan of his or her choice at half of the market value which is a step in a direction to reducing poverty in Bayelsa State. Cooperative societies such as Baraza Multi-Purpose Cooperative Society is seen as principal machinery to end poverty and hunger in Bayelsa State. The cooperative society can

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provide accessible health care services, quality education, gender equality, social inclusion, guaranteed minimum income, secured employment and others.

According to Inegbagha (2020) citing Arch (Pastor) Miebi Brianna, the Managing Director/Chief Executive Officer of Baraza Cooperative who asserted that part of the organization's goal is in line with the sustainable development goal including Furthermore, he expressed the cooperative commitment to also pursue other goals in the area of affordable housing, affordable education and the 17 goals of the Sustainable Development Goals (SDGs) to control the extreme inequality currently prevailing in the society. The bye-law of the cooperative empowers it to receive money from its members and trade in any business that is sustainable and profitable and give profit to their members. Also, the cooperative have mutually agreed to leverage online forex trade from the resources of registered members and not funds deposited by the public. Be that as it may, the majority of people in Nigeria live in abject poverty as well as people living in Bayelsa despite that it has one of the largest crude oil and natural gas deposits in Nigeria. Most of its inhabitants have a poor standard of living as a result of decades of neglect by the Federal Government, state government and petroleum prospective companies. Despite the efforts by several successive state governments who have embarked on industrial projects and poverty alleviation programmes to reverse the situation, all proved futile. Most people reckon that is over 24 years, the state was created and yet the people wallow in poverty as a result of corrupt governments who use the state resources to invest in other states and allow their people to be devastated by poverty.

The questions seeking answers, therefore is that: does Baraza multi-purpose cooperative contribute significantly to the reduction of poverty of its members and nonmembers of the rural communities in Bayelsa State? What are the ways through which Baraza multi-purpose cooperative contributes to the reduction of poverty of its members and nonmembers? Is there any significant difference in the contribution of Baraza multi-purpose cooperative to poverty reduction of its member and nonmembers? What are the factors, if any, mitigating against Baraza Multi-Purpose Cooperative to contribute adequately to poverty reduction among its members and nonmembers of the rural communities in Bayelsa State? In a bid to answering these questions, the study examines the relationship between Baraza multi-purpose cooperative and poverty reduction in Bayelsa state, specifically to: Determine if the Baraza multi-purpose cooperative contributes significantly to the reduction of poverty of its members and nonmembers of the rural community; Identify the ways through which the Baraza multi-purpose cooperative contributes to the reduction of poverty among its members and nonmembers; Examine if there are significant differences in the contribution of the Baraza multi-purpose cooperative to poverty reduction of its member and nonmembers; and ascertain the factors hindering Baraza multi-purpose cooperative to contribute adequately to poverty reduction among its members and nonmembers of the rural communities.

Literature Review

Theoretical Literature

Baraza Multipurpose Cooperative Society

A cooperative society is a charitable association that is organized to provide services for its members. It is a non-profit-based service enterprise operated and owned by its members. The desire of the poor people to stand or own merit is always reflected in cooperatives society because it is majorly formed

by the poor or weaker set of people in the society. When an organization is established by an economically weak persons for the upliftment and benefit of their economic condition through joint help then it is a cooperative society. International Cooperative Alliance –ICA, (2021) defined cooperative society as a self-sufficient association of people unified willingly to meet their mutual social, economic, and cultural needs and ambitions through a jointly-owned and legitimately controlled enterprise. They are based on fairness, principles, value, and equality first and following people to generate sustainable enterprises that create prosperity and long-term jobs (Zeuli and Croop, 2004). Baraza multipurpose cooperative society is an enterprise made of unified persons who have come together to donate their incomes and engaged in the exchange, production, and sale of goods and services for the betterment of its membership. Baraza multipurpose cooperative society has its core values that include but not limited to credibility and integrity, accountability and transparency, prompt response to the need of the members and employees, open communication with members and employees, diligence in the management of all resources, creating value to members and staff through effective leadership and innovation, embracing new dynamics and the cooperative principles in everything and commitment to their cooperate social responsibilities.

Poverty

Economic and Social Inclusion Corporation -ESIC, (2021) defined poverty as lack of shelter, hunger, and a state of being sick and not being able to see a doctor. Poverty is a condition in which a person or community lacks essentials and the financial resources for the minutest standard of living (Chen and Sonnenshein2020). People are poor because they don't have the resources to get things they need. World Vision (2021) described poverty as a state of not having enough income to provide the essentialities of life such as clean water, food, clothing, and shelter. It is to occur when people lack what it takes to satisfy their basic needs. Poverty is described as the percentage of the population beneath the international poverty line World Bank (WB, 2020).

Theories of Poverty

Poverty as a social phenomenon has attracted a lot of debate among scholars and researchers from diverse disciplines. Hence the cause of this problem and the solution has been analysed in the following theories.

The Theory of Individual Deficiencies

The theory posits that poverty is caused by the individual. In the same line, Sameti et al (2012) stated that individual attitude, human capital, and welfare participation are the factors of poverty. Korankye (2019) argued that the poor are responsible for creating their problems, arguing that with diligence and better choices their problems would have been avoided and resolved. The origin of this theory is embedded in American values and belief in the free market system, a system thought to provide the opportunity for everyone. According to Sameti et, al. (2012), the belief in individualism emphasizes more on the hard work and responsibility of the individual to acquire basic needs such as food, shelter, clothing, health care services and education. Moreover, the theory is premised on the American values and belief, stressing that virtue, talent and hard work can pilot success and that lack of motivation causes failure thereby resulting in individual poverty.

The Culture of Poverty

The theory was propounded by Oscar Lewis, an American anthropologist in his 1959 book, Five Families: Mexican Case Studies in the Culture of Poverty. The theory states that individuals living in

prevalent poverty will result in the occurrence of a poor lifestyle among groups in their environment. The attributes of this culture include permeating feelings of dependency, marginality, helplessness and powerlessness. In addition, Lewis identified people living within a culture of poverty who have little or no sense of history, concentrating mainly on their troubles and hence, they lack knowledge on how to mitigate poverty by cooperative efforts. For this reason, Lewis posits that the imposition of poverty among members of a population was the structural cause of the development of a culture of poverty that forms the character of the people and through the process of socialization transmits to subsequent generations. Furthermore, this theory argues that the poor become poor because they learn certain psychological behaviour associated with poverty. Lewis mentions that the poor learn not to study hard, not to plan the future, have unprotected sex and to spend money unwisely. Lewis pointed out that poverty is passed from generation to generation because children are socialized with values and goals associated with poverty. The culture of poverty holds that the poor could fight and break away from poverty (Sameti, Esfahani and Haghighi, 2012). The culture of poverty is a subculture of poor people living in ghettos, poor regions, or social contexts where they develop a shared set of beliefs, values and norms for behaviour that are separate from but embedded in the culture of the main society (Korankye (2019).

Empirical Literature Review

Empirically, scholars at various times done some studies on cooperative societies in Nigeria and beyond. For instance, the impact of cooperative on poverty reduction in Ekiti State was examined by Ajayi, Adegoke, Agosile and Olajide (2020). Data were collected from 150 cooperative members in Ekiti state using a structured questionnaire. The study adopted a descriptive technique, ordinary least square regression for analysis. The results showed that the cooperative role had a significant negative effect on poverty reduction. It was also found that the financial and economic sustainability of cooperative societies had an insignificant negative influence on poverty reduction. Ojelade, Ajayi, Sikiru, Ajayi (2020) examined the effort of cooperative societies at alleviating poverty among members of Saki Charity cooperative society in Saki metropolis, Oyo state, Nigeria. The study employed a structured questionnaire to collect data from a sample size of seventy-one (71) participants. Data collected were analysed using Multiple Regression and ANOVA. The findings showed that the cooperative society has contributed to the economic base of its members and therefore, has helped in alleviating poverty in the Saki metropolis.

Jiboye, Akinyosoye, Akinbami, Omisore and Adegbolagun (2019) examined the contributions of cooperative societies to poverty eradication among members and national development. Using structured questionnaires, data was gathered from a sample size of 2,972 respondents from cooperative societies in Osun State. The result showed that cooperative societies have the ability for economic significance, employment creation, income generation, poverty reduction, environmental sustainability and institutional capacity building. Dakka Multi-Purpose Cooperative Society (DMPCS) and Sustainable Development Goals of poverty reduction (SDG1) and hunger (SDG2) in Sub-Saharan rural communities of Akwa Ibom State, Nigeria was examined by Nkpoyen and Awusa (2019). The study employed focus group discussion, Key Informant Interviews and questionnaires to collect data from 378 people as well as audio and visual records. Descriptive statistics were used to analyse the study. The study revealed that DMPCS has reduced rural poverty; health and education services are affordable, the gender gap is bridged to a certain level, more women are economically

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empowered, rural people's income has increased; better job security, self-employment, life sustenance and food security have been enhanced.

Nwafor, Agu, Anigbogu and Umebali (2018) investigated the loan repayment behaviour of farmers' multipurpose cooperative societies in Anambra State using t-test statistics and Ordinary Least Square (OLS). The study employed structured questionnaires and also internet materials, journals, textbooks and unpublished materials. The findings showed that there is a significant difference between the amount of loan received and the amount repaid by the cooperative farmers. The joint effect of the explanatory variable in the model accounted for 91.9% of the variations in the factors affecting the farmers' credit repayment ability. Four coefficients (educational qualification, farm size, loan application cost, and collateral value) are significant. Age, membership duration and income of the farmers were not significant but they showed a positive relationship with loan repayment. Factors affecting the farmers' credit repayment ability are significant at 0.000 levels.

Paos (2018) investigated the contribution made by agricultural cooperative societies on poverty reduction in Zambia using a sample of 47 participants from Kamangango farmers' cooperative society Limited in Kaoma district, of Western Province, Zambia. Data were collected with the questionnaire. The quantitative and qualitative technique was used to analyse the study. The findings showed that the cooperative society contributed to poverty reduction among the members by offering agriculture inputs and marketing services, which in turn, increased the members' disposable incomes and food security. Ahmed, Mesfin, Hiwot (2017) examined the impact of agricultural cooperative membership on the wellbeing of smallholder farmers. A sample of 250 household heads from the eastern part of Ethiopia was used for the study through a questionnaire. The regression technique was used to analyze the objectives. The study revealed that joining agricultural cooperatives had a positive impact on the wellbeing of smallholder farmers. Furthermore, the analysis also indicates that agricultural cooperative membership has a heterogeneous impact on wellbeing among its members. Cooperative societies, housing provision and poverty alleviation in Nigeria were examined by Ayedun, Oloyede, Ikpefan, Akinjare and Oloke (2017) using qualitative and quantitative techniques through interviews and annual reports of Covenant University Staff Cooperative and Multipurpose Society Limited, Ota, Ogun State. The results showed that various avenues provided for accessing credit at short notice with very low-interest rates and generous repayment periods by the Covenant University Staff Cooperative and Multipurpose Society Limited, significantly assisted members in embarking on massive housing construction on an incremental basis in addition to access to funds for other family needs with ease within the ten years of the Cooperative Societies' establishment.

Lawal, Taiwo and Katagum (2017) investigated the roles of agricultural cooperative societies towards the promotion of rural livelihood in Lagos State of Nigeria. The study used a structured questionnaire to collect data from a sample size of 236 respondents from 12 registered multipurpose cooperative societies. The correlation technique was used to analyse the study. The study found that cooperative economic activities promote the rural livelihood of its members. However, these cooperatives are been challenged with some limitations that hindered their optimum capacity in promoting livelihood. Using the descriptive technique, Mhembwe and Dube (2017) analysed the role of cooperatives in sustaining the livelihoods of local rural communities in the Shurugwi District in Zimbabwe. The questionnaire, interviews, observation, government officials and members of the six

cooperatives in Shurugwi District were used to collect data in the study. The study employed a sample size of 50 participants. The findings indicated that with the adoption of cooperatives, people in the rural communities managed to generate employment, boost food production, empower the marginalised, especially women, and promote social cohesion and integration, thereby improving their livelihoods and reducing poverty. Most cooperatives face several challenges that include lack of financial support, poor management and lack of management skills, and lack of competitive markets to sell their produce.

Regression and correlation analysis was used to analyse the role of cooperative Society concerning poverty alleviation by Oyedele (2017). The study used the questionnaire to gather data from a sample size of 125 respondents. The study cooperative Societies plays a significant role in poverty alleviation. And, the supervisory authority being the government must strive for good governance and sustainable Cooperative Societies to encourage more people to join and make use of the available financial products which in turn will promote productivity, improvement of social welfare, create employment, and improve their business enterprises and their standard of living. Abbas (2016) investigated the roles of cooperative societies towards alleviating poverty using questionnaires and interviews to collect data from a sample size of 150 respondents as well as 3 selected chairmen, secretaries and members of the cooperative societies respectively in Yobe State, Nigeria. A descriptive technique was used to analyse the data. The finding of the study showed that, despite various successes achieved by the cooperative societies in poverty alleviation, its efforts are not without some challenges. The study thus identified and developed effective policy measures within which cooperative societies can exploit to benefit all its members and communities especially in the area of poverty alleviation. Masuku, Masuku and Muntaginra (2016) analysed the performance of multi-purpose cooperatives in Swaziland using the descriptive technique. A sample size of 120 respondents was used through face to face interviews to collect data for the study. The study found that the performance of multi-purpose cooperatives was influenced by gender and accountability. Major constraints included poor capital base, most members being too old to perform cooperative activities, and poor record-keeping. Taiwo, Agbasi, Udunze, and Okafor (2014) examined the efforts of Famers Multipurpose Cooperatives (FMCs) in Orumba South Local Government Area of Anambra state. Data were collected with a structured questionnaire using a sample of 174 members of FMCs. A correlation technique was used to analyse the data. The study revealed that FMCs in Orumba south have various sets of economic activities capable of promoting rural dwellers livelihood. It also showed that the FMCs is being constrained with various challenges in the course of livelihood promotion.

Evidence from related literature review indicated that there are just a handful of empirical studies that have examined the relationship between multi-purpose cooperative and poverty reduction in Bayelsa state. None of the studies have examined the relationship between Baraza multi-purpose cooperative and poverty reduction in Bayelsa state. Also, previous studies in Bayelsa state have not determined if the Baraza multi-purpose cooperative contributes significantly to the reduction of poverty of its members and nonmembers of the rural communities. Also, none of the previous studies have identified the ways through which the Baraza multi-purpose cooperative contributes to the reduction of poverty among its members and nonmembers. The factors hindering Baraza multi-purpose cooperative to contribute adequately to poverty eradication among its members and nonmembers of the rural communities have also been identified by previous studies. These are

necessary for the formulation of policy that will enhance the development and performance of not just the Baraza multi-purpose cooperative, but also other cooperatives in the state. Also, the methodology employed in this study such as the two-sample t-test with unequal variances, Kruskal-Wallis test, the N-way Ronald Fisher's Analysis of Variance (ANOVA), and the sum of the mean (weighted average) techniques have not been commonly employed by similar studies in the state, apart from the descriptive statistics techniques such as frequency and percentages that are mostly used by the previous studies.

Data and Methodology

Data

This study adopted a sample survey research design. According to Kraemer (1991), the purpose of a sample survey research is to quantitatively describe particular aspects of a given population of the study which frequently involves determining the relationships among variables. The survey is therefore constructed to test the predicted model against observations of the phenomena. A survey is a tool for collecting data for survey research. It is a means through which data about the characteristics, actions, or opinions of a large group of individuals are obtained (Pinsonneault and Kraemer, 1993).

The Study Area

The study area is Bayelsa state. Bayelsa state is one of the 36 states in Nigeria. The capital of the state is Yenagoa and it is bordered on the west by Rivers State, while East and South by the Atlantic Ocean and the North by Delta State. Bayelsa State was created in October 1, 1996, out of Rivers State and its name was derived from the first few letters of the names of the major local government areas from which it was formed which are: Brass LGA (BALGA), Yenagoa (YELGA) and Sagbama (SALGA). Hence BAYELSA was derived from the letters BA + YEL + SA. Bayelsa State has one of the largest crude oil and natural gas deposits in Nigeria and a thriving petroleum sector. The state occupies a landmass of 10,773 km². The population of the state according to the 2006 census figures by the National Population Commission is 1,704,515.

Population of the Study

The population of this study is all members of the Baraza multi-purpose cooperative as well as nonmembers (members of the community) in Bayelsa state. It includes both administrative and non-administrative members as well as members of the communities who are not members of the Baraza multi-purpose cooperative.

Sample and Sampling Technique

A sample of 300 members and nonmembers (members of the community) of the Baraza multi-purpose cooperative in Bayelsa state was purposively selected for this study. A simple random sampling technique was employed to randomly select the 300 respondents among the members and nonmembers (members of the community) of the Baraza multi-purpose cooperative in Bayelsa state.

Instrumentation

A structured questionnaire was used to collect data for the study. The instrument comprises multiple-choice close-ended questions as well as open-ended questions. Also, the 4-point Likert Scale

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questions was provided. The method of scoring in the 4-points Likert scale questions is as follows: SA = 4 points, A=3 points, D = 2 points, SD = 1 point.

Where:

SA	=	Strongly Agree
A	=	Agree
D	=	Disagree
SD	=	Strongly Disagree

Validation of Instrument

The research instrument was validated by experts. The experts are lecturers from the Department of Economics, Niger Delta University, Bayelsa state whose observations and comments were used in the production of the final copies of the instrument.

Reliability of the Instrument

The internal consistency reliability of the instrument was tested using a pilot survey. In addition, Cronbach's Alpha coefficient of Reliability test was conducted. The Cronbach's Alpha Co-efficient of Reliability test is given as:

$$\alpha = \frac{K}{K - 1} \left(1 - \frac{\sum \sigma^2}{\sigma_x^2} \right)$$

where

α = Cronbach's Alpha coefficient of Reliability

K = No of the question in the questionnaire

σ_x^2 = The variance of the observed total test scores

$\sum \sigma^2$ = The sum of the variance of the component, i for the pilot sample of the (female) entrepreneurs

In the Cronbach's Alpha Co-efficient Reliability test, a test is significant if its value is 0.5 and above and insignificant if the value is less than 0.5. The test result showed a Cronbach's Alpha coefficient of 0.65, which indicates significance. On this basis, the instruments are considered reliable.

Method of Data collection

The researchers administered 300 copies of the questionnaire to the respondents. Duly completed copies of the questionnaire were collected on the spot, while others were collected later by the researchers.

Methods of Data Analysis

Objective one is to determine if the Baraza multi-purpose cooperative contributes significantly to the reduction of poverty of its members and nonmembers of the rural communities. This objective was achieved using descriptive statistics such as frequency and percentages. The formula for the simple percentages is presented as:

$$\frac{F}{N} \times \frac{100}{1} \quad \dots (3.1)$$

where:

F = frequency

N = number of respondents

Hypothesis one was tested using the two-sample t-test with unequal variances. The two-sample t-test with unequal variances is a parametric test that tests or compares the means of two independent groups (with unequal variances) in a population to determine if the means of the two-independent groups are significantly different. This test is also called the independent samples t-test. It is a statistical method that tests if the unknown population means of two independent groups are equal or not. This test can be applied if the data values are independent and are distributed randomly and the two independent groups in the population have equal variances. Objective two and hypothesis two was analyzed using the Kruskal-Wallis test developed by William Henry Kruskal (1919–2005) and Wilson Allen Wallis (1912–1998). The Kruskal-Wallis H test (sometimes also called the "one-way ANOVA on ranks") is a rank-based nonparametric test that can be used to determine if there are statistically significant differences between two or more groups of an independent variable on a continuous or ordinal dependent variable. It is considered the nonparametric alternative to the one-way ANOVA test.

Objective three and hypothesis three was analysed using the N-way Ronald Fisher's Analysis of Variance (ANOVA) test. ANOVA is a statistical method that assesses the potential effect on a scale-level dependent variable by a nominal-level variable with two or more categories (in the case of this study, the categories are strongly agreed – 4, Agreed – 3, disagreed – 2, and strongly disagreed – 1). It is used to test differences between two or more means (Lane, 2018). Ronald Fisher developed ANOVA in 1918. It is an extension of the *t* and the *z* tests, which have the problem of only allowing the nominal level variable to have two categories. Analysis involving ANOVA can be grouped into three. These are one-way ANOVA, two-way ANOVA, and N-way ANOVA. A one-way ANOVA has just one independent variable. Two-way ANOVA on the other hand, involves two independent variables, while N-Way ANOVA makes use of more than two independent variables, thus, the name N-way ANOVA. Where N is defined as the number of independent variables to be used by the researcher.

Objective four, on the other hand, was analysed using the sum of the mean (weighted average) test. In applying the sum of mean technique, the mean values of the factors were determined. Thereafter, the mean observed value was computed by taking the average rank assigned to the respective response of the respondents; then a decision were taken by comparing the estimated mean value with the mean observed value. The null hypothesis was accepted where the mean observed value is greater than the estimated mean value, but if on the other hand, the mean observed value is less than the estimated mean values of the constraints variables, the null hypothesis would be rejected.

The questions are in a structured 4 points rating scale or strongly agreed (4), Agreed (3), disagreed (2) and strongly disagreed (1). The decision rule was based on the criterion mean benchmark (mean observed value) of 2.50 mathematically denoted as derived from the mathematical expression below

$$\frac{4 + 3 + 2 + 1}{4} = 2.50$$

Source of Data and Software Used

The source of data for this study was primary which were sourced from structured questionnaire that were distributed to households who were direct primary providers of information for the study. The questionnaire were distributed personally by the researcher. The data was analysed using STATA 16 econometric software.

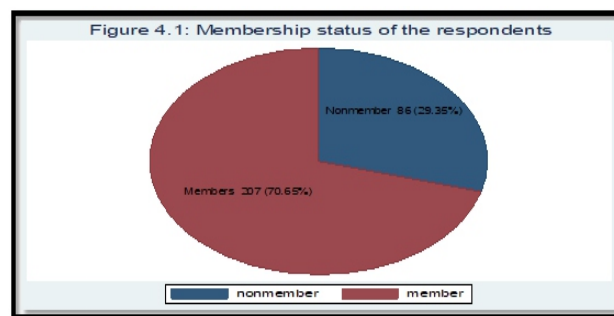
Results and Discussion

Analysis and Discussion of Results

A total of 300 questionnaire were distributed but 293 were retrieved and coded carefully, which were used for the analysis. The analysis was carried out using different techniques as specified in section 3.9. Before the analysis for the respective objectives, the demographic characteristics of the respondents were examined.

Demographic Characteristics of the Respondents

The demographic characteristics of the respondents considered in this study include gender, age, marital status, education level, household size and occupation. Before discussing the demographic characteristics, the membership status of the respondents were examined. Figure 1 presents the membership status of the respondents, while the distribution of the demographic characteristics of the respondents is reported in Table 1.



Source: Plot by the authors

Table 1: Descriptive Statistics of the Respondents' Profiles

	Frequency	Percentage (%)
Gender		
Female	120	40.96
Male	173	59.04
Total	293	100.00
Age Group		
Below 30	90	30.72
30-44	114	38.91
45-59	88	30.03
60 and Above	1	0.34
Total	293	100.00
Marital Status		
Single	127	43.34
Married	160	54.61
Separated	6	2.05
Total	293	100.00
Educational Level		
None	3	1.02
Primary	23	7.85
Secondary	92	31.40
Tertiary	175	59.73
Total	293	100.00
Household Size		
Below 5	103	35.15
5-9	172	58.70
10-14	18	6.14
15 and above	0	0
Total	293	100.00
Occupation		
Farmers	29	9.90
Small entrepreneur	120	40.96
Public Servant	76	25.94
Unemployed	67	22.87
Other Occupation	1	0.34
Total	293	100.00

Source: Authors' computation from field survey, 2021

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Concerning the membership status of the respondents, the members were 207, representing 70.65 per cent of the total respondents. The number of nonmembers, on the other hand, was 86, representing 29.35 per cent of the total respondents. It means, about two-thirds of the respondents were members of the Baraza multi-purpose cooperative. For the demographic characteristics of the respondents, Table 4.1 shows that the females are 120, representing 40.96 per cent of the total respondents. On the other hand, the males are 173, representing 59.04 per cent of the total respondents. This shows that the majority of the respondents are males.

As regards the respondents' age range, 0 or 30.72 per cent of the respondents were below 30 years, 114 or 38.1 per cent were between the age range of 30 – 44 years, 88 or 30.03 per cent were between the age ranges 45 – 59 years, while 1 or 0.34 per cent were 60 years and above. This means that the majority of the respondents were between the age ranges of 30 – 44 years. For the marital status, 127 or 43.34 per cent of the respondents were single, 160 or 54.61 per cent were married, while 6 or 2.05 per cent of the respondents were separated. Therefore, the majority of the respondents were married. The household size of the respondents showed that 103 or 35.15 per cent had a household size of below 5 persons, 172 or 58.70 per cent had a household size of 5 – 9 persons, 18 or 6.14 per cent had a household size of 10 – 14 persons, while none had a household size of 15 persons and above. This means that the majority of the respondent had the size of a household of between 5 - 9 persons.

Again, 3 or 1.02 per cent of the respondents had no formal education, 23 or 7.85 per cent had primary education, and 2 or 31.40 per cent had secondary education. Respondents with tertiary education were 175 or 59.73 per cent. Therefore, the majority of the respondents had tertiary education. Concerning the occupation of the respondents, it was found that 29 or 9.90 per cent were farmers, 120 or 40.96 per cent were small entrepreneurs, and 76 or 25.94 per cent were public servants. Those who were unemployed are 67 or 22.87 per cent, while 1 or 0.34 per cent were into other forms of occupation. Thus, the majority of the respondents were small entrepreneurs.

Contribution of the Baraza Multi-Purpose Cooperative to the Reduction of Poverty of its Members and Nonmembers of the Rural Communities

In line with objective one, Table 4.2 shows the responses of the respondents concerning the contribution of Baraza multi-purpose cooperative to the reduction of poverty of its members and nonmembers of the rural communities.

Table 2: Responses of the contribution of the Baraza multi-purpose cooperative to the reduction of poverty of its members and nonmembers of the rural community

	Frequency	Per cent (%)
Yes	107	36.52
No	186	63.48
Total	293	100.00

Source: Computation by the authors using field survey, 2021

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107, representing 36.52 per cent of the respondents are of the view that Baraza multi-purpose cooperative contributes to the reduction of poverty of its members and nonmembers of the rural communities. However, 186, representing 63.48 stated that the Baraza multi-purpose cooperative does not contribute to the reduction of poverty of its members and nonmembers of the rural communities. Therefore, the view of the majority of the respondents is that the Baraza multi-purpose cooperative does not contribute to the reduction of poverty of its members and nonmembers of the rural communities. To test the significance of the responses of the respondents, hypothesis one was tested.

Test of Hypothesis One

Hypothesis one: Baraza multi-purpose cooperative does not contribute significantly to the reduction of poverty of its members and nonmembers of the rural communities.

To test hypothesis one, the two-sample t-test with unequal variances was employed. The test result is presented in Table 3.

Table 3: Two-sample t-test with unequal variances

Group	Observations	Mean	Standard Error	Standard Deviation
Nonmember	86	0.6047	0.0530	0.4918
Member	207	0.5845	0.0343	0.4939
Combined	293	0.5904	0.0288	0.4926
Difference	-	0.0201	0.0632	-
diff = mean(nonmember) - mean(member)			t = 0.3177	
Ho: diff = 0			Welch's degrees of freedom = 161.229	
Ha: diff < 0		Ha: diff != 0		Ha: diff > 0
Pr(T < t) = 0.6247		Pr(T > t) = 0.7507		Pr(T > t) = 0.3753

Source: Authors' computation from field survey, 2021

Based on the result, the probability of observing a t-value that is greater than 0.3177 or less than -0.3177 is greater than 5 per cent. In other words, the group means are insignificantly different as indicated by the insignificant p-value of 0.7507, which is greater than 0.05 (based on a 2-tailed significant level). This result suggests accepting the null hypothesis. This means that the Baraza multi-purpose cooperative does not contribute significantly to the reduction of poverty of its members and nonmembers of the rural community. Looking at the mean column in the table, it is revealed that nonmembers compared to the members of the Baraza multi-purpose cooperative had approximately equal chances of poverty reduction as indicated by the approximately equal nonmembers and members insignificant respective mean values of 0.6.

The ways Through Which the Baraza Multi-Purpose Cooperative Contributes to the Reduction of Poverty among its Members and Nonmembers

In line with objective two, Table 4 show the ways Baraza multi-purpose cooperative contributes to the reduction of poverty of its members and non-members of the rural communities.

Table 4: Descriptive Statistics of the Respondents' Profiles

	Frequency	(%)
Baraza multi-purpose cooperative helped in identifying business opportunities		
Strongly Disagree	16	5.46
Disagree	36	12.29
Agree	66	22.53
Strongly Agree	175	59.73
Total	293	100.00
The cooperative mobilizes local resources or products to create new businesses or enterprises for members and nonmembers		
Strongly Disagree	42	14.33
Disagree	62	21.16
Agree	70	23.89
Strongly Agree	119	40.61
Total	293	100.00
Ability to access micro -credit facilities on affordable terms		
Strongly Disagree	15	5.12
Disagree	76	25.94
Agree	80	27.30
Strongly Agree	122	41.64
Total	293	100.00
Direct employment in cooperative activities has been created for people		
Strongly Disagree	14	4.78
Disagree	78	26.62
Agree	108	36.86
Strongly Agree	93	31.74
Total	293	100.00
The cooperative facilitated indirect employment and marketing opportunities		
Strongly Disagree	52	17.75
Disagree	83	28.33
Agree	90	30.72
Strongly Agree	68	23.21
Total	293	100.00
It has increased our level of involvement in the non -agricultural informal sector by making credit available		
Strongly Disagree	55	18.77
Disagree	89	30.38
Agree	85	29.01
Strongly Agree	64	21.84

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16 or 5.46 per cent of the respondents strongly disagree that Baraza multi-purpose cooperative helped in identifying business opportunities, while 36 or 12.29 disagree that the cooperative helped in identifying business opportunities. However, 66 representing 22.53 per cent of the respondents agree, and 175 representing 59.73 strongly agree that the Baraza multi-purpose cooperative helped in identifying business opportunities. This means that the majority of the respondents strongly agree that the cooperative helped in identifying business opportunities. Those who strongly disagree that the cooperative mobilizes local resources or products to create new business or enterprises for members and nonmembers are 42 or 14.33 per cent of the total respondents. 62 or 21.16 per cent of the total respondents disagree, 70 or 27.89 agree, and 119 or 40.61 strongly agree that the cooperative mobilizes local resources or products to create new business or enterprises for members and nonmembers. Thus, those who strongly agree that the cooperative mobilizes local resources or products to create new business or enterprises for members and nonmembers are the majority.

Concerning access to micro-credit facilities on affordable terms as a way of contributing to the reduction of poverty of its members and nonmembers of the rural community, 15 or 5.12 per cent of the total respondents strongly disagree, 76 or 25.94 per cent disagree, 80 or 27.30 agree and 122 or 41.64 per cent strongly agree. Those who strongly disagree that direct employment in cooperative activities has been created for people were 14 representing 4.78 per cent and 78, representing 26.62 disagree with the opinion. 108 representing 36.86 agree, while 93 or 31.74 per cent strongly agree. Therefore, the majority of the respondents agree that direct employment in cooperative activities is a way of reducing poverty by the cooperative. 52 or 17.75 per cent of the total respondents strongly disagree that the cooperative facilitated indirect employment and marketing opportunities, 83 or 28.33 per cent disagree, 90 or 30.72 per cent agree and 68 or 23.21 per cent strongly agree. Therefore, the majority of the respondents agree that the cooperative facilitated indirect employment and marketing opportunities. 55 or 18.77 per cent of the total respondents strongly disagree that the cooperative has increased their level of involvement in the non-agricultural informal sector by making credit available, 89 or 30.38 per cent disagree, 85 or 29.01 per cent agree and 64 or 21.84 per cent strongly agree. Therefore, the majority of the respondents disagree that the cooperative has increased their level of involvement in the non-agricultural informal sector by making credit available. Hypothesis two was tested to provide empirical evidence on the level of significance.

Test of Hypothesis Two

Hypothesis two: There are no statistically significant ways through which the Baraza multi-purpose cooperative contributes to the reduction of poverty among its members and nonmembers

To test the hypothesis, the Kruskal-Wallis equality-of-populations rank test was conducted and the result is presented in Table 4.5.

Table 5: Kruskal-Wallis equality-of-populations rank test

	chi- squared	P- Value
Baraza multi-purpose cooperative helped in identifying business opportunities	1.905	0.5924
The cooperative mobilizes local resources or products to create new businesses or enterprises for members and nonmembers	4.121	0.2487
Ability to access micro -credit facilities on affordable terms	3.089	0.3781
Direct employment in cooperative activities has been created for people	3.588	0.3095
The cooperative facilitated indirect employment and marketing opportunities	2.310	0.5106
It has increased our level of involvement in the non -agricultural informal sector by making credit available	10.605	0.0141

Source: Authors' computation from field survey, 2021

The Kruskal-Wallis equality-of-populations rank test has p-values that are respectively higher than 0.05 except for the level of involvement in the non-agricultural informal sector through credit availability which is lower than 0.05. Therefore, at the 5 per cent level, we accept the null hypothesis that none of the ways through which the cooperative contributes to the reduction of poverty among its members and nonmembers is significant, except for the level of involvement in the non-agricultural informal sector through credit available. This means that identifying business opportunities for members and nonmembers; mobilization of local resources or products to create new business or enterprises for members and nonmembers; access to micro-credit facilities on affordable terms; creation of direct employment in cooperative activities; and the facilitating of indirect employment and marketing opportunities are not significant ways of reducing poverty among its members and nonmembers. But increasing the level of involvement of members and nonmembers in the non-agricultural informal sector by making credit available is a significant way of reducing poverty among its members and nonmembers.

Determining if there are Significant Differences in Contribution of Baraza Multi-Purpose Cooperative to Poverty Reduction of its Member and Nonmembers.

To determine if there is a significant difference in the contribution of the cooperative to poverty reduction of its member and nonmembers, the N-way Ronald Fisher's Analysis of Variance (ANOVA) test was conducted. The ANOVA test is also used to test the null hypothesis that there is no statistically significant difference in the contribution of Baraza multi-purpose cooperative to poverty reduction of its member and nonmembers. The ANOVA test result is presented in Table 4.6.

Table 6: Results of Ronald Fisher's Analysis of Variance (ANOVA) test

Source	Partial Sum of Square	Degree of Freedom	Mean Square	F	P-value
Model	8.6080	18	0.4782	2.51	0.0008
Baraza multi-purpose cooperative helped in identifying business opportunities	0.801	3	0.2673	1.40	0.2418
The cooperative mobilizes local resources or products to create new businesses or enterprises for members and nonmembers	1.3889	3	0.4629	2.43	0.0653
Ability to access micro -credit facilities on affordable terms	0.8929	3	0.2977	1.56	0.1984
Direct employment in cooperative activities has been created for people	1.3299	3	0.4433	2.33	0.0748
The cooperative facilitated indirect employment and marketing opportunities	0.8731	3	0.2910	1.53	0.2072
It has increased our level of involvement in the non-agricultural informal sector by making credit available	3.4376	3	1.1459	6.02	0.0006
Residual	52.1496	274	0.1903	-	-
Total	60.7577	292	0.2081	-	-

Source: Authors' computation from field survey, 2021

The first line of Table 4.6 summarizes the test. The partial sum of squares for the model is 8.6080 with a mean square (MS) of 0.4782. The corresponding F-statistic is 2.51 and has a significant level of 0.0008. Thus, the test is statistically significant at the 5 per cent level. For this reason, the null hypothesis of no statistically significant difference in the contribution of Baraza multi-purpose cooperative to poverty reduction of its member and nonmembers is rejected. Thus, there are significant differences in the contribution of the Baraza multi-purpose cooperative to poverty reduction of its member and nonmembers. An examination of where the differences lies clearly shows that the level of involvement in the non-agricultural informal sector by making credit available is the only way that makes the significant difference among the ways through which the cooperative contributes to the reduction of poverty among its members and nonmembers. The other ways of contributing to poverty reduction as helping in identifying business opportunities; mobilization of local resources or products to create new business or enterprises; accessibility of micro-credit facilities on affordable terms; creation of direct employment in cooperative activities; and facilitating indirect employment and marketing opportunities among its members and nonmembers are not significant, as indicated by their respective significant levels in Table 6.

Factors that Hindered the Baraza Multi-Purpose Cooperative to Contribute Adequately to Poverty Reduction among Its Members and Nonmembers of the Rural Communities

Objective four of the study is to determine the factors that hindered Baraza multi-purpose cooperative to contribute adequately to poverty reduction among its members and nonmembers of the rural communities. In applying this technique, we first estimated the weighted mean values of the respective variables. Secondly, the mean observed value was computed by taking the average rank assigned to the respective response; and finally, decide by comparing the estimated mean value with the mean observed value. The results are reported in Table 7. A factor that hinders the cooperative to contribute adequately to poverty reduction is rejected (disagreed) where the mean observed value is greater than the estimated mean value, but if on the other hand, the mean observed value is less than the estimated mean value, then it will be accepted (agreed) as a factor that hinders the cooperative to contribute adequately to poverty reduction.

Table 7: Factors that hindered the cooperative to contribute adequately to poverty reduction among its members and nonmembers of the rural communities

What to be done to stop early marriages	Mean Critical Value	Stand. Deviation	Observed Mean	Rank	Decision
Funds available with the society to discharge their roles are very limited	2.5188	1.0421	2.50	4 th	Agree
The cooperative society has over time benefited the rich members in the society instead of the poor	2.3242	1.0037	2.50	5 th	Disagree
Staff of the cooperative society lack adequate personnel with adequate managerial skills	2.6758	0.8762	2.50	2 nd	Agree
Funds for the cooperative society are not well accounted for by the managing committee	2.5358	1.0184	2.50	3 rd	Agree
The cooperative society is most times controlled by political factors and domination	2.7816	1.0102	2.50	1 st	Agree

Source: Authors' computation from field survey, 2021

As shown in Table 7, the estimated mean values respectively are greater than the observed mean values of 2.50 (are significant) except for the staff of the cooperative lacking adequate personnel with adequate managerial skills, which is less than 2.50 (insignificant). Therefore, limited funds; inadequate personnel with inadequate managerial skills; lack of accountability of funds by the managing committee; and the control by political factors and domination are the factors that hindered the cooperative from contributing adequately to poverty reduction among its members and nonmembers. But, the cooperative society benefiting the rich members in the society instead of the poor is not a significant factor hindering the cooperative to contribute adequately to poverty reduction in Bayelsa State.

Summary of the Findings

The major findings of the study are summarized as follows:

- i. The study found in objective one that Baraza multi-purpose cooperative does not contribute significantly to the reduction of poverty of its members and nonmembers in Bayelsa State.
- ii. For objective two, it was found that identifying business opportunities for members and nonmembers; mobilization of local resources or products to create new business or enterprises for members and nonmembers; access to micro-credit facilities on affordable terms; creation of direct employment in cooperative activities; and the facilitating of indirect employment and marketing opportunities are not significant ways of reducing poverty among its members and nonmembers. But increasing the level of involvement of members and nonmembers in the non-agricultural informal sector by making credit available is a significant way of reducing poverty among its members and nonmembers in Bayelsa State.
- iii. For objective three, a significant difference in the contribution of Baraza multi-purpose cooperative to poverty reduction of its member and nonmembers was found. Though, the level of involvement in the non-agricultural informal sector by making credit available is the only way that makes a significant difference among the ways through which the cooperative contributes to the reduction of poverty among its members and nonmembers in Bayelsa State.
- iv. The findings concerning objective four showed that limited funds; inadequate personnel with inadequate managerial skills; lack of accountability of funds by the managing committee; and the control by political factors are the factors that hindered the cooperative from contributing adequately to poverty reduction among its members and nonmembers. But, the cooperative society benefiting the rich members in the society instead of the poor is not a significant factor that hindered the cooperative to contribute adequately to poverty reduction in Bayelsa State as the results indicated.

Conclusion and Recommendations

Conclusion

The empirical relationship between Baraza multi-purpose cooperative and poverty reduction in Bayelsa state was examined using different techniques such as the descriptive statistics like frequency and percentages, the two-sample t-test with unequal variances, Kruskal-Wallis test, the N-way Ronald Fisher's Analysis of Variance (ANOVA) test, and the sum of the mean (weighted average) test techniques. The empirical relationship between Baraza multi-purpose cooperative and poverty reduction in Bayelsa state has been examined and came up with several findings. Based on the findings, it is concluded that the Baraza multi-purpose cooperative is not efficient or adequate in addressing aspects of poverty reduction and exclusion. The cooperative does not possess the qualities to reduce poverty generally. Also, the cooperative cannot identify economic advantages for its members and nonmembers. It cannot empower the less privileged to guard their interest and secure them economically and otherwise by helping them to tackle their risks collectively. The cooperative, in addition, is focused mainly on benefiting not just their members and have an inherent obligation to help the poor. Factors such as inadequate personnel with inadequate managerial skills; lack of accountability of funds by the managing committee; and the control by political factors and domination limit the cooperative from achieving their mutual social, cultural, and economic needs and ambitions.

Recommendations

Based on the findings, the study recommends as follows:

- i. The government and the management of the Baraza Multi-Purpose Cooperative in particular and other cooperatives, in general, should ensure that cooperatives' values and principles are properly recognized and some preconditions be satisfied before the full operation of the cooperatives. This recommendation is made because of the finding on objective one and two that Baraza multi-purpose cooperative does not contribute significantly to poverty reduction of its members and nonmembers in Bayelsa State.
- ii. The government and Non-Governmental Organizations (NGOs) should organize sensitization workshops periodically for cooperatives to identify economic advantages for members and nonmembers and help them tackle risks collectively.
- iii. Though, the results show no positive impact of cooperative and poverty reduction, but the functioning of cooperatives in any society could bring about poverty reduction as members could be more prosperous as resources are put together for businesses and other economic activities. Therefore, the study recommends that cooperatives should be encouraged as a vehicle for poverty reduction in Bayelsa state.
- iv. There is need for management of cooperatives to train and retrain members of staff on managerial skills, prudent fund management and to ensure minimal control or influence by political factors and domination. This recommendation, when implemented, cooperatives become more focused and devoid of distractions from political forces.

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CHAPTER SIXTEEN

**Women Entrepreneurship Development and
Employment Generation in the Nigerian Post-Covid 19
Era (Examining the AB Microfinance Bank Women
Empowerment Scheme)**

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Abstract

The issue of unemployment has been an age-long issue in Nigeria. Despite the several solutions brought by various government regimes, the issue is still standing tall today. One solution brought by the government was entrepreneurship development, however, despite this solution; the challenge of gender inequality was a barrier to its effectiveness. This study therefore wanted to contribute its quota on national development by examining how this gender inequality could be removed by studying how financing of women entrepreneurship could boost employment generation in Nigeria. The study examined the AB microfinance bank women empowerment scheme in Ikeja, Lagos State, Nigeria and generated primary data through the use of questionnaires which was distributed to AB Microfinance bank's beneficiaries of the female empowerment scheme. 124 questionnaires were distributed but 94 was gotten back and analyzed with the Analysis of Variance (ANOVA) regression. The analysis showed a significant positive effect between financing women entrepreneurs and employment generation. The study thus recommended, among, others, that the AB Microfinance women empowerment scheme should continue to encourage and empower young graduates especially the female ones by conducting training and enlighten workshop for them before and after they graduate.

Keywords: *Women Empowerment, AB Microfinance Bank, Employment Generation, Covid-19, Analysis of Variance (ANOVA) Regression*

Background of the Study

The functions of women in the industrial growth of Nigeria cannot be over-emphasized. Women comprise approximately 50 per cent of the African population, and about 60 per cent of the total 50 per cent are engaged in the agricultural industry (Okemakinde, 2014). The function of women in the development of the micro and small enterprises was core in rural economic development (Okemakinde, 2014). Most of the women were active in micro, small and medium scale enterprises (MSMEs) which promote employment (Abou-Moghli and Al-Abdallah, 2019). Therefore, the scope of women entrepreneurs included home-based businesses and MSMEs. Literatures like Cardella, Hernández-Sánchez, and Sánchez-García (2020) have shown women have a large presence in MSMEs but they encounter peculiar roadblocks while running their businesses. Also, these women encounter gender bias in the business environment where they operate compared with their male counterparts, in establishing, developing and accessing economic resources (Awojobi, 2014). However, profound changes are occurring globally which create new possibilities for both male and female entrepreneurs. New opportunities have created fresh challenges like having to get financial empowerment from sources with minimal requirements. Most avenues have been provided for women to tap into these new opportunities and markets, but they require the necessary skills, education or training, social networks and market information, which are basic variables that can affect the success of women entrepreneurs.

Empirical studies like Kabeer (2005) explained that SMEs add significantly to economic growth in developed economies. This revealed the worthiness of MSME in economic growth and employment creation. Hence, the incessant credit market failure is a giant constraint on SMEs growth (Okereke, 2010). SME financing needs innovative credit strategies that would lower credit risk and transaction costs to the lender and borrower. Due to reducing unemployment with SMEs growth, AB Microfinance bank established an empowerment scheme for female MSME entrepreneurs based in Lagos in year 2018. This study would investigate the effect the scheme had on employment generation and poverty decrease of Nigerian women entrepreneurs. Also, the study would appraise the properties and formalities for getting loans from microfinance banks by women entrepreneurs utilizing AB Microfinance Bank empowerment scheme as study case, and establish the scheme's effects on Nigerian employment generation.

Statement of Hypothesis

H₀: No significant relationship existed between financing women entrepreneurs and employment generation.

Conceptual Framework

Entrepreneurship

Entrepreneurship is seen as fundamentally important part of modern economic and social life. It could be defined as the process of using private initiative to transform a business concept into a new venture or to grow or diversify an existing venture or enterprise, it results in the creation, enhancement, realization and renewal of value not just for the owners but for all participants and stakeholders (Hameed and Imtiaz, 2018). Entrepreneurship is more than the mere creation of business, although that is certainly important facet. The characteristics of seeking opportunities, taking risks beyond security and having the tenacity to push an idea through to reality combine into a

special perspective that permeates entrepreneurs. Thus, entrepreneurship is an integrated concept that permeates an individual's business in an innovative manner (Mosedale, 2005). Babajide, Taiwo, and Isibor (2015) stated that entrepreneurship is a way of thinking, reasoning and acting which is opportunity obsessed, holistic in approach and leadership balanced. According to these two authors entrepreneurship results in the creation, enhancement, realisation and renewal of value for owners and stakeholders of a business.

Krishna (2003) stated that entrepreneurship attitude and behavior entails openness to new information and people, motivation, making independent and self-directed decisions, the ability to see opportunities in a rapidly changing and uncertain environment, persistence, the motivation to achieve, technical know-how, personal integrity, taking ownership and being accountable, the capacity to manage and organize as well as specific categories of cultural characteristics.

Overview of Micro-Financing

Microfinance referred to the full range of financial services that low-income people use, including not only credit but also savings, insurance and money transfers. Microfinance institutions (MFIs) and non-government organizations (NGOs) with strong microfinance components, are increasingly recognized for their capacity to provide effective and sustainable programmes to reduce poverty and associated vulnerabilities such as food insecurity among the world's poorest people (Taiwo, Agwu, Isibor, and Ikpefan (2014). Microfinance has existed, although mostly in the shadows and unseen by casual observers, since the rise of formal financial systems, and indeed probably predates them. It has only been within the last four decades, however, that serious global efforts have been made to formalize financial service provision to the poor. This process began in earnest around the early to mid-1980s and has since gathered an impressive momentum (Taiwo, Agwu, Isibor, and Ikpefan (2014). Shakya (2016) found that upward class structure mobility increases significantly with access to credit. Using the same Guatemala data set in a subsequent study (2002), Shakya (2016) also found that rapid gains in job creation after initial credit access were followed by prolonged periods of stagnant job creation.

Women Entrepreneur in Nigeria

The economic activities of most women are based on the informal sector of the economy both at rural and urban areas (World Bank, 2016). The reason may be due to the fact that entry to informal sector is easy, and open to all categories of people. It include hairdressers, fashion designers, beauty and skin sailors, crafts making etc. The informal sector is characterized by reliance on indigenous resources, family ownership of enterprise, labour-intensive and adapted technology, unregulated and competitive markets and skills can be acquired outside the formal educational system. Most women are predominantly in the informal sector because it does not require any minimum level of education as in the formal sector; second, they can combine their activities with domestic responsibility and third is that it requires little capital to establish most businesses in the informal sector.

How Micro-Credits Lead to Women's Empowerment: Evidence

The assumption that credit facilities for women from micro-finance institutions lead to woman empowerment has been a controversial issue. However, empirical evidences from Addai (2017) and Awojobi (2014) subscribed to the affirmative of micro-credits impacting women positively. Few studies have examined the women participatory technique in micro-finance programmes, but they

did not elaborate on women's empowerment (Boyd, 2016). Other studies laid emphasis on loans and savings (Dawson and Henley, 2015). Recent studies have been on the reason why women are leaving micro-finance programmes (Addai, 2017). This may have been as a result of the profit motives and exploitation of women by some of the micro-finance institutions.

Challenges of Women Entrepreneurs in Nigeria

1. **Limited access to market information and technology:** Most women do not know how to operate computers. Most women interviewed do not have time to read newspapers and magazines and watch some educative television programmes. Their role as mothers and wives was a big constraint as it gives them little time for extra training and acquiring of skills. Access to finance is also a major roadblock and reduces their access to capital especially startup capital. There is also the problem of entering informal financial market.
2. **Role challenge:** There is the work – home role conflict. This work-home conflict has been associated with the level of business satisfaction and perceived business success. Personal or intrinsic satisfaction is achieved if business meets or exceeds owners expectations and ruin reduce conflict level Role conflict is mostly seen in those who have low self-esteem, low self-efficacy and external locus of control. There areas have been seen to affect the business satisfaction and health of the business. Autonomy in business and high level of family satisfaction can reduce the level of role conflict.
3. **High cost:** Where the expected return from a venture is lower than the opportunity costs, it will act as a disincentive for the entrepreneur. Due to collapsed infrastructural facilities and unbridled corruption, where entrepreneurs have to spend huge sums to provide some basic infrastructure and bribe government officials it makes the cost of doing business in the country to be too high with adverse implication for profitability.
4. **Inadequate infrastructural provisions:** Bad electricity supply, poor communication and transportation, is another major challenge. Poor supply in Nigeria is very epileptic. They use of an alternative power supply make some of their products expensive. This has affected the profit they would have made from their business.
5. **People perception:** Women are believed to be very materialistic and fashion conscious. In Nigeria, there is this “male thing” an ego in men that make them feel it is a must for men to handle “big jobs”. In their perspectives, women are supposed to be looking after the home. Some men were asked how they perceive working on project sites, all the men interviewed believe that women cannot do site jobs.

Female Financial Inclusion Theory

Finance experts have stressed for the need of external factor to aid women in their drive to break the circle of poverty (Berghlund, Ahl, Pettersson, and Tillmar, 2018). One of such external factor is the giving of women access to financial inclusion. It was reported that women are the poorest among the poor in any society (Taiwo, Agwu, Isibor, and Ikpefan, 2014). According to Ananwude, Anyanwu, and Andrew (2018) women in developing countries are denied access to credit facilities from conventional banks because they lack quality education. As a result of this, they do not have the specific skills to manage their work.

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In addition, most conventional banks in Africa deny women loans because of lack of collateral. It also argued that because of the profit motives of some of the micro-finance institutions they deny women who do not have the collateral for loans. The agitation for financial inclusion for woman came into the international limelight in 1975 at the International Women's Conference in Mexico. The subsequent edition in Nairobi in 1985 paved ways for income generation mechanism for women (United Nations, 2001). In the 1990s, micro-finance institutions intensified their patronizing of women clients because of the insinuation that women are prudent with their resources and they hardly default in loan repayment compared to the men. Furthermore, the United Nations (UN) in 2005 initiated the international year for micro-credit for the promoting of financial inclusion for woman (Ananwude, Anyanwu, and Andrew (2018)). The core aim of micro-financial institutions was to reduce poverty by bringing financial inclusion to women through empowering the women economically. However, some academic scholars have argued that loan facilities to woman make them be indebted to the financial institutions (Ananwude, Anyanwu, and Andrew (2018)).

Empirical Evidences on Women Entrepreneur and Employment Generation

The establishment of small businesses by women entrepreneurs provides economic stability and a better distribution of economic activities. Women entrepreneurs are suppliers of employment and creators of work opportunities, innovators and initiators. According to Kato and Kratzer (2014), small businesses are both a means of entrepreneurship and a source of employment and income. The SMEs owned by women entrepreneurs play a significant role in the Tanzanian economy by improving welfare, alleviating poverty, and also is a source of wealth and employment creation (Kato and Kratzer, 2014). Ayevbomwan, Popoola, and Adeoti (2016) found that unemployment is negatively related to new-firm startups, that is, as new businesses are established employability was stimulated and unemployment reduces substantially. A low rate of entrepreneurship culture and skills in any society may be a consequence of the low economic growth, which also reflects higher levels of unemployment.

On employment generation by women entrepreneurs, Hameed and Imtiaz (2018) found evidence that women entrepreneurs generate employment for more female than male in India. In another study, Oshinowo and Olayide (2017) asserted that empowerment of women through micro-financing in Nigeria increase women income and generate employment, while most of such women are traders.

Contribution to Knowledge

It has being established by previous literatures that women entrepreneurs contributed to the growth and development of an economy, and have created job opportunities (Abou-Moghli and Al-Abdallah, 2019). Though women entrepreneurship is a vital part of economic development, it has remained an untapped area (Awojobi, 2014). Several researches have been conducted on the performance of women entrepreneurs in relation to their motivations and goals, social learning, network affiliation, environmental influences, demographic factors amongst others (Ayogu and Agu, 2015; Addai, 2017). This research work would focus on the performance of women entrepreneurs in relation to their employment generation at micro and small level within Ikeja, Lagos State.

Methodology

The study used primary data gathered by administering questionnaires that ask questions concerning microfinancing, women entrepreneurs' employment generation and performance. The study administered 124 questionnaires to responders but 97 were retrieved back. The responders were

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female beneficiaries of AB Microfinance Bank empowerment scheme located in Ikeja, Lagos State, Nigeria. This included both married and unmarried female beneficiaries of the scheme as obtained from the records of the bank. The questionnaire administered consisted of four sections: Section A will cover questions on demography while Section B to Section D will address questions on micro-financing and Women entrepreneurs' empowerment, and performance. The retrieved questionnaires were analyzed using the Analysis of Variance regression.

Reliability of Questionnaire

Reliability measures the degree to which any research tool gives consistent results for a time-period. It refers to the length to which the tool consistently measures various variables. In determining the instrument reliability of the study, the Cronbach's Alpha was utilized. The Cronbach's Alpha estimate indicated how highly the items in the questionnaire were interrelated in order to determine reliability of the instrument and when the result is more than 0.7 indicated is a high reliability. Hence, the

Table 1: Reliability Test

Cronbach's Alpha	No of Items
.830	11

Response Rate Analysis

Table 2: Response Rate Analysis

Questionnaire	Responders	Percentage (%)
Returned filled	97	78
Not returned not filled	27	22
Total	124	100

Source: Field Work (2021)

The retrieved questionnaires were 97 which amounted to 78 percent, representing the high output from the distributed questionnaire used for the analysis and is fair and high enough for analysis. The unreturned questionnaires were 27, which consist 22 percent.

3: Frequency Distribution of Responders' Data

Table 3: Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 15-20 years	8	8.2	8.2	8.2
21-30 years	24	24.7	24.7	33.0
31-40 years	35	36.1	36.1	69.1
41-50 years	23	23.7	23.7	92.8
50 years and Above	7	7.2	7.2	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

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Table 3 revealed that 8 percent of the responders were between the ages 15 to 20 years, 25 percent between the ages 21 to 30 years, 36 percent were between ages 31 to 40 years while 24 percent were between ages 41 to 50 and 7 percent were between ages above 50 years. This implied that most of the women entrepreneurs who responded to the questionnaire were aged between 31 to 40 years and this means that most of the responders belong to the active working age.

Table 4: Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Divorce	3	3.1	3.1	3.1
Married	67	69.1	69.1	72.2
Separated	1	1.0	1.0	73.2
Single	26	26.8	26.8	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 4 presented the responders' marital status and it revealed that 69 percent of them were married, 27 percent are single, 3 percent are divorced and 1 percent separated. This indicated that majority of the responders are married women entrepreneurs closely followed by single women entrepreneurs.

Table 5: Educational Qualifications

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid BED	2	2.1	2.1	2.1
BSC	31	32.0	32.0	34.0
HND	24	24.7	24.7	58.8
MBA	3	3.1	3.1	61.9
MSC	2	2.1	2.1	63.9
NCE	9	9.3	9.3	73.2
OND	1	1.0	1.0	74.2
SSCE	25	25.8	25.8	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 5 revealed that 32 percent of the responders were holders of Bachelor of Science degree, 25 percent holds Higher National Diploma while 26 percent hold Senior Secondary School Certificate. Among others, 9 percent holds National Certificate in Education, 3 percent holds Masters of Business administration, 2 percent holds Masters of Science, 2 percent holds Bachelor degree in Education and

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1 percent holds Ordinary National diploma. Cumulatively most of the responders were graduates which showed that women graduates are showing interest in entrepreneurship.

Table 6: Entrepreneur’s staff strength

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-2 People	21	21.6	21.6	21.6
3-4 People	14	14.4	14.4	36.1
5 People	11	11.3	11.3	47.4
None	51	52.6	52.6	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 6 revealed the frequency distribution of the women entrepreneur's staff strength revealed that 22 percent of them employed between 1 to 2 staffs, 14 percent of them employed between 3 to 4 people and 11 percent employed at least 5 people while 53 percent of the women entrepreneurs employed no other person. Hence, more than half of the women entrepreneur generates no additional employment other than themselves. Though, those that generated additional employment employed a high number of people.

Table 7: Where did you get money to start your business?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Family and Friend	4	4.1	4.1	36.1
Loan From Bank	32	33.0	33.0	69.1
Personal Saving	30	30.9	30.9	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 7 presented the responses to the question “where did you get money to start your business?” However, 31 percent of the responders asserted that they got startup fund from personal savings, 33 percent of them got startup funds from bank loan and 4 percent from family and friends. Hence, most of the women entrepreneurs sourced their startup capital from bank loan.

Table 8: How did you hear about the scheme?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Advert	47	48.5	48.5	48.5
Family	11	11.3	11.3	59.8
Friends	39	40.2	40.2	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 8 presented the responses to the question “How did you hear about the scheme?” However, 49 percent of them asserted that they heard about the scheme through advertorials, 40 percent of them heard about the scheme through their friends while 11 percent heard through their family. Hence, most of the women entrepreneurs heard about the empowerment scheme through the advertorial information channels.

Table 9: What kinds of businesses are you engaged in?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1.0	1.0	1.0
Service	25	25.8	25.8	26.8
Trading	71	73.2	73.2	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 9 presented the responses to the question “What kind of business are you engaged in?” However, 73 percent of them are engaged in Trading while 26 percent engaged in Service business. Hence, most of the women entrepreneurs engaged in trading activities.

Table 10: Do you think the interest rate charged by AB Microfinance Bank Empowerment Scheme is high?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	59	60.8	60.8	60.8
Yes	38	39.2	39.2	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

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Table 10 presented the frequency distribution of the responses to the question “Do you think the interest rate charged by AB Microfinance Bank Empowerment Scheme is high?” However, 39 percent of the responders asserted that the interest rate charged by the bank is high while 61 percent asserted otherwise. This implied that the women entrepreneurs were of the opinion that AB Microfinance bank charges high interest rate on their empowerment scheme loan.

Table 11: Do you belong to a group as required by the bank?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	21	21.6	21.6	21.6
Yes	76	78.4	78.4	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 11 presented the frequency distribution of the responses to the question “Do you belong to a group?” 78 percent of the responders asserted that they belong to a group as required by the bank while 22 percent asserted otherwise. This implied that most of the women responders belongs a group of entrepreneurs as required by the bank.

Table 12: Have you benefited from the scheme by receiving loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	18	18.6	18.6	18.6
Yes	79	81.4	81.4	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 12 presented the frequency distribution of the responses to the question “Have you benefited from the scheme by receiving loan?” However, 81 percent of the responders asserted that they had received loan from the empowerment scheme while 19 asserted otherwise. Hence, most of the women entrepreneurs that responded to this study had received loan from the empowerment scheme of the AB microfinance Bank. This implied that most of the responders can adequately assess the conditions and the mode of operation of the scheme.

Table 13: How Long Does It Take You To Access The Loan?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2.1	2.1	2.1
1-3months	55	56.7	56.7	58.8
4-6months	32	33.0	33.0	91.8
7-9months	3	3.1	3.1	94.8
Less Than 1 year	1	1.0	1.0	95.9
More Than 1 year	4	4.1	4.1	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 13 presented the frequency distribution of the responses to the question “How long does it take you to access the loan?” However, 57 percent of the responders asserted that it took them between 1 to 3 months to access the loan, 33 percent confirmed that it took them between 4 to 6 months, it took 3 percent 7 to 9 months but 4 percent asserted that it took them over 1 year to access the loan. Hence, the lag period for assessing the loan is fast, since most of the women entrepreneurs who had benefited loan from the scheme claimed that it took between 1 to 3 months.

Table 14: How long did it take you to pay back?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	3.1	3.1	3.1
1-2 years	13	13.4	13.4	16.5
Less Than 1 year	80	82.5	82.5	99.0
More Than 2 years	1	1.0	1.0	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 14 presented the frequency distribution of the responses to the question “How long did it take you to pay back?” 83 percent of the responders asserted that it took them less than 1 year to pay back the loan, 13 percent asserted that it took them between 1 to 2 years and 1 percent spend more than 2 years to pay back. This implied that majority of the women entrepreneurs that took loan from the scheme pay back within 1 year of receiving the loan.

Table 15: Does that Bank ask for collateral before giving the loan?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	70	72.2	72.2	72.2
Yes	27	27.8	27.8	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 15 presented the frequency distribution of the responses to the question “Does that Bank ask for collateral before giving the loan?” 72 percent of the responders claimed that collateral was not a requirement for loan under the scheme of the bank while 28 percent claimed otherwise. Hence, majority of the women entrepreneurs asserted that collateral is not a requirement for loan under the scheme of the bank. This implied that collateral is not a requirement for receiving loan under AB Microfinance Empowerment Scheme.

Table 16: How much did you get from the scheme?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2.1	2.1	2.1
Below 10,000	5	5.2	5.2	7.2
100,000	18	18.6	18.6	25.8
120,000	3	3.1	3.1	28.9
150,000	10	10.3	10.3	39.2
10,001-20,000	16	16.5	16.5	55.7
200,000	4	4.1	4.1	59.8
250,000	3	3.1	3.1	62.9
20,001-30,000	12	12.4	12.4	75.3
300,000	2	2.1	2.1	77.3
40,000	2	2.1	2.1	79.4
45,000	1	1.0	1.0	80.4
50,000	13	13.4	13.4	93.8
60,000	4	4.1	4.1	97.9
80,000	2	2.1	2.1	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

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Table 16 presented the frequency distribution of the responses to the question “How much did you get from the scheme?” 5 percent of the responders collected below ₦10, 000 as loan from the scheme, 17 percent collected between ₦10, 000 to ₦20, 000 while 12 percent received between ₦20, 001 to ₦30, 000 from the scheme. Also, 76 out of the 97 (78 percent) responders collected over ₦50, 000 from the scheme while the highest amount received from this scheme is ₦400, 000. This implied that the women responders can collect up to ₦400, 000 from the scheme.

Table 17: Micro-credit obtained from the scheme had improved my business

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1.0	1.0	1.0
Agree	45	46.4	46.4	47.4
Disagree	3	3.1	3.1	50.5
Strongly Agreed	38	39.2	39.2	89.7
Strongly Disagreed	1	1.0	1.0	90.7
Undecided	9	9.3	9.3	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

The breakdown of the frequency presented in Table 17 revealed that 39 percent of the responders strongly agree and 46 of the responders agree that micro-credit obtained from the scheme had improved their business. While 1 percent responders strongly disagree and 3 percent disagree that micro-credit obtained from the scheme had improve their business but 9 percent were undecided. This implied that majority of the women entrepreneurs affirmed that the micro-credit obtained from the scheme had improve their business.

Table 18: My business profit and income had increase since I collected the loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1.0	1.0	1.0
Agree	52	53.6	53.6	54.6
Disagree	7	7.2	7.2	61.9
Strongly agreed	23	23.7	23.7	85.6
Undecided	14	14.4	14.4	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

The breakdown of the frequency presented in Table 4.18 reveals that 24 percent of the responders strongly agree and 54 percent agree that their business profit and income had risen since they collected the loan from the empowerment scheme. While 7 percent disagree but 14 percent were undecided. This implied that majority of the women entrepreneurs asserted that their business profit and income had raised since they collected the loan from the empowerment scheme.

Table 19: The empowerment loans are very convenient to pay back

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	49	50.5	50.5	50.5
Disagree	10	10.3	10.3	60.8
Strongly Agreed	19	19.6	19.6	80.4
Undecided	19	19.6	19.6	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

Table 19 revealed that 20 percent of the responders strongly agree and 51 percent agree that the empowerment loans are very convenient to pay back while 10 percent disagree but 20 percent were undecided. This implied that majority of the women entrepreneurs affirmed that the empowerment loans are very convenient to pay back.

Table 20: Women entrepreneurs' do not encounter discrimination during the selection of beneficiaries of this scheme

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	49	50.5	50.5	50.5
Disagree	7	7.2	7.2	57.7
Strongly Agree	19	19.6	19.6	77.3
Strongly Disagree	3	3.1	3.1	80.4
Undecided	19	19.6	19.6	100.0
Total	97	100.0	100.0	

Source: Field Work (2021)

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Table 4.20 revealed that 20 percent of the responders strongly agree and 51 percent agree that women entrepreneurs' do not encounter discrimination during the selection of beneficiaries of this scheme while 3 percent strongly disagree and 7 percent disagree but 20 percent were undecided. This implied that most of the women entrepreneurs affirmed that they don't encounter discrimination during the selection of beneficiaries of this scheme. Thus, the scheme did not discriminate among genders.

Restatement of Hypothesis

H₀: There is no significant relationship between financing women entrepreneurs and employment generation.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1				

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.568 ^a	.322	.293	1.00428

a. Predictors: (Constant), financing women entrepreneurs

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.113	.559		.202	.840
	financing women entrepreneurs	.432	.151	.333	2.856	.005
a. Dependent Variable: employment generation						

The Model Summary table indicates that predictors jointly contribute to 56.8 percent changes in the numbers of people employed by the women beneficiary of the empowerment scheme. This implied that loan from the scheme provide gainful employment for the women entrepreneurs; improve their business by rising business profit and income which result in increase in their staff strength. The ANOVA table above reveals that F-significant value of 0.000 was lesser than the critical significant figure of 0.05 (that is 5 percent). Hence, reject null hypothesis. Thus, there existed a significant effect

between financing women entrepreneurs and employment generation at 5 percent significant level. Specifically, the independent variable “financing women entrepreneurs” was positively and significant at 5% level of significance with significance value of 0.005. This implied that the women entrepreneur not only get employed as a result of the loan from the empowerment scheme. They also employed more people into their business

Discussion of Findings

The findings showed a significant and positive connection between financing women entrepreneurs with employment generation at 5 percent significant level. Hence, financing women entrepreneur has an incremental effect on employment generation. Thus, financing women entrepreneurs will cause employment generation through business development, increment in number of female self-employed, as well as rising women entrepreneurs' staff strength.

Conclusion

The study evaluated the impact of AB Microfinance Empowerment Scheme on employment generation of female entrepreneurs in Ikeja, Lagos State. However, the study found that some women who applied for the scheme were in trading business. Majority of them confirmed that the interest rate was not high. Moreover, a greater percentage of the women agreed that loans from the scheme led to increase in their daily income and living standard. Hence, this research concluded that this scheme has been empowering women and generating employment opportunities.

Recommendations

1. The scheme should continue to encourage and empower young graduates especially the female ones by conducting training and enlighten workshop for them before and after they graduate.
2. The scheme can expand the quantum of the loan given and provide supportive services for the beneficiaries through inspection of their books and giving them financial advices.
3. The scheme should give more preference to women in business and start-ups for empowerment.

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CHAPTER SEVENTEEN

**Enhancing Educational Activities through
E-learning, E-training and E-books**

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Introduction

The Covid-19 epidemic of 2020 has complicated matters further by putting a full halt to schooling, with all schools being closed. With the abrupt move away from the classroom in many areas of the world, some are questioning if online learning adoption would continue in post-pandemic and how such a shift will effect the global education industry. The purpose of this research is to look at how e-learning, e-training, and e-books may be used to improve educational activities. The researcher used a qualitative content analysis based on desk research, which included documentaries such as books, journals, and other publications. For the objective of boosting educational activities, many subjects on e-learning, e-training, and e-books were produced and explored. It was determined and advised that in order to fully reap the benefits of online learning, a concentrated effort to strengthen this framework and go beyond imitating a physical class/lecture be made. The epidemic of Covid-19 has demonstrated the importance of knowledge dissemination across borders, companies, and all aspects of society. If online learning technology can help, we must all use it to its fullest extent.

Background of the Study

Virtual colleges, or online universities where students may attend classes from their homes over the Internet, are becoming increasingly popular. Hundreds of thousands of students from all around the world are attending online classes. Every year, millions of independent learners (students, professors, and self-learners) from all around the globe access the MIT Open Course Ware website. "Online technology offers historic advances in the quality of higher education and access," according to Chubb and Moe (2012)

Statement of the Problem

E-learning is garnering a lot of attention. In the corporate sector, e-learning is also becoming a key e-business activity as a technique of training and knowledge development. As a response to the United Nations call for inclusion in technological, vocational, and functional education, the Commonwealth of Learning (COL) initiatives and several organizations such as the Africa America Institute have responded positively to training various groups of Africans in functional education (UNESCO, 2016).

Space, infrastructure, and instructor numbers limit the amount of pupils these bodies can accommodate in our educational institutions. This is a difficulty on its own. The Covid-19 pandemic of 2020 has further complicated matters by putting a total halt to education, since all schools were closed due to the epidemic, despite the fact that we must continue to study.

Objective of the Study

To explore the use of e-learning, e-training and e-books as means of enhancing education activities.

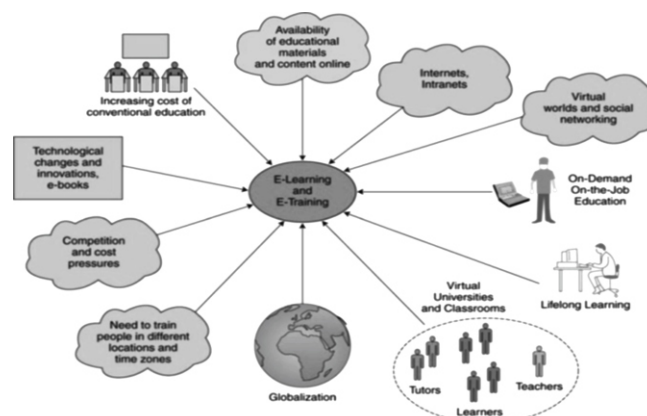
Research Methodology

A qualitative contents analysis was used by the researcher. This is based on studies conducted at a desk. Books, journals, and other publications were utilized as sources for the documentaries. Several topics were created to address the subject matter as tools for improving educational activities. The findings led to a conclusion and a set of suggestions.

Literature Review

The Basics of E-Learning: Definitions and Concepts

E-learning has a few different meanings. E-learning is defined as the use of information technology to offer educational resources and processes online for the purposes of learning, teaching, training, or obtaining knowledge at any time and from a variety of locations (Naidu, 2003). E-learning is much more inclusive than the phrase "online learning," which usually refers only to Web-based courses. When material is sent wirelessly to smartphones, tablets, or other mobile devices, it is referred to as m-learning (or mobile learning). Computer-based teaching, computer-based training, online education, and other terminology are all synonyms for e-learning. E-learning may be used to facilitate learning in schools as well as provide an environment for efficient and effective business training. From virtual classrooms to mobile conferences, it may be found in a range of electronically aided learning and teaching activities (Garrison, 2011). Harasim's (2011) is of the view that e-learning theory is a good place to start. E-learning encompasses a wide range of computer-assisted learning techniques, from self-study using DVDs to university-administered online degrees.



M-Learning

M-learning, or mobile learning, is a subcategory of e-learning that refers to the use of mobile devices for e-learning or other types of education. As a result, one may learn anywhere a mobile device is available. In wireless situations, m-learning is concerned with communication and education. Instructors and training materials that are transportable are given special consideration. Learners can work and collaborate more readily with this technology than they could in a traditional classroom setting. Mobile learning is also being used by certain traditional colleges. Abilene Christian University (acu.edu) is one such institution, with faculty focusing on using iPads for learning and teaching.

Benefits of E-Learning

1. For global advancements, skills and knowledge must be updated and renewed on a continuous basis (lifetime learning). As a result, more individuals will need to study, and they will do it in a variety of non-traditional methods. While in school, students can learn at home and work.
2. Homemakers can acquire degrees even if they are too busy to go to school.
3. Reduced time spent on learning and training. E-learning has the potential to cut training time in half.
4. Self-motivated and self-paced learning Self-paced and self-motivated students are common in e-learning. These characteristics could lead to greater content retention.
5. Quality and richness. Top teachers may be used with e-learning, as well as strong multimedia accompaniment. Learning may become more fun as a result of this. Difficult material may be made more fascinating and understandable. In general, learning quality may improve.
6. Flexibility. E-learners may customize their learning schedules by changing the time, place, material, and pace.
7. Material that has been updated and is consistent. It is nearly hard to update textbooks more regularly than every two or three years on a cost-effective basis.
8. Mobile device learning capability. This facilitates learning in any location and at any time, as well as instructor and peer assistance for learners.
9. Environment that is devoid of fear Students who do not prefer to participate in a face-to-face group discussion with classmates or professors might benefit from e-learning. In impoverished nations, e-learning may be quite helpful.

E-Limitations Learning's and Challenges

Despite its various advantages for both students and educators, e-learning does have certain disadvantages, including the following:

1. There is a need for retraining for instructors. Some teachers lack the necessary skills to teach via electronic methods, necessitating expensive training.
2. Needs for equipment and services to back it up. The teaching institute will require more money to buy e-learning technologies to augment traditional ones. These are required for the development, implementation, and upkeep of e-learning.

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3. Campus life style and lack of face-to-face engagement. Many people believe that e-learning cannot totally replace the intellectual stimulation that occurs in a classroom with "live" lecturers and classmates.
4. Exams and assessments teachers may not be able to effectively analyze student work produced via e-learning, according to one critique in the higher education context. It's impossible to determine who finished the assignments or tests, for example. (However, this applies to any schoolwork completed outside of the classroom).
5. Upkeep and enhancements. Although e-learning resources are simpler to update than conventional printed materials, there are practical challenges in keeping e-learning materials updated (e.g., cost, instructors' time). Because of the absence of ownership and accountability for website content, maintaining the content of e-learning materials can be problematic. It's possible that the people who create internet information aren't the ones who keep it up to date.
6. Intellectual property protection is crucial. The transmission of copyrighted materials obtained from an e-learning platform is difficult and expensive to manage.
7. Retention of students. It could be difficult to keep certain pupils motivated and enthusiastic without some human input and interaction.
8. Some of the aforementioned, as well as other downsides and limits, can be mitigated with advanced technology. Some online software programs, for example, have features that help students think more creatively. Students taking exams from home can utilize biometric measures to prove their identification. These capabilities, however, add to the e-learning expenditures.

Online Universities and Distance Learning

Distant learning, often known as distance education, refers to education that may be completed at any time from the comfort of one's own home or from another location. The learner is isolated from a classroom by distance and maybe time in this situation. Students may meet in person once or twice to get to know one another, meet the teacher or coordinator, or take exams. In colleges and educational institutions all across the world, distance learning is becoming increasingly popular. Major institutions are increasingly recognizing and accepting this style of delivery for courses and degrees. Onlineeducation.org provides further information.

E-Learning Breakthroughs

E-learning with robots is an example

Daegu, South Korea, installed 29 robots in 19 primary schools in December 2010. Each 3.2-foot-tall robot was created to instruct kids in English.

The robots, which were created by the Korea Institute of Science and Technology (KIST), are on wheels and ask inquiries in English. The instructor may move the robots about the classroom (through remote control), allowing teachers and students to engage more easily.

Corporate Training over the Internet

A vast number of corporate companies, like educational institutions, use e-learning extensively. Online training is available from several firms, including Cisco Systems (cisco.com). This training is commonly done via intranets and corporate portals, and it is driven by a variety of variables. Students,

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on the other hand, make extensive use of the Internet. It comes in a variety of forms, which is provided by firms like Citrix Systems (citrix.com). The Internet, on the other hand, is utilized to access online information in huge organizations with various sites and for study from home. Vendors'

Example

Dresser-Rand is a compression equipment manufacturer with a global presence. It employs about 5,500 people in 50 sites across 26 countries, speaking 14 languages. Due to expansion and staff retirement, the organization requires substantial training. Previously, the corporation outsourced training to approximately 600 other companies. The updating of instructional materials in light of technological advancements was a big difficulty.

Current and new employees can be trained via computer games

Using computer simulation games for recruiting and training is becoming increasingly popular.

Example

For recruiting and training purposes, Marriott International created the Facebook game "My Marriott Hotel." Berzon (2011) claims that the players learn how to handle hotels and restaurants. Marriott first created a cooking game. The participants had to decide what ingredients they wanted to utilize for various dishes.

E-learning and social networks

1. Social networking has always been linked to education since its start (e.g., see Mason and Rennie 2008; Kidd and Chen 2009). Social learning, also known as e-learning 2.0, is a new phrase that describes learning, training, and knowledge exchange that takes place.
2. Learners may share their experiences with others in social situations, which facilitates high-tech-based instruction. As a result, a growing number of businesses are turning to social media for training and development (Wang and Ramiller, 2009). To engage with other students, learners can, for example, collaborate online to study, discuss subjects, and brainstorm. Unfortunately, the distractions available on social networks can make studying harder. Some businesses utilize social media to encourage their staff to participate in group learning by sharing their expertise (Zielinski 2012).
3. Learning and training are the focus of a number of social networks (or communities). Social learning, according to some experts, is the future of e-learning (Hart 2009).
4. In a learning project, it link students together. It allows people to talk, collaborate, and solve problems in real time.
5. Allow students to participate in the learning process. Web 2.0 tools are heavily used by Generation X and Millennial professionals for internal and external communication. Organizations may reach out to this demographic and train them via social media.
6. Use image-based platforms like Pinterest to improve design creativity and learning abilities.
7. Before offline meetings, provide relevant material for voting and supplement requests. This has the potential to enhance and simplify classroom instruction.

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8. Allow students to rank and share their thoughts on relevant materials.
9. Individuals and organizations may quickly determine their training needs and challenges with execution.
10. Allow students to offer each other social assistance. Improve and speed up communication about learning.

Virtual Worlds like Second Life are Excellent Resources for Learning

Simulators, role-playing games, building projects, and social gatherings are all available to users. Learners can utilize virtual worlds to visit areas they otherwise would not be able to visit, as well as fantasy realms. Many individuals regard Second Life and other virtual worlds as a way to complete learning assignments that would be hard to complete in the real world due to geographical or financial restrictions. As a result, many people consider SL to be a vital future classroom. Collaborative learning is possible in virtual environments as well. Managerial training, for example, is no longer limited to sitting in a classroom and listening to lectures or, at most, interacting with a learning tool. Learners may now engage and cooperate with one another as well as others from all over the world through social media networks. Online group engagement in virtual environments can help with foreign language learning, team building, and leadership. Some institutions have developed virtual campuses in Second Life where professors may meet students, engage with them, and even teach formal lessons. The university's Second Life Island, for example, was demonstrated at Indiana University.

Simulation using a Visual Interface

Visual interactive simulation (VIS), which employs computer graphics to depict the effects of analyzing different solutions to issues, is an excellent technique for e-training and e-learning. The user may influence the decision-making process and observe the outcomes of the interventions, which distinguishes it from traditional graphics. Graphic displays, especially interactive ones, may be more appealing to some students. For example, in order to deliver high-quality medical treatment, VIS was utilized to investigate the operations of a physician clinic setting inside a physician network. The simulation system pinpointed the most critical input variables that had a substantial impact on performance. When appropriately handled, these inputs resulted in decreased expenditures and a greater standard of medical treatment. The following are some of the most significant advantages that VIS systems might provide:

- i. Cut down on the amount of time it takes to learn anything
- ii. Assist in the teaching of sophisticated machine operation
- iii. Allow for self-paced learning to take place at any time and in any location
- iv. Assist with memory
- v. Reduced training expenses in general
- vi. Keep track of and improve on an individual's learning progress
- vii. On-demand learning can be aided through visual interactive simulation

On-Demand education

Learning on demand, also known as "just-in-time learning," is a new learning trend. The basic concept is that students can study whenever they want, anywhere. Such programs are already available at a number of colleges and universities. (Allen and Seaman, 2009).

Management Software for E-Learning

Ellis (2009) and Dvorak (2011) noted and pointed out the following: about Learning Management System Software (capterra.com/learning-management-system-software), they suggested that:

- i. Program administration should be centralized and automated
- ii. Make self-service and self-guided e-learning options available
- iii. Develop and distribute learning material modules in a timely manner
- iv. Make all e-learning online materials available from a single location
- v. Assist in the management of regulatory compliance
- vi. Create a scalable Web-based platform for all training projects
- vii. Ensure that systems are portable
- viii. Make e-learning more efficient and effective
- ix. Customize material and make it possible for people to utilize their expertise

Sum Total Systems offers e-learning and management approaches, software, and hardware, as well as advice. It's worth noting that when kids self-study, you can have some control over what they do. Teachers can detect skipping pages, forgetting to take notes, or omitting to underline important portions, according to Streitfeld (2013).

Blackboard (example 1)

What are the functions of Blackboard products? The content of a book, teaching notes, quizzes, and other resources are all placed in a standardized manner on a Blackboard by a textbook publisher. The material of a book may be simply incorporated into Blackboard's platform by a professor. Blackboard now offers business and government staff training programs all around the world, increasing productivity and lowering expenses.

Example 2

Moodle, a mainly free open source system, is an alternative to Blackboard.

Books on the Internet (E-Books)

Customers may purchase the e-book. In just a few days, tens of thousands of copies may be sold. Hackers, on the other hand, may get beyond the security measures, copy the book, and distribute it for free online. Since then, e-book publishers have improved their skills, and online publication has improved its security. Today's e-books come in a variety of formats and may be distributed and viewed in a variety of ways:

- i. Through a loyal reader is required to download the book
- ii. Through the use of the internet. On the publisher's website, readers may search for and read books. It is not possible to obtain a digital copy of the book

- iii. Smart phones and web downloads. The book is available for PC download
- iv. Through the use of a web server a book's contents are saved

A payment is usually required for most e-books. Readers pay either download digital items are available online. All of them are less expensive than the paperback edition.

Reading Technology E-Books

E-readers are the most used device for reading electronic books. The-ebook-reader.com lists and compares the most popular e-readers and tablets. All of the major e-reader manufacturers engaged in a pricing war between 2010 and 2012. Readers who wish to read a lot of stuff online might use a variety of alternative tools.

E-Books: Their Benefits and Drawbacks

E-books must provide benefits to both readers and publishers in order to be successful. There would be no reason to switch from traditional literature if there was no motivation to do so. Because of the following benefits, e-book sales are exploding:

- i. Text that can be searched—you can display links and connect to the Internet quickly.
- ii. Buyers will pay less money. The cost of a basic e-reader is less than \$75, and a tablet-based one is less than \$200.
- iii. Instant downloads from any location. Many of the features seen in other types of mobile computers are available in tablet-based devices.
- iv. They're portable, so you can take them with you.
- v. Content from many sources may be combined easily.
- vi. Sturdiness—they're made to last longer.
- vii. Wealthy in media (audio, color, video, etc.).
- viii. Good sunlight readability (able to read books outdoors).
- ix. Content is easy to update.
- x. Printing a physical copy at the lowest possible cost.
- xi. Out-of-print books are widely available.

According to Amazon.com, e-book sales significantly outnumbered hardcover and paperback book sales in 2011. (Leggatt, 2012). Despite their drawbacks, e-books have grown in popularity, allowing users to transfer the books across mobile devices and even a computer. Is it likely that the majority of printed books will be phased out? There is a strong pattern here. Print book sales are down, but e-book sales are increasing. It is expected that more people will read e-books now that Amazon is loaning Kindle books to Prime members for free.

Conclusion and Recommendations

While some believe that the unplanned and rapid shift to online learning – which comes with little training, insufficient bandwidth, and little preparation – will result in a poor user experience that will hinder long-term growth, others believe that a new hybrid model of education will emerge,

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with significant benefits. The researcher believes that information technology integration in education will eventually become a standard part of schooling. To get the most out of online learning, a concerted effort must be made to provide this structure, which must go beyond simply replicating a physical class/lecture through video capabilities, instead utilizing a variety of collaborating tools and engagement methods that promote inclusion, personalization, and intelligence. The necessity of knowledge dissemination across borders, corporations, and other aspects of society has been highlighted by the Covid-19 epidemic. If online learning technology can help, we must all use it to its fullest extent.

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CHAPTER EIGHTEEN

**Nigerian Educational System, its Security
and the Sustainable Development Goals 2030**

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Introduction

There is no society; traditional or modern without a system of education. Traditional education was the system of education in all of Africa before the colonial intervention in the affairs of the natives. Every society has education because it is a universal culture. Without education culture cannot be transmitted from one generation to another. The difference between societies; traditional or modern is the nature of education transmitted from one generation to the other. We had traditional education in Nigeria, the socialist education in the former Union of Soviet Socialist Republic (USSR) and the modern education in Britain and other European and First World Countries. This paper is interested in giving a historical view of traditional education in Nigeria, its security, the reasons for the change to modern education and the present modern and its security, before looking critically at the modern education in Nigeria and how sustainable in line with the Sustainable Development Goals, 2030. Traditional or indigenous education was the system of education that prevailed in most of the societies before the advent of the Western or formal system of education Nwaubani (1997) called such traditional system of education, the unique or discrete way many societies in Africa educated their young ones before the introduction of Western education. This system of education operated without elaborate school building, or fine chairs and chalkboard now available in the formal school system.

The objectives, methods and contents of traditional education were intricately interwoven and not separated into specific areas as the Western education (Nwaubani, 1997). Fafunwa (1974) explained the objectives of traditional education as:

1. The development of the child's talent and physical skills.
2. The development of character
3. Including respect for elders and those in position of authority
4. The development of intellectual skills
5. The acquisition of specific vocational training and the development of healthy attitude towards labour

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6. The development of the sense of belonging and the encouragement of active participation in family and community affairs.
7. Understanding as well as appreciating and promoting the cultural heritage of the community at large.

In all “education is the aggregate of all the processes by which a child or young adult develops the abilities attitudes and other forms of behaviour which are of positive value to the society in which he lives” (Fafunwa, 1974). Fafunwa simply sees education as the process of transmitting culture in terms of continuity and growth and for disseminating knowledge either to ensure social control or to guarantee rational direction of the society or both. Every education process whether traditional or Western-oriented seeks to achieve the above mentioned goals irrespective of the curriculum, methods and organisation designed for the purpose.

This author is concerned while talking about traditional education, about how far or to what extent it met the needs of the society at that given time. The contents or curricular of traditional education include participation in ceremonies and rituals; farming fishing, weaving, carving, cooking, knitting and intellectual training made up of local history, legends, local geography, plants and animals, poetry, reasoning, riddles, proverbs, storytelling. The curriculum helped the children and adolescents to be acquainted with their geographical environment. They had knowledge of their hills, valleys, rivers and plants. They mastered the seasons and knew when to expect rain, drought, when to plant, hunt fish and harvest (Nwaubani, 1997).

Education was total and involved every age-set and gender and had functional values with right human factors such as kindness, diligence, manliness, respect, uprightness. For example Nwaubani (1997) said that people were meant to be kind, which meant being useful and serviceable to others especially to the sick, the aged and helpless. People were generous. They were made to share with others what they had such as giving of gifts to children, youths and the aged or needy. People were diligent. Hard work was a virtue and every youth was expected to imbibe this virtue. Youths were trained to be mainly. They were trained to face hardship with equanimity. They were equipped to overcome situations like war, drought or famine. The training to face hardship was in form of wrestling, masquerades, fighting and competitions. Respect was given to whoever it was due. Age accorded status to members of the indigenous society and so age was respected. Children were meant to be very respectful. Women were very respectful to their husbands and to the elders in the extended family where they were married. Every person in the society regarded one another as brothers and sisters. Traditional education promoted uprightness in terms of good manners, honesty, morals and credit worthiness (Nwaubani, 1997). Children at the primary segment of the society were taught to keep secrets considered very important to the society especially in times of war and emergency.

Traditional Education as Practiced in Nigeria

In a typical traditional society education was transmitted as an indigenous training value system through kinship and lineage lines. Majasan (1967) identified character training and religious education as the major content of Yoruba education. To him the responsibility of building good character in the child is not left to the parents alone. Indeed distant relations, peer groups and other members of the community were expected to contribute. Fadipe (1970) asserted that the education of

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the young Yoruba in the codes of manners, conventions, laws of his society et cetera is achieved through various members of his family, household, his extended family, usually living in the same compound or neighbourhood. Nwaubani (1997) said that in some parts of Northern Nigeria, the development of ethical character took many forms. Healthy rivalry among peers was encouraged by parents' right from the early age; in form of wrestling or performance of complex acts.

In such competitions, fair play was the order to the extent that winners and losers were congratulated. Lieber (1971) commented on the education among the Efik and Ibibio. In his words Ibibio had many taboos about incest and adultery and stealing was considered a very serious crime. Lieber (1971) also noted that among the Igbo, adolescents were taught to avoid heterosexual activities, to shun acts of immodesty, aggressive behaviour and to refrain from divulging secrets Fafunwa (1974) in Nwaubani (1997) declared that in traditional society, parents would want their children to be upright, honest, kind and helpful to others. Task of parents were to instill these qualities in their children. Indeed Taiwo (1968) in Fafunwa (1974) argued that in Yoruba education people developed a system of counting and used a variety of human experience to promote practice and dexterity in enumeration. The Yoruba child is introduced to early counting by means of concrete objects such as cowrie and currency counting. Indeed the Yoruba have names for any number no matter how large. We should also note that indigenous education has a number of games that required skills of manipulation. For example, the Yoruba 'Ayo' and Igbo 'Okwe' games involved addition, multiplication and deduction.

Changing Values in the Current Education Practice in Nigeria

This confidence in traditional education and growth was abruptly eroded by the invasion of Africa by Britain and other European powers in the 19th century upwards in their era of colonialism and imperialism (Okereke and Ekpe, 2010). It is assumed that all these happened because Britain wanted to expand its capital market and also acquire raw materials for the industrial machines to continue on goingly (Rodney, 1972). It was not that Africa and especially Nigeria was not technologically developed and functional as a society. For example Fagg (1971) Shaw (1975) Asadu (2014) Ohiare (1995) and Okafor (1993) commented on the iron and terracotta discoveries in Nok, Igbo-ukwu, Awka and Nsukka areas in the traditional societies and their utilization by blacksmiths that led to the sustainable development of the societies in mining agriculture, fishing and aesthetics. These achievements were forcefully taken over in a well-orchestrated conference in 1884 at Berlin after the African societies were earlier reduced to inactivity following three centuries of slavery and their exile for Caribbean and North America forced labour. It must be noted that following the industrialization of Britain and its allied other European countries of the Indo-European culture, the slaves were no longer needed. The slaves were therefore returned to Africa and Southern American countries as carriers of the European new civilization. They came to join the almost total trans valuation of our culture already achieved by Britain etc. in the conquest of Africa. These trans valuations included introduction of new language (which is a vehicle for transmitting culture), religion, new academic values, goals, and new parliamentary system, legal system, and economic crops and economic systems of valuation based on pounds, shillings and later dollars which made earlier African systems of measurement fiducially of no worth. Ogundiran (2011) advocated for redemptive pedagogy meant to extricate ourselves from the morass of Western intellectual thought that has alienated us from ourselves towards developing an emancipator consciousness.

How Sustainable is 2030 in Nigerian Education

It must be born in mind that Britain, American and other first world countries still believe that Africans may not achieve the educational goals they set out to give. For example, education is a comprehensive package which includes; education perse; education in medicine, education in agriculture and food production and education in security outfit. There is a culture lag (Ogbum 1957) in which no amount of colonialism and imperialism can close the lag or gap. African spirit cannot be captured, their cultural ways of doing things cannot be forgotten. The civilizers (1st world people) still know it. When therefore any African, especially Nigerian wants to read in USA, Canada et cetera, he needs proficiency test in English language in form of test of English as foreign language or Graduate English Examination even though such a student may end up beating all his or her American or British classmates in class and even getting first class degree.

In area of technology, the legal system in practice in Nigeria makes it obligatory that all production of sophisticated weapons such as guns (Local AK47 etc) by Nigerian blacksmiths are seized and such manufacturer thrown into prison most of the time with charges of “seen with guns to equip armed robbers but in Europe a workshop or industrial estate is opened for such talented men and women to practice their trade with financial support from the government. Under this condition, how can Nigeria achieve sustainable development in the education of weapon and armoured vehicles production by 2030 AD? In agriculture, Nigerian Universities with many professors in different areas of agriculture are grossly underfunded. Education is granted only 6-7% of the Nigerian National Budget in 2021 (NTA). Every professor is struggling with his or her poor monthly earning to feed the family while the Nigerian nation orders agricultural machinery from Europe and America or borrows from World Bank etc to buy them. Education in Health is grossly inadequate and funding is also nothing. Nigerian doctors in teaching hospitals are busy going on strike for unpaid allowances while the hospitals lack working equipment. Patients get out of the premises to buy prescribed drugs (Modo, 2000). The traditional medicine practitioners in bone setting, herbalists, traditional birth attendants are in most communities in Nigeria preferred to Orthodox medical institutions.

Summary

After the earlier destruction of what was on ground in the area now called Nigeria following the British invasion, it is necessary that the traditional education practices be given a bit of recognition by the post-colonial modern independent government of Nigeria. Lambo (1976) argued for a system of referral services from Orthodox medical practitioners to traditional medical practitioners and vice versa. The cultural values cherished in the traditional Nigerian education that system gave a child and adolescents' total enculturation must not be looked down upon as local and useless socialization practices. The old ethnic (Yoruba, Hausa-Fulani, Igbo, Ibibio, Itshekiri, etc) cultural ways of fashioning tools by blacksmiths should not be labelled as workshop for gun running et cetera but could be uplifted to plant assembly. This new look ideas can open up Nigeria for sustainable development educationally in the near future even if not by 2030.

Conclusion

It is obvious that when there is invasion of a community (like Nigeria) by a more technological accepted community (like Britain) ideas of the old to a large extent wither. However centuries of culturally built traditions cannot be erased, at best there is a hybrid. If Nigeria can hold tenaciously to

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its old cultural ideas and take some of the so-called universal civilizing colonial ideas of the British it is possible that sustainable development could be achieved but the tragedy in Nigerian national development is that even the UNESCO recommendations on how much each country in Africa can use yearly to sustain itself in education and medical sustainable development are not adhered to by most African countries especially Nigeria. How then can Sustainable development goals of 2030 in Nigeria in education (goal 4 Quality Education) in health (Goal 3, Good health and well being), (Goal 8 - Decent Work and Economic growth) which are all aspects of education be realistic when Nigeria spends only 7% of its national budget on education?

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CHAPTER NINETEEN

Internet Banking System and the Nigerian Banking Environment: An Empirical Review

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Abstract

The study aimed at evaluating the impact of internet banking system on the Nigerian banking environment. The study also looked at the effect of internet banking on the banker/customer relationship. It examined the general international experience on the study and thereafter examined the challenges facing the implementation of internet banking. A total of 120 questionnaires were administered and each of the three (3) selected banks (Guaranty Trust Bank Plc, Ecobank Plc, and United Bank of Africa Plc, all in Ota, Ogun State) was allocated 40 questionnaires. The questionnaires were analyzed using the statistical package for social science (SPSS). The study found out that Internet banking improves banker/customer relationship and Internet banking poses problems, issues and challenges faced by Nigerian banks. The study thus recommended amongst others that banks should take steps in improving their communicating quality to ensure the right information is passed around.

Keywords: *Internet Banking, Nigerian Banking Environment, Information and Communication Technology*

Introduction

The internet was defined according to Isibor, Omankhanlen, Okoye Achugamonu, Adebayo, Afolabi, and Ayodeji (2018) as the global system of interconnected computer networks that use the internet protocol suites (TCP/IP) to link billions of devices worldwide. Olotewo (2013) defined the internet as a worldwide system of computer network, and also a network of networks in which users at any one computer can, if they have permission, get information from any other computer (and sometimes talk directly to users at other computers). Woodford (2000) found banking to be the business activity of accepting and safeguarding money owned by other individuals and entities, and then lending out this money in order to earn a profit; while Isibor, Omankhanlen, Mathias, Komolafe, and Okereke (2020) defined banking as a business of accepting deposits and lending money, it is carried out by financial intermediaries, which performs the functions of safeguarding deposits and providing loans to the public.

Okoye, Omankhanlen, Okoh and Isibor (2018) explained online banking to be an electronic payment system that enables customers of a financial institution to conduct financial transactions on a website operated by the institution such as retail bank, virtual bank, credit union or building society. Internet banking is also referred to as online banking. Okoye, Omankhanlen, Okoh and Isibor (2018) further explained internet banking to be the process or activity of managing bank accounts or operating as a bank over the internet. They also defined it as a system that allows you to put in or take out money from a bank account by using the internet. The banking industry like most industries has been transformed by technological innovations. These have made it possible to offer alternative delivery channels for services such as Automated Teller Machines, Electronic banking and online banking, Credit/Debit cards and the execution of payments through electronic fund transfer at the point of sale. Many banks have installed modern computer interconnectivity backbone that would enable them achieve communication of data and multimedia over intranets and extranets. Banks of the future realize that the banking of tomorrow requires more of internet manipulations in banking transactions. The introduction of internet banking in the nation's financial structure some years ago was seen as a big breakthrough in the sector. The customer can access funds and transfer funds between accounts, pay bills and make purchases all round a week.

However, one cannot ignore the fact that with this new trend emerge a whole lot of problems like the supply of money function in Nigeria, by the central bank of Nigeria will have little use. In line with the exceptional services it renders internet banking would cause a partial use of currency which would definitely affect the statutory function of the Central Bank supplying money. Olotewo (2013) said the introduction of various electronic payment initiatives by the Central Bank of Nigeria has improved the Nigerian payment system. However, Isibor, Okoye, Omankhanlen, Achugamonu, Adebayo, Afolabi, and Ayodeji (2018) stated that the issue of internet stability and low broadband penetration has also been a problem in Nigeria for many years, as many people are still faced with slow internet connections, and those internet service providers (ISP) that provide good service, do so at a high cost.

In recent years, following the introduction of computers and internet, internet fraud crimes became prevalently perpetrated through the use of emails and other internet software. The key ingredients of internet banking, which includes confidentiality, integrity and availability, have been abused by cyber-criminals thereby making its windows unattractive for domestic banking operations.

Other problems like customer preference for traditional branches, lack of basic knowledge of computer operation due to illiteracy and the high cost of internet accessibility are also threatening the growth of internet banking in Nigeria. In view of the issues raised above, this study seeks to examine the impact of internet banking on the performance of the banking sector in Nigeria.

Research Hypotheses

H_0 : Internet banking has not been able to replace physical branch banking by improving the banker/customer relationship.

H_a : There are no problems, issues and challenges encountered in internet banking by Nigerian banks.

Cyber-crimes in Nigeria

There are few innovations that have changed the dynamics of banking as much as the internet banking revolution. Throughout the world, banks are reorganizing their business strategies to take advantage of new business opportunities offered by internet banking. Internet banking has enabled banks to overcome challenges posed by borders, adopt strategies outlook and bring in new possibilities (Okoye, Omankhanlen, Okoh, and Isibor, 2018). Additionally, internet banking has obvious advantages to the customers in terms of convenience where customers conduct routine banking transaction from the comfort and security of any location from which they wish to transact.

Theft and fraud are the most popular crimes after burglary. By definition, cyber-crime may be referred to as any form of misconduct in cyber space. It is simply defined as the criminal use of internet. Cyber-crime is believed to have started in the 1960's in the form of hacking. This was followed by privacy violations, telephone tapping, trespassing and distribution of illegal materials in the 1970's. The fast pace of development of information communication technology (ICT) from the 1990s till today has added to the list of criminal exploits in cyberspace. Today the internet is used for espionage and as a medium to commit terrorism and transnational crimes.

Guidelines on Internet Banking in Nigeria

Internet banking operation is increasing coupled with the supervisory role of Central Bank of Nigeria which led to the setting up of Technical Committee on internet banking in 2003 and also the formulation of guideline on internet banking based on the report submitted by the committee in 2003.

The guidelines put in place include the following according to Isibor, Okoye, Omankhanlen, Achugamonu, Adebayo, Afolabi, and Ayodeji (2018):

- i. Restriction of issuance of e-money products to only licensed banks under the supervisory purview of the CBN or eligible subsidiary company of it.
- ii. Any bank or company intending to serve as issuer of e-money to seek and obtain prior clearance and approval of CBN.
- iii. The bank or subsidiary company to submit a detailed feasibility report covering areas such as scheme structure, documentation including prototype (sample card) products, clearing and settlements arrangements, security and system control, float management business plan and contingency plans i.e. disaster recovery plan and contingency system.
- iv. The promoter of e-products to enter into contractual agreement with the Nigerian Inter Bank

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- Settlement System (NIBSS) for the clearing of e-money products.
- v. To disclose to the CBN, and national drug and law enforcement agency (NDLEA) any single transaction, lodgement or transfer of funds in excess of N500,000 and N2 million or their equivalent for individuals and corporate bodies respectively in line with the provisions of Money Laundering Decree 1995
 - vi. Banks wishing to provide transactional and /or enhance existing electronic banking services shall submit to the CBN, an application describing the services to be offered/enhanced and how it fits into the bank's overall corporate objective and strategy.
 - vii. The CBN, through its banking supervision department would appraise the product or services as well as the applicant, bank's overall financial condition and its compliance with the CBN rules and regulations based on the latest available returns and examination report on the bank.
 - viii. Electronic banking products and services should comply with the money laundering Act 1995 as amended and "know your customer rules" (KYC), Isibor, Okoye, Omankhanlen, Achugamonu, Adebayo, Afolabi and Ayodeji (2018).

Reasons for Adoption of Internet Banking Operations

1. **To the bank:** It facilitates decision making, makes information to be available at their fingertips, improves service delivery, new products are developed. Saves time and running costs and it gives bank relevance among the league of global financial institutions (Achugamonu, Adebite, Omankhanlen, Okoye, and Isibor, 2019).
2. **To the customer:** Internet banking makes customers to enjoy quality services, reduces the time spent in banking halls, it boosts their confidence in the banking system and banks accounts could be accessed almost anywhere in the world thereby enhancing customers convenience.
3. **To the economy:** It creates jobs and specialists, it improves commerce, brings about technological development and provides data bank for national planning. Also, Omankhanlen, Ilori, and Isibor (2021) stated that it also aids and improves the transfer of monetary policies from the monetary authorities to the banking sector and also to the whole economy.

Problems Associated with Internet Banking

Among the issues concerned are:

- i. **Money laundering:** Developments in information technology, particularly the growing use of the internet, has now made it possible to transact business electronically. The growth of electronic commerce has increased the concern about the use of electronic medium to launder money. Money laundering is defined as derivation of washy money from illicit activities especially drug trafficking, advance free fraud and other forms of illegal activities.
- ii. **Fraud:** The high exposure of the system to fraudsters, hackers and other criminally minded persons who could access, retrieve and utilize confidential information from the system if security measures are weak to checkmate unauthorized intrusion is another challenge to the authorities.
- iii. **Electronically generated evidence:** Evidence in electronic transactions is essentially generated documents, from either the hard disk or the floppy disk. Such evidence qualifies

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to be secondary evidence as provided in section 93 of the Nigerian Evidence Act. For such secondary evidence to be admissible, certain conditions in section 94 must be satisfied i.e. when the original is movable, lost or cannot be produced.

- iv. Consumer protection:** Another major challenge of adoption of ICT is the absence of statutory or regulatory provisions to protect the consumer of the products/services.
- v. Job cut:** Evidence in all IT employments in developing economies point out the fact that it always comes with massive job cut. In fact, there is no good record that all those who lost their job were gainfully retained and resettled in their new jobs.
- vi. Possibility of core business being swallowed:** There is the risk of IT taking precedent over core business of banking.
- vii. Systems operational risks:** Bank IT rests on computers and telecommunications which could be susceptible to system failure, internal manipulations and inconsistent regulatory policies (Etim, 2000).

Theoretical Framework

Innovation Diffusion Theory

The first theory taken in consideration is the Innovation Diffusion Theory (IDT) that explains individuals' intention to adopt a technology as a modality to perform a traditional activity. The theory was developed by Rogers (1983). The critical factors that determine the adoption of an innovation at the general level are the following: relative advantage, compatibility, complexity, trial-ability and observability Rogers (1995). Tan and Teo (2000), Gerrard and Cunningham (2003), and MdNor and Pearson (2008) have tested the theory on the e-banking adoption. The nominalized factors are complexity, trial-ability and observability.

Empirical Frameworks

Carvalho, Tereza, Seigel, and Michael (2002), investigated in the return on the investment of online banking services (an analysis of financial account aggregation). The return on investment of the account aggregation technology will be evaluated using the calculation of the EBIT (Earnings before interest and taxes) NPV (net present value). Siam and Zakaria (2016) examined the effect of electronic banking in bank profitability in Jordan. The population of the study is all working banks in Jordan which have sites on the internet for the period of 1999-2004. The results from the data analysis that were gathered from study instrument (questionnaire) showed that first, managers and banks employees prefer their banks to expand their electronic operations in servicing customers, but not converting bank into a total electronic bank, and second, electronic banking services in Jordan still at its early stages. However, it is reality not trend, especially Jordan as people, institution in both private and public sectors are gearing up their efforts towards the maximum use of the internet and IT.

Onay, Ozsoz and Helvacioğlu (2008) investigated on the impact of internet banking on bank profitability in Turkey. Their analysis covered thirteen banks between 1996 and 2005. Their results show that internet banking starts contributing to banks' return on equity with a time lag of two years, while a negative impact is observed for one year lagged dummy. Cohen (2014) distinguished between monetary control and monetary autonomy, where monetary control is the ability of the central bank to control monetary aggregates demand and supply of money, while monetary autonomy is the ability of the central bank to influence output and prices. This was supported by the study of Omankhanlen,

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Ilori, and Isibor (2021) who argued that the introduction of electronic currency substitutes will not reduce monetary control, but may reduce monetary autonomy. On other hand, Woodford (2000) argued that central bank will either continue to provide the system payment of choice, or will find alternative ways to conduct monetary policy through stabilization of short-term interest rates regardless of what form of money is being used.

Methodology

The data used for this study was derived from the primary source. Primary data were collected by the researcher through the use of questionnaire, interview and direct observation. However, questionnaire was mainly used for this study. The questionnaire consists of series of questions for the purpose of gathering information from respondents. A total of 120 questionnaires were administered and each of the three (3) selected banks was allocated 40 questionnaires. Each of these questionnaires contained 24 questions in all. Questions were structured in such a way that the respondents would be able to give appropriate answers that are accurate and correct. The questionnaire was divided into three (3) sections: section A centred on the bio data of the respondents, which is treated with high sense of confidentiality. Section B was based on the awareness and general opinion of respondents and section C focused on how to achieve the objectives of the study. The analysis of this data in this study is the statistical package for social science (SPSS). This package contains all necessary and important technique for data analysis.

Analysis and Result

Table 1: Sex distribution of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	63	52.5	52.5	52.5
Valid female	57	47.5	47.5	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 1 shows the number of respondents by sex. The data collected indicated that 63 or 52.5% of respondents are male and 57 or 47.5% of respondents are female.

Table 2: Age Distribution of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid below 30 years	49	40.8	40.8	40.8
Valid 31-40 years	43	35.8	35.8	76.7
Valid 41-50 years	20	16.7	16.7	93.3
Valid 51 years and above	8	6.7	6.7	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

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Interpretation: Table 2 shows that out of 120 responses collected, 49 or 40.8% of the respondents are shown to be below 30 years, 43 or 35.8% of the respondents are within the age range 31-40 years, 20 or 16.7% of the respondents are within the age range of 41-50 years and 8 or 6.7% of the respondent are within the age range of 51 years and above.

Table 3: Marital status of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Single	43	35.8	35.8	35.8
Married	55	45.8	45.8	81.7
Divorced	11	9.2	9.2	90.8
Separated	10	8.3	8.3	99.2
Others	1	.8	.8	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 3 shows the marital status of the respondents. 43 or 35.8% of the respondents are single, 55 or 45.8% of the respondents are married, 11 or 9.2% of the respondents are divorced, 10 or 8.3% of the respondents are separated and 1 or 0.8% of the respondent are under other status not listed. This table show that the majority of the respondents are married.

Table 4: Academic Qualification of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
OND	60	50.0	50.0	50.0
HND	24	20.0	20.0	70.0
BSc.	30	25.0	25.0	95.0
M.sc/MB A	4	3.3	3.3	98.3
Ph.D.	2	1.7	1.7	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 4 shows the academic qualification of respondents. Out of 120 respondents 60 or 50.0% of the respondents have OND, 24 or 20.0% of the respondents have HND, 30 or 25.0% of the respondents have BSc, 4 or 3.3% of the respondents have M.sc/MBA, 2 or 1.7% of the respondents have Ph.D. it could be inferred that majority of bank staff are OND holders.

Table 5: Cadre of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid junior cadre	73	60.8	60.8	60.8
senior cadre	36	30.0	30.0	90.8
management	11	9.2	9.2	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 5 shows the Cadre of the respondents. Out of 120 respondents 73 or 60.8% of the respondents are junior cadre, 36 or 30.0% are senior cadre and 11 or 9.2% are management. This shows that the majority of the respondents are junior cadre.

Table 6: Work Status of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid permanent	92	76.7	76.7	76.7
Contract	28	23.3	23.3	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 6 shows the work status of respondents. Out of 120 respondents that returned the questionnaires 92 or 76.7% of them are permanent works, while 28 or 23.3% are contract workers. This means that the majority of the respondents are permanent workers.

Table 7: Professional Qualification of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid none	50	41.7	41.7	41.7
ACA	47	39.2	39.2	80.8
CIBN	18	15.0	15.0	95.8
certified auditor	4	3.3	3.3	99.2
certified information system	1	.8	.8	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

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Interpretation: Table 7 shows the professional qualification of respondents in which 50 or 41.7% of the respondent have no qualification, 47 or 39.2% of the respondents have ACA, 18 or 15.0% of the respondents have CIBN, 4 or 3.3% of the respondents are certified auditors and 1 or 0.8% of the respondents have certified information system analyst. This means that majority of the respondents have no professional qualification.

Table 8: Years of experience of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-5 years	70	58.3	58.3	58.3
6-10 years	33	27.5	27.5	85.8
11-15 years	16	13.3	13.3	99.2
16-20 years	1	.8	.8	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 8 shows the years of experience of respondents. Out of 120 respondents, 70 or 58.3% of the respondents have worked within 1-5 years, 33 or 27.5% of the respondents have worked within 6-10 years, 16 or 13.3% of the respondents have worked within 11-15 years and 1 or 0.8% of the respondents have worked within 16-20 years. This shows that most of the respondents have worked within 1-5 years in the banking industry.

Table 9: Department of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid human resource	12	10.0	10.0	10.0
clearing and cash management	21	17.5	17.5	27.5
business management	20	16.7	16.7	44.2
information technology	16	13.3	13.3	57.5
credit and marketing	51	42.5	42.5	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 9 shows the department of respondents in which 12 or 10.0% of the respondents are working in the human resource department, 21 or 17.5% of the respondents are working in the clearing and cash management department, 20 or 16.7% of the respondents are working in the information technology department and 51 or 42.5% of the respondents are working in the credit and marketing department. This shows the majority of the respondents are working in the credit and marketing department.

Table 10: Familiarity of respondents with internet banking

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	62	51.7	51.7	51.7
Valid no	58	48.3	48.3	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 10 shows that 62 or 51.7% of the respondents are familiar with internet banking, 58 or 48.3% of the respondents are not familiar with internet banking. This shows that most of the respondents are familiar with internet banking.

Table 11: Internet banking services provided by your bank

	Frequency	Percent	Valid Percent	Cumulative Percent
smart card	53	44.2	44.2	44.2
point of sale services	20	16.7	16.7	60.8
mobile banking	27	22.5	22.5	83.3
Valid electronic fund transfer	15	12.5	12.5	95.8
automated teller machine	5	4.2	4.2	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 11 shows that 53 or 44.2% of the respondents' bank provides smart cards, 20 or 16.7% of the respondents' bank provides point of sales services, 27 or 22.5% of the respondents' bank provides mobile banking services, 15 or 12.5% of the respondents' bank provides electronic funds transfer services and 5 or 4.2 of the respondents' bank provides automated teller machine. Therefore, based on the data collected, it shows that most of the respondents' bank provides smart card services.

Table 12: Percentage of customers that make use of internet-based services

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-20%	10	8.3	8.3
	21-40%	56	46.7	55.0
	41-60%	6	5.0	60.0
	61-80%	15	12.5	72.5
	81-100%	33	27.5	100.0
	Total	120	100.0	100.0

Source: Field survey, April 2021

Interpretation: Table 12 shows that 10 or 8.3% of the respondents agreed that 0-20% of customers make use of internet-based services, 56 or 46.7% of the respondents agreed that 21-40% of customers make use of internet-based services, 6 or 5.0% of the respondents agreed that 41-60% of customers make use of internet-based services, 15 or 12.5% of the respondents agreed that 61-80% of customers make use of internet-based services, 33 or 27.5% of the respondents agreed that 81-100% of customers make use of internet-based services. This shows that 21-40% of customers make use of internet-based services.

Table 13: Overall performance of internet banking system

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Excellent	38	31.7	31.7
	very good	40	33.3	65.0
	Good	42	35.0	100.0
	Total	120	100.0	100.0

Source: Field survey, April 2021

Interpretation: Table 13 shows that 38 or 31.7% of the respondents have the opinion that they are excellent, 40 or 33.3% of the respondents have the opinion that they are very good, 42 or 35.0% of the respondent have the opinion that they are good. It shows that majority of the respondents opined that the overall performance of internet banking system is good.

Table 14: Internet banking has eased banking transactions

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	72	60.0	60.0	60.0
Valid no	48	40.0	40.0	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 14 shows that internet banking has eased banking transaction in which 72 or 60.0% of the respondents agreed to it, while, 48 or 40.0% of the respondents were against it. It shows that majority of the respondents opined that internet banking has eased banking transactions.

Table 15: Large percent of customers utilize internet banking services provided by you

	Frequency	Percent	Valid Percent	Cumulative Percent
SA	29	24.2	24.2	24.2
A	66	55.0	55.0	79.2
Valid U	15	12.5	12.5	91.7
D	3	2.5	2.5	94.2
SD	7	5.8	5.8	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 15 shows that 29 or 24.2% of the respondent strongly agree, 66 or 55.0% of the respondents agree, 15 or 12.5% of the respondents are undecided, 3 or 2.5% of the respondents disagree while 7 or 5.8% of the respondents strongly disagree that a large percent of customers utilize internet banking services provided by them.

Table 16: Internet banking has reduced the number of customers in the banking hall

	Frequency	Percent	Valid Percent	Cumulative Percent
SA	18	15.0	15.0	15.0
A	62	51.7	51.7	66.7
U	22	18.3	18.3	85.0
D	16	13.3	13.3	98.3
SD	2	1.7	1.7	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 16 shows that 18 or 15.0% of the respondents strongly agree, 62 or 51.7% of the respondent agree, 22 or 18.3% of the respondents undecided, 16 or 13.3% of the respondent disagree, and 2 or 1.7% of the responded strongly disagree that internet banking has reduced the number of customers in the banking hall. It show that majority of the respondent agrees that internet banking has reduced the number of customers in the banking hall.

Table 17: Customer has little or no need to visit the bank due to efficient internet banking services

	Frequency	Percent	Valid Percent	Cumulative Percent
SA	13	10.8	10.8	10.8
A	52	43.3	43.3	54.2
U	28	23.3	23.3	77.5
D	16	13.3	13.3	90.8
SD	11	9.2	9.2	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 17 show that 13 or 10.8% of the respondents strongly agree, 52 or 43.3% of the respondent agree, 28 or 23.3% of the respondent undecided, 16 or 13.3% of the respondent strongly disagree that customer has little or no need to visit the bank due to efficient internet banking services. It shows that majority of respondents agree that customer has little or no need to visit the bank due to the efficient internet banking services.

Table 18: Internet banking services is preferred to physical branch banking

	Frequency	Percent	Valid Percent	Cumulative Percent
SA	29	24.2	24.2	24.2
A	48	40.0	40.0	64.2
U	28	23.3	23.3	87.5
D	9	7.5	7.5	95.0
SD	6	5.0	5.0	100.0
Total	120	100.0	100.0	

Source: Field study, April 2018

Interpretation: Table 18 shows that 29 or 24.2% of the respondents strongly agree, 48 or 40.0% of the respondents agree, 28 or 23.3% of the respondents un decided, 9 or 7.5% of the project disagree, 6 or 5.0% of the respondents strongly disagree that internet banking services is preferred to physical branch banking. It shows that majority of the respondents agree that internet banking services is preferred to physical branch banking.

Table 19: Internet banking services have more challenges than physical branch banking services

	Frequency	Percent	Valid Percent	Cumulative Percent
SA	41	34.2	34.2	34.2
A	32	26.7	26.7	60.8
U	34	28.3	28.3	89.2
D	8	6.7	6.7	95.8
SD	5	4.2	4.2	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 19 shows that 41 or 34.2% of the respondents strongly agree, 32 or 26.7% of the respondents agree, 34 or 28.3% of the respondents are undecided, 8 or 6.7% of the respondents disagree while 5 or 4.2% of the respondents strongly disagree. This shows that majority of the respondents agree that internet banking services has more challenges than physical branch banking.

Table 20: Internet banking boost confidence of bank customers

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	38	31.7	31.7	31.7
A	58	48.3	48.3	80.0
U	15	12.5	12.5	92.5
D	7	5.8	5.8	98.3
SD	2	1.7	1.7	100.0
Total	120	100.0	100.0	

Source: Field survey, April

Interpretation: Table 20 shows that 38 or 31.7% of the respondents strongly agree, 58 or 48.3% of the respondents agree, 15 or 12.5% of the respondents are undecided, 7 or 5.8% of the respondents disagree, 2 or 1.7% of the respondents strongly disagree. It shows that majority of the respondent agree that internet banking boost confidence of bank customers.

Table 21: Internet banking is usually disrupted by internet stability, low broadband penetration and high cost

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	10	8.3	8.3	8.3
A	13	10.8	10.8	19.2
U	39	32.5	32.5	51.7
D	42	35.0	35.0	86.7
SD	16	13.3	13.3	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 21 shows that 10 or 8.3% of respondents strongly agree, 13 or 10.8% of respondents agree, 39 or 32.5% of the respondents undecided, 42 or 35.0% of the respondents disagree, 16 or 13.3% of the respondents strongly disagree. This show that majority of the respondents disagree that internet banking is usually disrupted by internet instability, low broadband penetration and high cost.

Table 22: Internet banking can be used to detect and prevent fraud

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	36	30.0	30.0	30.0
A	43	35.8	35.8	65.8
U	30	25.0	25.0	90.8
D	8	6.7	6.7	97.5
SD	3	2.5	2.5	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 22 shows that 36 or 30.0% of the respondents strongly agree, 43 or 35.8% of the respondents agree, 30 or 25.0% of the respondents are undecided, 8 or 6.7% of the respondents disagree, 3 or 2.5% of the respondent strongly disagree.

Table 23: Banks have lost their credibility as a result of cyber-crimes perpetrated through internet banking

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	18	15.0	15.0	15.0
A	15	12.5	12.5	27.5
U	28	23.3	23.3	50.8
D	37	30.8	30.8	81.7
SD	22	18.3	18.3	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 23 shows that 18 or 15.0% of the respondents strongly agree, 15 or 12.5% of the respondents agree, 28 or 23.3% of the respondents are undecided, 37 or 30.8% of the respondents disagree, 22 or 18.3% of the respondents strongly agree. This shows that the majority of the respondents disagree that banks have lost their credibility as a result of cyber-crimes perpetrated through internet banking.

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Table 24: Internet banking has helped to reduce financial crime through the installation of security cameras with banking premises, at ATM service points and special software that track customers' accounts and provide back-up record

	Frequency	Percent	Valid Percent	Cumulative Percent
SA	11	9.2	9.2	9.2
A	14	11.7	11.7	20.8
U	23	19.2	19.2	40.0
D	33	27.5	27.5	67.5
SD	39	32.5	32.5	100.0
Total	120	100.0	100.0	

Source: Field survey, April 2021

Interpretation: Table 24 shows that 11 or 9.2% of the respondents strongly agree, 14 or 11.7% of the respondents agree, 23 or 19.2% of the respondents are undecided, 33 or 27.5% of the respondents disagree, 39 or 32.5% of the respondents strongly disagree.

Test of Hypotheses

Hypothesis One

H_0 : Internet banking does not improve the banker/customer relationship

H_1 : Internet banking improves the banker/customer relationship

Table 25

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.336 ^a	.113	.098	.94435

Source: SPSS output (April 2018)

Table 26

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	13.251	2	6.625	7.429	.001 ^b
Residual	104.341	117	.892		
Total	117.592	119			

Source: SPSS output (April 2018)

Table 27 **Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.144	.266		4.306	.000
internet banking has saved time	.166	.073	.200	2.261	.026
internet banking boost confidence of bank customers	.261	.096	.239	2.713	.008

Source: SPSS Output (April 2016)

$R^2 = 0.113$, F test = 7.429, P value (sig.) = 0.001

Interpretation: Here, regression analysis is used to test how much of the variables in internet banking improve banker/customer relationship. The result from SPSS R^2 for the model is 0.113 or 11.3% is the value of the population that shows that independent variables explain about 11.3% variance in the dependence. The statistical significance is shown in the ANOVA table is 0.001 showing that the model as a whole is significant.

Decision rule: The output of multiple regression ($R^2 = 11.3\%$, F test = 7.429, P value (sig.) = 0.001. It is with this regard that the null hypothesis will be rejected. This simply means that internet banking improves banker/customer relationship.

Hypotheses Two

H_0 : There are no problems, issue and challenges encountered in internet banking by Nigerian banks.

H_1 : There are problems, issues and challenges encountered in internet banking by Nigerian banks.

Table 28 **Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.570 ^a	.324	.301	1.09608

Source: SPSS Output (April 2016)

Table 29 **ANOVA**

Model	Sum Squares	df	Mean Square	F	Sig.
Regression	66.340	4	16.585	13.805	.000 ^b
Residual	138.160	115	1.201		
Total	204.500	119			

Source SPSS Output (April 2018)

Table 30

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	-.069	.471		-.147	.883
internet banking has helped to reduce financial crime through the installation of security cameras within banking premises, at ATM service point and special softwares that track customer accounts and provide back-up record	.206	.078	.204	2.634	.010
internet banking is usually disrupted by internet stability, low broadband penetration and high cost	-.358	.095	-.302	-3.752	.000
internet banking services has made customers account easily accessible	.211	.076	.223	2.766	.007
internet banking has saved time	.287	.085	.262	3.391	.001

Source: SPSS Output (April 2018)

R²= 0.324, F test=13.305, P value (sig.) = 0.000

Interpretation: Here, regression analysis is used to test how much of the variables in internet banking poses problems, issues and challenges to the Nigerian banks. The results from SPSS R² for the model is 0.324 or 32.4% is the value of the population that shows that independent variables explains about 32.4% variance in the dependence. The statistical significance is shown in the ANOVA table is 0.000 showing that the model as a whole is significant.

Decision rule: The outcome of multiple regression (R²= 32.4%, F test= 13.805, P value (sig) =0.000. it is with this regard that the null hypothesis will be rejected. This simply implies that internet banking poses problems, issues and challenges in Nigerian banks.

Recommendations

Based on the findings of this study, the following strategies are recommended in order to give Nigerian banking environment a vision in the right direction:

1. Banks should take steps in improving their communicating quality to ensure the right information is passed around, to facilitate them and to boost customer's loyalty which results to improved banker/customer relationship.
2. Banks should take steps to develop trust among banks employees, first towards the issues of information security and the chances of fraud in order to eliminate fear in the hearts of customer that someone will have unlimited access to their personal financial information.

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CHAPTER TWENTY

Social Media: Scope and Limitation of Parenting

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Introduction

Parenting is the process of promoting and supporting the physical, emotional, social, and intellectual development of a child from infancy to adulthood. In particular, it is the care, love, and guidance given by parent(s). Parenting comprises the methods, techniques, and all activities that are used or required in the raising of children. Traditionally, parenting is the responsibility of biological parents (Father/Mother or both), but in their absence, siblings, grandparent, step-parent, or other family members can be a surrogate. There are cases where the Government or society also perform parenting roles. Parenting styles vary. Regardless of the parenting style adopted, parents or surrogates have to always evolve with time in order to perform their parenting responsibilities effectively. Parenting has not been easy! But the widespread adoption of smartphones and social media has introduced new challenges to parenthood. Many parents believe parenting is harder today than it was a decade ago, indicating technology as a reason (Panek, 2013).

Social media change the way we communicate, get news, and the volumes of our personal sometime private information we publish in the public domain. With the Internet and social media, thousands of people relate, share, and socialize with diverse communities globally. Contrary to the bounded communities we use to mingle in before the popularity of the Internet and social media.

Social media allow borderless socialization. The interaction with hundreds of people with different norms, religion, and cultures affect us both positively and negatively (Shabnoor & Singh, 2016). In most cases, the negative effects outweigh the positive effects because people join these platforms without any formal/informal training.

It's obvious how people copy the cultures and norms of the people they meet/see online at the expense of their values. For example, sagging trousers, bird box challenge, milk crate challenge, uwargida challenge, sticking tongue out when snapping pictures the way Miley Cyrus sticks hers and also the popular dab snapping style. The threat is enormous, especially to children who are always active on multiple social media sites without the knowledge of their parents. In most cases, the parents have

little or no knowledge about the workings of these sites/apps. It is the duty of parents, guardians, or anybody saddled with the responsibilities of child-rearing to learn the ins and outs of at least the popular social media sites/apps otherwise their parenting role can witness tremendous setbacks.

Parenting Styles

Parenting styles vary in that each defines the degree of control parents have over how their kids are raised. Some parenting styles can be too strict or too liberal. Rigid parenting styles do not give room to Children's opinions. Parents alone define rules and make all decisions about their child's lives, and choice(s) of the parents are final. In liberal parenting styles, parents consider the view of their children when defining rules and when making decisions about the kids' lives. There are four

1. **Authoritarian parents:** These are strict parents. They place high values on obedience to rules, discourage give-and-take between parents and children, and do not consider their child's needs. They are extremely demanding, highly controlling, and not responsive to a child's feelings. These parents set strict rules to try to keep order. They expect their orders to be obeyed and do not encourage choices or options.
2. **Authoritative parents:** Authoritative parents are both responsive and demanding. They set clear, reasonable standards for responsible behavior that are consistent with children's developing abilities. They are firm in their implementation, and provide explanations for their positions. This parenting style is democratic. Parents are willing to listen and answer questions. When children fail to meet their expectations, authoritative parents nurture and forgive rather than punish.
3. **Permissive parents:** Permissive parents are responsive but not demanding. These parents are warm, accepting, and tolerant of the child's wishes. They give most control to their kids and do not use much punishment as a corrective measure, and avoid exerting their authority.
4. **Uninvolved parents:** Uninvolved parents have few demands, low responsiveness, and little communication. While these parents fulfill the children's basic needs, the parents are generally isolated from their children's life.

Each parenting style offers children some degree of freedom to join social media. Permissive parents do not set limits and allow children to set their own rules, schedules, and activities. As a result, when it comes to social media use, such parents fail to control their children. Children are allowed to use social media as frequently as they want. Authoritarian parents set strict limits and give no room for children's wishes. Therefore, parents decide if their kids can join social media and also control the frequency of their activeness on social media sites. There is a tendency that children under authoritarian parents can cross the set limits because they may feel unjustly treated.

Authoritative parents set flexible rules and boundaries. They can also compromise to accommodate child views. Such parents can restrict their kids' access to social media entirely or allow limited access. Because of the democratic nature of this parenting style, the tendency of children to hide and breach the set limits is less. Uninvolved parents are isolated from their kids. Hence when it comes to social media use, they are not restricted because the parents are not even aware or concerned if they use social media or not.

Social Media and Parenting

Media refers to various means of communication, through which news, education, entertainment, information and data are being delivered. Media include TV, radio, telephone, newspapers, internet, billboards etc. While social is related to a society, activities or occasions where people live together or meet to spend time together enjoying themselves. Online activities and technologies that support communication and companionship with family and friends can also be considered as social. Social media is an application or website that enable users to interact with each other by creating, sharing and consuming information through the use of network. Social media consist of activities, such as photo sharing, video sharing, blogging, social networks, social gaming, visual world, business network and many more. Social media provide social networking where individual profiles are created and connected, to keep them in touch with one another. Social media connects families and friends, find people with common interest, help entrepreneurs to advertise their good and services as well as politicians to share their ideas and vision and more.

The earliest methods of communication across long distances was written letter. This was improved to postal service. In 1970s, telegram was invented which allow short messages to be delivered over a long distance. Telephone (1876 and radio (1894) were discovered, which enable people to communicate across great distances instantly. In 1997 social media site Six Degree was created, it allows users to create their profile and make friends with other users. In 1999 and early 2000 sites like Myspace, LinkedIn, Photobucket and Flickr where invented. Facebook was launched in 2004 just for Harvard, and later was released to the world in 2005 alongside YouTube. Twitter was release in 2006, it allows users to send tweets of up to 140 characters and now up to 280 characters Today, many platforms that serve the same but slightly different purposes exist with millions users around the world.

Effects of Social Media

The use of social media sites like Facebook, twitter and WhatsApp have become integral and routine daily activities for many people today. Most people engage with social media without stopping to think of it effects (positive or negative). Social media keep children connected with friends and community, it can also help them keep up to date with interest, news, school activities and so on. There are many positive aspects but, there are equally as many negative aspects which include hate speech, detriment to school or work, susceptibility to bullying that come with the use of these sites (Joshua and Precious, 2017). It is important for parents, teachers and anybody responsible for parenting as well as the children to know the impacts of social media, be it positive or negative (Shahjahan and Kutub, 2014). This chapter discuss the positive and negative impacts of social media.

Positive Effects of Social Media

Positive impact of social media on children include:

1. Improve reading and writing skills: Today, children spend huge amount of time on social media chatting with friends and engaging in groups or forums discussions. As a result, their reading and writing skills are improved because they want to be part of these real time chats and discussions which cannot be possible without knowing how to read and write well.
2. Inspiration: Social media today is a platform where teens and parents share their

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achievements. As a result, other children seeing these updates from their colleagues or their parents will be motivated to work hard so that their success should be displayed too.

3. **Development of social skill:** Many teens are socially unsuccessful. Social media give these teens the chance to groom their social skills, elevate their social confidence and also give them opportunity to expand their social circle and develop new friendship.
4. **Develop awareness:** Most teens live indoors, but with the cultural, political and educational exposure social media offer, children will uncover a lot and relate with many people. Additionally, they will realize that there is more to the world than just their immediate society.
5. **Encourage Participation in social and humanitarian activities:** Children are more likely to participate in activities like election, helping others through raising money for charitable and philanthropic events if their online friends did.
6. **Being up to date:** High percentage of people get news through social media compared to other media because they are always together with their smart devices, in the same vain information spread faster in social media as a result most breaking news are gotten on these platforms.
7. **Enhance learning opportunities & performance:** Children use social media to connect with one another on homework and group projects. Platforms like Facebook, WhatsApp etc. allow students to stay connected outside class in order to collaborate and exchange ideas about assignments and other school activities.
8. **Keep Kids connected:** Social media help children connect with their families, friends or colleagues whom they don't get to see every day. Sites like Facebook and WhatsApp provide this connectivity through chatting, audio calls and even video calls.

Negative Effects of Social Media

1. **Cyberbullying:** Cyberbullying is the use of electronic communication to bully someone, usually by sending intimidating or threatening messages. Social media made bullying easy because no face-to-face meeting is required and most victims are children and it causes trauma, anxiety and depression.
2. **Inadequate Sleep:** Countless number of children using social media are so emotionally addicted to it to the extent they will sleep late or wake up at night and log on just to make sure they don't miss out. This behavior could be detrimental to their health. Research has shown that children need more than seven hours of sleep each night but due to addictive nature of social media they get less sleep which make them tired, irritable and depressed.
3. **Identity theft:** One of the big problems with social media sites is that children often do not fully read or understand the privacy settings of their accounts. Also, most of them are unaware of the risk of disclosing unnecessary personal information like date of birth and location. As a result, they easily become victims of identity theft.
4. **Misinformation:** In social media, everybody can post almost anything they want about themselves others, or news and it is very difficult to verify the authenticity of these information and also difficult to confine because of their viral nature. Children can be feed with false rumors and unreliable information which they may also share with others. At times, these unreliable rumors can be intimidating and cause unrest and panic.

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5. **Lack of Privacy:** Most children don't know that everything that go online remain online and that their posts on social media sites can be used by cyber predators, advertisers, stalkers, etc. These children end up sharing every details of their lives online. This information may be used by advertisers to influence their buying behavior or by predators to groom or bully them.
6. **Detriment to work or school:** Due to too much use of social media many teens cannot concentrate on their work or education which drastically reduce their performance. Heavy social media users are always log-on in one or more site; chatting, viewing updates and posting updates while reading or doing other work.
7. **Lack of interpersonal skills:** Children spending too much time online connected emotionally with friends, reading and posting real time updates, may consider virtual relation substitute for a real one. By spending more time on social media, they often ignore the importance of real life interactions and hence lack the skills and experience to interact face-to-face with people which affect their life adversely.
8. **Inappropriate content:** The use of social media can be dangerous to children because violent imagery and video contents are shared. They are also at greater risk of suffering from hate speech because in online interaction people will anonymously engage in hate speech or behavior.
9. **Sexting:** Sexting is defined as sending, receiving or forwarding sexually explicit messages, photos or videos via digital device. Many of these photos or messages are distributed on social media and children also participate in viewing and redistributing them consciously or unconsciously.
10. **Cyberstalking:** Stalking is defined as the obsessive monitoring or attention toward the victim to be harassed. Children share what they're doing, watching, listening to and reading and frequently these posts reveal their exact location because their phone location is always on. Friends and online predators know about their specific location on map at all times and what they are doing which make them cheap targets to stalkers.
11. **Online grooming:** Pedophiles may create fake social media accounts and befriend children pretending to be of the same age since there is no strong age and identity verification techniques on these platforms. Children comfortably share personal information and trust these criminals completely not knowing they are being groomed and monitored not for honest friendship but to make sexual contact.
12. **Vulnerability to crime:** Social media enable users post and share contents without permission of their owners. Hate groups recruit kids and use them in committing crimes and distributing propaganda through social media sites. Children too can be train to bully, groom or engage in sexting.
13. **Sharenting:** Most parents share information about their children like pictures and achievements in social media which is shaping their online reputation before they even start using or join these sites. Sharenting is the term used to describe the overuse of social media by parents to share content based on their children. This shared information can be used by predators to bully and stalk children.
14. **Discontent:** Many social media users share contents like pictures, location or events to flaunt! Of course, the virtual or online lives of most people is a facade which is a complete

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social media is norms! Due to their level of reasoning children believe all their online friends are wealthy as a result they become dissatisfied with their own lives.

15. Depression: Children who fall victim of bullying, stalking, grooming, sharenting and more can become depressed and depression cause anxiety, isolation, unhappiness and increase suicide tendencies

Parents as Role Models

Keeping your children safe and sound within the walls of your home is comforting, but with the popularity and use of smartphone keeping kids indoors doesn't guarantee their safety. This is simply because with internet, they have access to huge volume of information and can contact hundreds of people across the globe right under your roof! Previously, parents have full control ('dictate') their children: friends, who they speak to or meet with, where they go to and how they interact and behave with their peers and seniors. Today, with social media, children have hundreds of friends with different background and upbringings whom their parents have no knowledge about. The parental role of protecting, educating and making their teens of good character will be lacking without protecting and teaching them how to behave in their online lives (Gwenn, Schurgin and Kathleen, 2011). Hence, the need for their families to join these social media sites, learn their pros and cons and how to make the best use of them in order to teach and protect their families remains crucial.

The role parents have to play to safeguard their children online

1. Ensure your kids are equipped: Although many social media sites have age restriction, almost none of them use a strong age verification mechanism to enforce this restriction, as a result it is easy to create an account (sign up) with false date of birth. The minimum age to open an account on most social media sites is thirteen (13). While others require a higher age because understanding the effects of a post on social media is beyond the intellect grasp of young mind. Parents should realize that mistakes or misjudgments made online cannot be completely erased thereby potentially affecting children's future. Moreover, if a child is targeted by harassers or predators, their limited ability to handle such a situation at a young age may affect them both mentally and physically. Parents need to decide if their children are equipped to deal with the connections and intimidations that arise from the use of social media.
2. Participate fully: Show concern in your children online life and ask questions. The best strategy to keep our children safe online is to talk with them and engage with their use of internet. Talking with your child about safe social media use should begin before they sign up to any site. Do not make social media a forbidden fruit because that will lead your kid(s) to hide their online activities and join social media sites secretly. Make it clear that they cannot use social media unless they are of the proper age, let them know you're on social media too and provide disciplinary measures like seizing their handsets for a given time in case they violate your rules as parents. Shield them from the overall devastating negative effects of social media. Explain your interest in their social media activities, check their friends list, profile(s) information, chats and browsers history or apps to check sites they might secretly have account on. Ask your kids how often they log on and give emphasis to the importance of

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limits for responsible social media use. Teach your kids about the consequences of sharing things online and urge them to avoid questionable contents. Ask them to tell you all the things they see unusual in their accounts like somebody sending them nude pictures. Also remember the chances of your child sharing their online experience with you will be greatly reduced if they think that telling you about their online problem will result in them being banned from using the internet, so be considerate. Your child may react with anger, irritation or defensiveness when you ask questions about their online actions. In this situation, stay calm and remind them it is a privilege getting to own a smartphone or using social media and if they disobey the rules you set they will eventually lose the privilege.

3. Most online friendship is mere illusion: Stress the importance of keeping online friendship in the online realm. It is easy for someone on the internet to pretend to be someone they are not and this is very common. Participating in online chats or discussion groups on social media can lead to admirable online friendship. It is very easy to be comfortable with someone we meet online because there is a false sense of security of connecting from the comfort of our own homes. While we may know things about our online friends: their favorite foods, favorite movies, where they study/work and where they last went for their holidays, we need to remember that they are still strangers because we cannot even be sure that the information in their profiles or what they told us is true! Many people in social media are indeed truthful and looking for honest friendship but predators too are on the hunt. People who have ill intentions build relationships and develop trust with innocent users before convincing them to join illegal activities or to take advantage of them. Therefore, our good kids should refrain from: adding friends or accepting friends request from people they don't know unless recommended by parents. Children should avoid completely believing everything they read about their online friends or trusting what they're told by these friends. Parents should discourage children from giving out personal information and encourage them to always assume the people they are dealing with online are not who they claim. Make it clear to your children when they want to meet with their online friend in person it must be in public and with trusted adult.
4. Be proactive: Get online family protection. Internet can provide a wealth of education and good entertainment but protecting your family as parent is vital for their safety. Educating your children on the dangers of social media and online good practices may be enough but is advisable to get extra assurance that they are maintaining these good practices because your eyes won't always be able to follow their every action. Hence having a backup to see what they view will be very helpful. It is important to let them know you're monitoring their online world and the reason for that! Programs like Norton family premier, McAfee family protection and covenant eyes and many others provide parental controls and can block websites, enforce time limits, monitor the websites your children visit, their conversations, and identify potential dangers before they become problems. These programs would help to protect kids from online predators.
5. We don't have control: People cannot control what others post and how far their post will go.

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Our posts on social media may be misunderstood or misinterpreted by viewers. Hundreds of people view our post and each and every one of them have different perception ability. Others can post derogatory things about us, our family or friends that we may not be happy about. Today, social media sites like Facebook and Twitter are integral part of communicating not only our personal lives but also national and international issues. Many people with different or opposing opinions and views comment on these posts. Many people are using these platforms to attack people they have political, religious or cultural variances with, while others use social media as a place to vent their anger. So our teens can be hurt from the comfort of their bedrooms, parents have to teach them how to act and handle such situations.

6. **Avoid sharenting:** Many parents take to social media with photos, news and status updates celebrating the lives of their children like birthdays, achievements, and other ceremonies. Revealing too much about child's life could have more serious consequences because most parents don't take care of their social media networks privacy settings and end up sharing everything with the public. You might post a picture of your child with amusing caption relating to their body, expression or without clothes, which could upset them when they grow older or cause bullying from others. Strangers could scroll through your social media feeds and find out your child's: name, school, birthday, achievements, pack visited, pictures etc. Are you supposed to share these information with complete strangers? Of course not, but you might share it unwillingly with strangers and online predators. So check your privacy settings for who can see your post and make sure they are not public. Think before sharing about your child: will the post embarrass my child when they grow older? Could other people laugh at them? Is it revealing too much? If you have any doubt, don't share. Ultimately, the best way to avoid sharenting is not to share photos, videos and post about our children.

Be a good mentor: Be a good digital role model. What you do and say as parent guide your child's behavior, attitude and beliefs in most things including social media. Your child is strongly influenced by the way you use social media and likely to copy what you do, so it is important to think about the messages you're sending and examples you're setting for your child about social media and its place in your life. For example, if you feel worried being offline for an hour and you get upset, chat on dinner table, you share personal information online, or troll, expect not less from your kids. As role model, limit the time you spend on social media. If you get message or updates while talking with your child, wait until the conversation is finished before you check it. Avoid oversharing online and ask your child for permission before you post a photo of or information about him/her on social media.

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