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PERSPECTIVES ON AFRICAN HEALTH INFRASTRUCTURE,
POLITICS, AND BUSINESS 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 for Sustainable Development.

Acknowledgement

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$\boxed{\textit{Introduction}}$

Strengthening African Health Infrastructure, Politics and Business Systems

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Health is a state of complete physical, mental, and social well-being, and not merely the absence of disease (WHO, 1948). Health is a resource for everyday life, not the objective of living. It is experienced when people have and enjoy complete emotional and physical well-being. Good health makes for a happy life; central to handling stress and living a longer, more active, and productive life. This means that health is a resource to support an individual's function in wider society, rather than an end in itself. For citizens to experience good health, infrastructure in the health sector must be significantly improved. It includes among other things, physical structures, advanced machines, specialist doctors, nurses, and other paramedical professionals and developed pharmaceutical industries.

Health Infrastructure has been described as the basic provision for the delivery of public health activities in a productive and meaningful manner. The five components of health infrastructure are skilled workforce, integrated electronic information systems, public health organizations, resources, and research (Kumar and Gupta, 2012). Lack of functional health infrastructure is one of the problems affecting health care delivery in Africa, and Nigeria in particular. This literature argues that developments in health infrastructure will provide a significant contribution in promoting the health and well-being of all individuals, irrespective of age groups, communities, categories, and backgrounds.

Other variables that forms the focus of this edition are politics and business. There are central issues for African developing countries. Politics revolves around the activities associated with the governance of a country or area, especially the relationship between parties having power. Politics, when construed from power

and economic dynamic, establishes the rules of who gets development benefits and why. It explains the allocation of acquisition and allocation of economic resources within the state. Political changes in Africa have affected development institutions and the structure of governance. Party interest has overtaken economic and social interest. Political institutions have not lived up to public expectations. This has created economic and social imbalances in the country. Economic crisis and decline, the state of maladjustment of African economies, the decline of the informal sector, and the erosion of domestic policy autonomy and capacities represent a critical component of the context within which politics is being restructured in Africa. In Nigeria, partisanship, corruption, widespread violence and arms, insecurity, among other things have taken the central stage and development has not been possible.

There is a significant relationship between politics and the viability of business systems in Africa. The fallouts of politics in Africa create institutional, economic, business, political, and social challenges that face Africa today. These challenges also include the marginalization of Africa from the global economy and scarce development finance. Achieving economic growth and running business in Africa has therefore become challenging. This is inspite of the decades of IMF and World Bank-led structural adjustment programs that starkly failed to revive the African economies (Moyo, 2009).

Investing in African health infrastructure, politics and business systems is an opportunity to accelerate economic development and growth in the continent. The experiences of COVID-19 and related health issues have necessitated the need to improve health infrastructure in the country. The political will of government plays a key role in this regard. The outcome of the political process will significantly affect the development, viability, and sustenance of the business system, in such a way that it can address the daunting economic challenges of the continent, especially hunger and poverty.

More than ever the future of Africa depends on its ability to build and modernize its health, political, and business infrastructures. This, therefore, defines the focus of this Edition, "**Perspectives on African Health Infrastructure, Politics, and Business Development**". Contributions from scholars seek to highlight the way forward.

Health Infrastructure in Africa

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Health can be explained as mental, physical, and social well-being which are the resources of living a full and happy life. Good health does not only mean an absence of disease but having the ability and willpower to overcome and bounce back from sickness and other physical or mental issues.

A healthy nation is a wealthy nation. A healthy individual contributes to the maximum overall development and growth of a country. In the light of this, considerable focus has been paid to health evidence from global policies and treaties. The Alma Alta declaration on primary health care was aimed at making health care available and accessible using appropriate strategies. Years after this declaration, the world is still saddled with both communicable and non-communicable diseases, with periodic outbreaks of infectious diseases that lead to catastrophic outcomes.

According to the World Health Organization (WHO), Africa carries 25% of the world's disease burden but its share of global health expenditures is less than 1%. Worse still, it manufactures only a fraction—less than 2%—of the medicines consumed on the continent. A majority of Africans, mostly the poor and those in the middle-income bracket, rely on under-funded public health facilities while a small minority has access to well-funded, quality private health care.

African demography is unique. There are just over 1 billion people living in Africa today, with the majority of this population will belong to the youth cohort. Africa is the world's youngest region and is expected to have the largest workforce in the world by 2040. Ensuring the good health of this young population will be critical in order to harness the potential of the youth bulge and capture the so-called

'demographic dividend.' Concurrently though, Africa has an aging population. In 2010, people aged 60 or older accounted for just 6% of Africa's population, but this is expected to rise to 13% over the next 50 years. Some countries, such as Liberia and Nigeria, are expected to double their population size in less than 20 years.

The East and West African sub-regions are expected to grow the fastest, tripling their populations over the next 50 years. These pressures of the youth bulge and population aging will exert increasing pressure on health systems, highlighting the need to address maternal and child healthcare and diseases affecting the elderly. Health care in Sub-Saharan Africa remains the worst in the world, with few countries able to spend the $34 to $40 a year per person that the World Health Organization considers the minimum for basic health care. A developed health infrastructure guarantees a country of strong and healthy manpower for the production of goods and services.

A hospital's overall service delivery environment is heavily influenced by its basic infrastructure. This includes the physical structures (buildings) and supporting systems and services (such as power and electricity, water and sanitation, telecommunications) that constitute the fundamental operating platform needed to provide care.

Africa's challenge, however, is confronting what still needs to be done. Governments should concentrate on providing access to basic health care and affordable drugs, training more community health workers and extending medical insurance coverage through creative partnerships with the private sector. If there is one area that vividly sums up Africa's development challenges, it is Emotional Intelligence. Every year, lack of access to basic health care, mostly caused by poor funding, contributes to millions of deaths, untold suffering and harrowing health tragedies on the continent. The lack of emotional intelligence in leadership manifests itself in the politics of vindictiveness and greed laced with corruption, denigration of previous office holders that exhibited selfless leadership. The tendency by succeeding government to rewrite history poses a challenge to the political will to be committed to a holistic and comprehensive national development plan which will serve as a universal blueprint that every government will focus on in each individual country in continuing with the development projects of the previous governments and collectively lead to the realization of the potential of the African continent.

Executive Summaries

$\left(\textit{Executive Summary}\right)$

Taking on the Challenges of Health Care in Africa

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Stanford University

Technology is transforming how health care is delivered in Africa, giving more people in remote areas there and around the world access to better care. Likewise, easier access to data helps both doctors and policymakers make better-informed decisions about how to continue to improve the system. Even with these strides, however, the continent's health care system faces big challenges. The health care professionals on the ground in Africa know the frustrations firsthand: counterfeit pharmaceuticals; shopping malls equipped with air-conditioning, while sweltering medical clinics limp along without it; much-needed medical equipment such as MRI machines getting caught up in the gridlock of international customs. Africa, too, is confronting an increased demand beyond the treatment of AIDS, malaria, and other communicable diseases to address the non-communicable ones such as hypertension, which are growing as the middle class increases.

Corruption in the Public Sector
Corruption diverts much-needed resources away from health care delivery and reduces patient access to services. Examples include medical staff in public sector health care institutions who sell drugs that should be free, and theft (for personal use) or diversion (for private sector resale) of drugs and supplies at government storage and distribution points. In addition, bribes to gain approval for drug registration or to pass drug-quality inspections are resulting in fake drugs "legitimately" entering markets.

Counterfeit Drugs
A darker consequence of the rise of technology is that it enables counterfeiters to run even more sophisticated operations and make counterfeit drugs that are harder to detect. An example of this can be found in Nigeria where, despite regulators

adoption of counterfeit drug "track and trace systems," there is evidence that some of these systems are being successfully "copied" by counterfeit drug producers. As a result, counterfeit drugs now present themselves as authentic drugs.

Changing Medical Needs of the Population

Much of the current focus of health care delivery in Africa is on traditional and visible factors like HIV and malaria. However, changes in lifestyle and a growing middle class are making non-communicable diseases like cardiovascular disease, cancer, and diabetes big issues among populations. Rapid urbanization and increased Westernization of lifestyles among the middle classes is causing an increase in the risk factors that cause non-communicable diseases.

People consume more fast food and packaged foods, which tend to have high levels of sodium; they engage in less physical activity, sitting in their cars and buses on their way to work; and they are more likely to consume alcohol in their leisure time. Another risk factor is an increase in smoking rates across populations.

Adapted from: https://www.gsb.stanford.edu/insights/taking-challenges-health-care-africa

$\boxed{\textit{Executive Summary}}$

Ways to Improve Healthcare in Africa

Joseph Jimenez
Chief Executive Officer at Novartis

In sub-Saharan Africa, infectious diseases such as malaria and HIV/AIDS cause 69% of deaths. Though we can deliver short-term aid and try to develop innovative vaccines or treatments for these diseases, the real issue is the danger of a weak healthcare system. To address this, we must focus on building better healthcare infrastructure in Africa. For example, Africa bears one-quarter of the global disease burden, yet has only 2% of the world's doctors. This is unacceptable, and we need to take steps to address inadequate healthcare infrastructure now.

We've learned a few important lessons on how to deal with infrastructure challenges in Africa, and have identified where sustainable investments can make a long-term difference. We need to focus on three areas: leveraging digital technologies, improving knowledge, skills and resources, and creating collaboration and consensus among key stakeholders.

1. Digital technologies

We've seen that mobile phones have been particularly beneficial where infrastructure is limited in Africa. As mobile devices become increasingly common, they become an unexpected force in delivering better healthcare. For example, previously, patients would travel to far-off health clinics only to find that the medicines they needed were no longer in stock. Today, around 27,000 government health workers in Uganda use a mobile health system called mTRAC to report on medicine stocks across the country. Novartis is also working on an mHealth pilot in Nairobi and Mombasa to better understand the supply chain cycle and build capabilities to ensure our medicines reach those patients in need. Through this initiative, pharmacists register their patients for surveys via SMS. The survey results then help us map out where patients are located in order to redistribute medicines to areas where they are most needed.

2. Getting the right knowledge, skills and resources where they're needed

Secondly, we must focus on making sure all those who need them have the right knowledge, skills and resources, for example by training the next generation of scientific leaders. During a recent trip to Africa, I visited the Kombewa Clinical Research Center and the CDC-KEMRI Center in Kenya. It's clear from these sites that sub-Saharan Africa is making strides in building up its own R&D capabilities. While Kombewa is remote, it is impressive that Phase II and III research is being conducted at the Kombewa Clinical Research Center on various drugs, vaccines and diagnostic tests.

We've seen increased commitment to training local scientists and encouraging research through programmes such as Human Health and Heredity in Africa (H3Africa), which was recently established by the NIH and Wellcome Trust. This initiative funds African scientists and local institutions to conduct basic research on the genomic and environmental bases of health issues prevalent on the continent. Additionally, Novartis is supporting scientific exchange through a partnership with H3-D, the first drug discovery and development centre in Africa. The goal of H3-D is to train local scientists from Ghana, Kenya, South Africa, Sudan and Zimbabwe to develop treatments that address widespread conditions in Africa, such as tuberculosis, malaria and cardiovascular disease.

3. Public-private partnerships for health

Public-private partnerships can really make a difference. For example, USAID and Orange, the global telecommunications operator, just announced a new collaboration to find innovative ways to use mobile phones to accelerate access to health information and services in Africa. At Novartis, one way we're reaching across sectors is through building our Foundation for Chronic Disease Management (FCDM), in collaboration with IBM and Vodacom in South Africa. The FCDM links public sector community health workers and private physicians to bring high-quality, cost-effective care to people's homes with mobile technologies. This grass-roots approach can make a big difference, as the cost of a patient spending one day in a hospital could fund two health workers for a month.

It's clear that in sub-Saharan Africa, interventions are having an impact. I met a one-year-old boy suffering from malaria at the Ahero Sub-District Hospital in Kenya, and though he was extremely ill, his condition was improving thanks to his being able to gain access to a life-saving treatment. This drove home to me that as healthcare stakeholders, it's our responsibility to develop new medicines to treat

disease, but these medicines are useless if they can't get to the patients who need them most. We need to commit ourselves to working together with all other healthcare players to move away from simply donating aid, to building sustainable infrastructure that can ensure needed therapies are available in even the most remote areas. Everyone should have access to good health, no matter where they live.

Adapted from: https://www.weforum.org/agenda/2015/01/3-ways-to-improve-healthcare-in-africa/

$\left(\textit{Executive Summary}\right)$

The Health of the People: What Works

Bulletin of the World Health Organization

Africa has a young and rapidly growing population. Currently the second most populated continent in the world with over 1 billion people, it may host 4 billion people by the end of the century, more than one third of humanity. Sub-Saharan Africa's real gross domestic product growth improved from 2.9% in 2001 to a maximum of 7.1% in 2007 and is projected to be about 5.4% in 2014. Fueled by rapid urbanization and the consumption of a new and burgeoning middle class, this economic growth is largely endogenous and expected to last. This rapid economic growth, coupled with a young, growing population, wide uptake of technology, particularly mobile phone technology, and a burgeoning middle class, has led to a new view of Africa. Often referred to as "Africa rising", this new view sees Africa as becoming an increasingly important demographic and economic driver of global growth. This is beginning to change the standard view of Africa as a place plagued by poverty, interminable conflict and incurable health problems. This report provides an assessment of the current status and trends in health in the World Health Organization (WHO) African Region, which consists of 47 of the 54 countries on the African continent and is one of the six regions of WHO.

This report aims to go further than simply establishing the health status of the Region: the purpose of looking at data about health is to identify what can be – and has already successfully been – done to improve health, and what strategies and approaches have been shown to work. The report is organized thematically. It looks at the multiplicity of initiatives and actors involved in health development in the Region, examines the threats limiting the health and lives of the people from birth to the senior years, describes how the dominant disease threats are being identified, controlled, mitigated and prevented, discusses the key determinants of health in the Region, including social determinants, food and nutrition, the physical environment, and risk factors related to life-style. The report also reviews

the enormous efforts – by governments, international partners, technical agencies, researchers and other stakeholders – to strengthen the health systems in the Region and, finally, provides a list of strategies that, if applied, can make a significant difference to the health of the people of the Region.

Adapted from: https://www.who.int/bulletin/africanhealth2014/978-9290232612-EXS.pdf?ua=1

(*Executive Summary*)

Policy and Institutional Dimensions of Africa's Political Economy in an Age of Globalization

by the

African Capacity Building Foundation, Zimbabwe

The advent of political independence allowed most Sub-Saharan countries to determine the appropriate mix of policies and institutions that would enable them to achieve rapid socioeconomic development. But experiences across the continent have so far yielded mixed results, and the search for an effective political economy model in the face of a rapidly globalizing world remains an ongoing challenge for most countries. In this study, we ask why some developing countries seem to be growing much faster and have much better socioeconomic performance than others. Indeed, what macroeconomic policies and institutions should Sub-Saharan countries pursue to enable more sustainable, lasting, and inclusive growth while dealing with the challenges that a rapidly changing political and economic world order present? The study's main intention was to generate knowledge to enhance the efficacy of Africa's political economy and development pathways by identifying alternative macroeconomic policy and institutional options that can be deployed to enable deeper socioeconomic transformation. Our first key finding is that to date, only 13 economies in the world may be categorized as living examples of high, sustained growth, realizing a gross domestic product (GDP) of at least 7 percent over 25 post-war years. These are Botswana, Brazil, China, Hong Kong, Indonesia, Japan, the Republic of Korea, Malaysia, Malta, Oman, Singapore, Taiwan, and Thailand (World Bank 2008). Even though only one of these is an African country, these cases collectively demonstrate that fast, sustained growth is possible.

Though such growth is critical for building a prosperous Africa, crafting new and more robust macroeconomic policy and institutions will require a clear understanding of past strategies that have worked or failed to work in various parts of the world. Indeed, for Sub-Saharan countries, political and economic

renaissance is an issue that has preoccupied development theory and practice alike; various options for achieving such a renaissance have either been proposed or tried out in different countries.

Case studies in the paper show that some Sub-Saharan countries have started realizing impressive growth by deploying macroeconomic policies and institutions appropriate to their own context, demonstrating that the continent's economic renaissance is a big possibility. But there are other countries such as the Democratic Republic of the Congo and Zimbabwe that continue to lag behind for various reasons, most of which relate to poor governance. In the few African countries where significant economic growth has been recorded, it has also not managed to pull masses of people out of poverty (Edigheji 2005; ACET 2014). For example, knowing that countries such as Nigeria and South Africa have become middle-income economies does not reveal a whole lot about the widespread poverty, unemployment, and deep-seated inequalities endemic in both countries.

So a key question: "What can Africa do to ensure inclusive growth?" This study finds that there is need to revisit macroeconomic policy and institutions in Sub-Saharan countries taking into account the lessons from other regions that have performed well such as Southeast Asia. The Southeast Asia experience engenders sharper focus on the role of the "developmental state," a major ideological rallying point for those who wish to contest the appropriateness of neoliberalism and the Washington Consensus. In essence, we ask: What is the state's appropriate role in the context of a renewed quest for rapid Sub-Saharan growth? To answer this question, we explore the published literature and several case studies to determine what successful and unsuccessful countries have done. We find that most scholars and practitioners agree that the state should play a big role in development planning since there is a link between national policies and long-term economic growth. Though there are some dissenting views that argue that the link between macroeconomic policy and growth is tenuous and difficult to defend in theory, we take the position that in Sub-Saharan Africa, appropriate policies and institutions are important for growth because they determine a country's economic development direction.

We also identify key variables that Sub-Saharan Africa should consider for further growth. These include paying attention to agricultural production and food security; promoting science, technology, and innovation; creating enabling environments for foreign direct investment (FDI); improving national governance

frameworks; ensuring that any international aid provided is well-targeted and used optimally; and most important of all, ensuring broad-based inclusive economic growth. Due to various dissenting voices from scholars who try to disqualify the causal link between good governance and rapid economic growth, even in the face of mounting evidence to the contrary in Sub-Saharan Africa, we take a firm position on good governance. We emphasize that governance lies at the heart of the Sub-Saharan development challenge. Though the contextual factors that lead to political instability may differ from country to country, the poor governance scourge seems to have cut across most Sub-Saharan countries that experience political instability, directly affecting economic growth. Despite realizing significant national economic growth since the late-1990s, most Sub-Saharan citizens' livelihoods have not been transformed and poverty, unemployment, and inequality remain "wicked" challenges. It appears that inequality is endemic in both well-performing and poorly performing economies. The main message from the paper is that the impressive economic growth in several countries should be made sufficiently inclusive so that many people throughout these countries begin to enjoy the access to basic social and economic services and opportunities that the middle and upper classes in the society take for granted. Almost all the case studies in this paper confirm this development aspect.

From the case studies and the broader literature review, key pointers for capacity building begin to emerge. The main growth drivers and macroeconomic planning priority areas outlined in the paper present preliminary pointers for possible capacity building interventions. To begin with, a transformative agenda centered on economic restructuring supported by manufacturing and industrialization to create more jobs and ensure broad-based inclusive growth is necessary for rapid Sub-Saharan growth. Therefore, any meaningful capacity building interventions would have to begin with questioning how best the tenets of such a paradigm can be disseminated among the Sub-Saharan national leadership structures. The paper articulates several other possible capacity building interventions but we feel that ultimately, a needs assessment should be done in the context of each country to determine its specific capacity needs before any interventions can be crafted and implemented. We are convinced that by deploying well-targeted interventions, macroeconomic policies, and institutions, Africa's transformation is reachable.

Adapted from: https://media.africaportal.org/documents/Occasional_Paper_27_En.pdf

Executive Summary

Markets and Opportunities for Private Investors

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Africa is on the Rebound

The end of the commodity super cycle in 2014 hit Sub-Saharan economies hard, sending economic growth to a two-decade low by 2016 as prices of crude oil, commodities, and other African exports fell dramatically. In addition, global financial factors reduced the interest of international investors in the region. But after a few years of sluggish growth, most of the region's economies are returning to previous levels of expansion.

Capital flows into the region, in the form of bank lending and equity and bond offerings, have strengthened considerably, reflecting improved global sentiment toward emerging markets in general and in Africa in particular. Remittances, an important source of capital and foreign exchange for all developing countries and no less so for Africa, are also improving. Progress is uneven across the continent, as resource intensive economies—especially oil exporters such as Angola and Nigeria—continue to lag, while agricultural exporters enjoy stable growth. And several large economies—Ethiopia, Côte d'Ivoire, Senegal, Tanzania, and Ghana in particular—have posted growth rates of over 6 percent over the last few years.

Overall, the economic outlook for the region is positive, with economic growth expected to rise to 3.2 percent this year and 3.6 percent in 2020, according to World Bank Group data.

An Opportunity for the Private Sector

Despite the recent economic drag, Africa is a rapidly expanding market that represents significant economic opportunity for private enterprises and investors around the world. The region's economic potential is about more than recovering commodity prices. Other forces are at work, including favorable demographic trends, economic reforms, infrastructure investment, buoyant services sectors, and strong agricultural production. Africa's demographics are unique and brimming with potential. In an aging world, the region has a young and growing population. Rapid urbanization is expected to double the population of cities within 25 years, raising hopes for the productivity, innovation, and economic diversification that such trends have brought to other regions.

By 2030, Africa's middle- and high-income groups are expected to grow by 100 million, boosting them to over 160 million people across the region. These rapidly expanding groups of consumers will spend smaller portions of their income on basic necessities such as food and beverages and more on transportation, information and communication technologies, housing, education, clothing and footwear, pharmaceuticals, and other products and services. Technology is a particularly bright area for Africa. Innovative technology adaptations are creating opportunities for economies to "leapfrog," or skip conventional development steps to more rapidly catch up with advanced economies. Africa continues to lead the world in innovative financial services based on mobile telephony, a trend that is rapidly bringing banking and other financial services to the unbanked and underbanked.

The overall climate for business continues to improve, as African reforms tracked in the World Bank Group's Doing Business annual survey continue to rise. The growth of local capital markets, though still nascent in most countries, continues apace across the region. All in all, private enterprises and investors that are prepared to take advantage of these trends and serve Africa's burgeoning consumer classes stand poised to tap new markets and reap significant gains.

Obstacles Remain

However, significant obstacles stand between African economies and full-tilt growth and progress. A general lack of financing continues to constrain growth and development in the region, as less than a quarter of adults have access to formal financial services. The region's infrastructure gap - a lack of electricity, roads and other transportation, and sanitation, for example—is not closing as

quickly as regional governments had hoped. Growing cities, despite their potential, continue to struggle in terms of costliness, housing availability, efficient delivery of services, and other issues. These can be overcome or mitigated through joint efforts by regional governments, the World Bank Group and other multilateral development banks, and private enterprises.

Adapted from: https://www.ifc.org/wps/wcm/connect/701a29a9-0740-400c-bb86-3d64e5d0a11a/Africa+CEO+Forum+Report_FIN3_Web-lores.pdf?MOD=AJPERES&CVID=m9z19ct

$\boxed{\textit{Executive Summary}}$

African Governance: Challenges and Their Implications

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Introduction

In Africa, as in every region, it is the quality and characteristics of governance that shape the level of peace and stability and the prospects for economic development. There is no more critical variable than governance, for it is governance that determines whether there are durable links between the state and the society it purports to govern. The nature of governance is central because it determines whether the exercise of authority is viewed as legitimate. Legitimate authority, in turn, is based on accepted laws and norms rather than the arbitrary, unconstrained power of the rulers. Governance also has an important regional dimension relating to the institutional structures and norms that guide a region's approach to challenges and that help shape its political culture.[1] This is especially relevant in looking at Africa's place in the emerging world since this large region consists of 54 states—close to 25% of the U.N.'s membership—and includes the largest number of landlocked states of any region, factors that dramatically affect the political environment in which leaders make choices. Consequently, national and regional governance factors interact continuously.

In this paper, I look first at the emergence of the African state system historically, including colonial legacies and the Cold War's impact on governance dynamics. This discussion leads to an analysis of African conflict trends to help identify the most conflict-burdened sub-regions and to highlight the intimate link between governance and conflict patterns. The third section looks at the critical role of political and economic inclusion in shaping peace and stability and points to some of the primary challenges leaders face in deciding how to manage inclusion: whom to include and how to 'pay' for it. The essay concludes with a sobering reflection on the challenge of achieving resilient governance.

Impact of Historical Origins of African State System[2]

It should not be surprising that there is a weak social compact between state and society in many African states. Most of the region's states were defined geographically by European cartographers at the start of the colonial period. The modern African state system has been gradually Africanized, albeit on more or less the identical territorial basis it began with at the time of decolonization in the second half of the 20th century. Less than 20% of Africa's states achieved statehood following rebellion or armed insurgency; in the others, independence flowed from peaceful transfers of authority from colonial officials to African political elites. The initial constitutions and legal systems were derived from the terminal colonial era.

Adapted from: https://www.hoover.org/research/african-governance-challenges-and-their-implications

Cold War geopolitics reinforced in some ways the state-society gap as the global rivalry tended to favor African incumbents and frequently assured they would receive significant assistance from external powers seeking to build diplomatic ties with the new states. This situation supported an external orientation in African politics in which Cold War reference points and former colonial relationships assured that African governments often developed only a limited sense of connection to their own societies. The African state system has gradually developed a stronger indigenous quality only in the last twenty-five years or so. Africa's states are the world's newest, and it can hardly be surprising that Africans define themselves in terms of multiple identities including regional, tribal, clan-based, and religious ones—in addition to being citizens of a relatively new state.

For these and other reasons, the state-society gap lies at the heart of the problems faced by many states. Governments that rely on foreign counterparts and foreign investment in natural resources for a major portion of their budgets—rather than on domestic taxation—are likely to have weaker connections to citizens and domestic social groups. This adds to the challenge of building national identities; this 'identity vacuum' increases the risk that political elites and social groups will capture the state for narrower, self-interested purposes that weaken, rather than strengthen, social cohesion.

Conflict Trends and the Governance Link

African conflict trends point to a complex picture, made more so by the differing methodologies used by different research groups. It seems clear that Africa's conflict burden declined steadily after the mid-1990s through the mid-2000s owing to successful peace processes outstripping the outbreak of new conflicts; but the burden has been spiking up again since then. One influential research group, SIPRI in Sweden, counted a total of 9 active armed conflicts in 2017 (in all of Africa) plus another 7 post-conflict and potential conflict situations.[3]

More revealing is the granular comparison of conflict types over time. Thus, another report by PRIO and the University of Uppsala (two Norwegian and Swedish centers) breaks conflict down into state-based (where at least one party is a government), non-state-based (neither party is an official state actor), and one-sided conflicts (an armed faction against unarmed civilians). This study points to a marked increase in state-based conflicts, owing in significant part to the inter-mixture of Islamic State factions into pre-existing conflicts. This study notes that in 2007 Africa saw 12 conflicts in 10 countries. Ten years later, in 2017, the number of conflicts was 18, taking place in 13 different countries. Using a second conflict lens, the number of non-state conflicts has increased dramatically in recent years, peaking in 2017 with 50 non-state conflicts, compared to 24 in 2011. These events point to extreme state fragility and a loss of sovereign control over violence in the 11 affected countries, led by Nigeria, South Sudan, and the Central African Republic (CAR). One-sided violence against unarmed civilians has also spiked up since 2011.[4]

These numbers require three major points of clarification. First, many of the conflicts enumerated take place within a limited number of conflict-affected countries and in clearly-defined geographic zones (the Sahel and Nigeria; Central Africa; and the Horn.) Second, the levels of direct 'battle deaths' from these events is relatively low when compared with far higher levels in the wars of the Middle East. Some of these conflicts are, in reality, low-tech, sporadic skirmishes and armed attacks. Third, Africa's conflict burden reflects different forms and sources of violence that sometimes become linked to each other: political movements may gain financing and coercive support from criminal networks and traffickers, while religious militants with connections to terrorist groups are often adept at making common cause with local grievance activists. Large states and those with complex ethnic and geographic features—e.g., the DRC, Nigeria, Uganda, the Sudans, Ethiopia—may be especially prone to such multi-sourced violence. Indeed, it

should be added that a high percentage of today's conflicts are recurrences of previous ones, often in slightly modified form with parties that may organize under more than one flag. One scholar specializing on the Horn of Africa likens the situation a 'political marketplace' in which politics and violence are simply options along the spectrum pursued by powerful actors.[5]

This brief overview of conflict in Africa signals the severity of the security challenges to African governance, especially in those sub-regions that feature persistent and recurrent outbreaks of violence. Recent developments add further complications to the region: (a) the collapse of Libya after 2011, spreading large quantities of arms and trained fighters across the broader Sahel region; (b) the gradual toll of desertification placing severe pressure on traditional herder/farmer relationships in places like Sudan and Nigeria; and, (c) the proliferation of local IS or Al Qaeda franchises in remote, under-governed spaces. Not surprisingly, incumbent leaders facing these challenges look to short-term military remedies and extend a welcome to military partners—with France, the United States, and the United Nations the leading candidates.

The link between conflict and governance is a two-way street. Security challenges can impose tough choices on governments that may act in ways that compound the problem, opening the door to heightened risks of corruption and the slippery slope of working with criminal entities. On the other hand, weak or destructive governance is sometimes the source of conflicts in the first place. This can happen in several ways. In the thankfully rare cases where national governance breaks down completely—South Sudan, Somalia, CAR—its absence is an invitation to every ethnic or geographic community to fend for itself—a classic security dilemma.

A second conflict pattern can develop along the lines of ethnic cleavages which can be readily politicized and then militarized into outright ethnic violence. The challenge facing Africa's leaders—perhaps above all others—is how to govern under conditions of ethnic diversity. Admittedly, the problem is by no means uniquely African, but it is very commonly experienced in Africa.

When conflicts evolve along ethnic lines, they are readily labelled 'ethnic conflict' as if 'caused' by ancient hatreds; in reality, it is more often caused by bad governance and by political entrepreneurs. Poor leadership can result in acts of commission or omission that alienate or disenfranchise geographically distinct communities.

A third pattern flows from the authoritarian reflex where 'big men' operate arbitrary political machines, often behind a thin democratic veneer. Typically, such leaders scheme to rig elections or to change constitutional term limits—actions seen in recent years in such countries as Rwanda and Uganda. Despite the adoption of constitutional term limits in many African countries during the 1990s, such restrictions have been reversed or defied in at least 15 countries since 2000, according to a recent report.[6]

The conflict-governance link takes various forms, and it points to the centrality of the variable of leadership. In 'new' countries such as most of those in Africa,[7] where the rule of law is in competition with the rule of men, leaders play a strikingly critical role, for good or ill. Wise leadership respects ethnic diversity and works toward inclusive policies. This theme, which is further developed below, is especially critical bearing in mind that Africa is the world's most ethnically complex region, home to 20 of the world's most diverse countries in terms of ethnic composition.[8]

Governance Trends and Scenarios

African governance trends were transformed by the geopolitical changes that came with the end of the Cold War. Almost at a stroke, the relationships between African governments and the major powers and major sources of concessional finance were upended, while political liberalization in the former Soviet bloc helped to trigger global political shock waves. Space opened up for African citizens and civil society movements, while incumbent regimes were no longer able to rely on assured support from erstwhile external partners. These partners, for their part, sometimes disengaged from close political ties and often brought new governance conditions into their assistance programs. Freedom House calculated that 17 out of 50 countries it covered were 'free' or 'partly free' in 1988, compared to 31 out of 54 countries in these categories by 2015. Of the latter, 10 achieved the top rating of 'free,' a conclusion close to ratings by the Economist Intelligence Unit (EIU).[9] A more bullish reading drawn again from multiple sources is that over 60% of people in sub-Saharan Africa live in 'free' or 'partly free' countries, a situation that enabled a Brookings Institution study to conclude that "the region [is] moving in fits and starts towards greater democratic consolidation."[10] Countries absent from the apparent democratic wave missed its beginnings in the early and mid-1990s, became caught up in protracted or recurrent civil conflicts, or degenerated as a result of electoral violence or 'big men' patrimonialism.

Against this broad picture, what is striking is the more recent downward trend in democratic governance in Africa and the relative position of African governance when viewed on a global basis. Freedom House's ratings see a pattern of decline since 2005 and note that 10 out of 25 countries (worldwide) with declining ratings are in Africa. The same source concluded that 7 out of the 12 worst scores for political rights and civil liberties are African.[11] As noted, the reasons vary: patrimonialism gone wrong (the 'big man' problem), extreme state fragility and endemic conflict risks, the perverse mobilization of ethnicity by weak or threatened leaders.

The long-term, global pushback by the leading authoritarian powers against liberal governance norms has consequences in Africa and other regions as governments directly act to 'close the space' for civil society to operate. These dynamics often lead to increased state fragility or the 're-authoritarianization' of once more participatory governance systems.[12] The trend is sometimes, ironically, promoted by western firms and governments more interested in commercial access and 'getting along' with existing governments than with durable political and economic development. African states, along with Asian, Middle Eastern, and even European governments, have all been affected. The campaign by some (but not all) African states to pull out of the International Criminal Court is but one illustration of the trend. The swing against western norms was captured in an interview with Uganda's repeatedly re-elected president Yoweri Museveni who remarked "How can you have structural adjustment without electricity? … The Chinese understand the basics. …You can't impose middle class values on a pre-industrial society."[13]

This outline leads us to examine more closely the sources of legitimacy in African governance systems. One can identify five bases of regime legitimacy in the African context today. The first type is rights-based legitimacy deriving from rule of law, periodic elections, and alternation of political power, the kind generally supported by western and some African governments such as Ghana and Senegal. In direct contrast is the second model: statist, performance-based legitimacy, measured typically in terms of economic growth and domestic stability as well as government-provided services—the legitimacy claimed by leaders in Uganda and Rwanda, among others. Leaders may not be the only ones who support this definition of legitimacy.

A third, less often recognized base of legitimacy can be called 'conventional African diplomatic legitimacy' wherein a government—however imperfectly established—is no more imperfect than the standard established by its regional neighbors. Regional governance comes into play here, and certain precedents may get set and then ratified by regional or sub-regional organizations. For example, the election day itself goes more or less peacefully, the vote tabulation process is opaque or obscure, and the entire process is shaped by a pre-election playing field skewed decisively in favor of the incumbents. Sometimes, another precedent flows from these—namely, pressure from outside the country but with some support internally as well for creating a transitional government of national unity. Such post-electoral pacts reflect the conclusion that stability is more important than democracy.

Still another form of legitimacy in Africa sometimes derives from traditional political systems based on some form of kingship. Long-standing kingdoms such as those in Morocco and Swaziland are recognized national states. More frequently, this form of rule operates at the sub-state level as in the case of the emir of Kano or the Sultan of Sokoto in Nigeria or the former royal establishments of the Baganda (Uganda) or the Ashanti (Ghana). Ousted royals such as Haile Selassie (Ethiopia) and King Idriss (Libya) may be replaced by self-anointed secular rulers who behave as if they were kings until they, in turn, get overthrown. But established and recognized forms of inherited rule cannot be lightly dismissed as 'un-modern,' especially when linked to the identity of an ethnic or tribal group, and could be construed as a building block of legitimacy.

It may be useful to recall that historical kingships or dynasties were the common form of rule in Europe, India, China until modern times, and still is the predominant form of rule on the Arabian Peninsula. Legitimacy based on successful predation and state capture was well known to the Plantagenets and Tudors as well as the Hapsburgs, Medicis, and Romanovs, to say nothing of the Mughal descendants of Genghis Khan.[14] In this fifth model of imagined legitimacy, some African leaders operate essentially on patrimonial principles that Vladimir Putin can easily recognize (the Dos Santos era in Angola, the DRC under Mobutu and Kabila, the Eyadema, Bongo, Biya, and Obiang regimes in Togo, Gabon, Cameroon, and Equatorial Guinea, respectively).[15] Such regimes may seek to perpetuate themselves by positioning wives or sons to inherit power. Rule that is based on predation and political monopoly is unlikely to enjoy genuine popular legitimacy, but it can linger for decades unless there are effective countervailing institutions and power centers.

Against this backdrop, where is African governance headed? The key lies in identifying the variables that will shape its context. These include macro variables such as educational access (especially for women), climate change impact and mitigation, development and income growth rates, demographic trends, internet access, urbanization rates, and conflict events. Beyond such macro factors, several less obvious variables seem important to the political and economic governance future of the region. One of these is the potential influence exerted by the region's leading states, measured in terms of size, population, economic weight, and overall political clout and leadership prestige. If a critical mass of the leaders—e.g., South Africa, Nigeria, Kenya, Ethiopia, Cote d'Ivoire, Algeria, Egypt—are heading in a positive direction, they will pull some others along in their wake; of course, the reverse is also true.

One snapshot by the influential Mo Ibrahim index of African Governance noted in 2015 that 'overall governance progress in Africa is stalling,' and decided not to award a leadership award that year. (No award was made in 50% of the years since the program was launched in 2007; former Liberian president Ellen John Sirleaf won the award in 2017. Interestingly, small and mid-size state leaders have won the award so far.) The point here is that peer pressure, examples, and precedents are especially important in a region of 54 states, many of them dependent on satisfactory relations with their neighbors. Due to the influence of previous South African and Nigerian leaders, the African Union established the African Peer Review Mechanism (APRM) to review and report on a range of governance criteria. By 2016, 35 AU members had 'joined' it, but less than half actually subjected themselves to being assessed. African states are by no means homogeneous in terms of governance standards: as the Mo Ibrahim index based on 14 governance categories reported in 2015, some 70 points on a scale of 100 separated the best and worst performers.[16]

Stated another way, if the abolition of term limits, neo-patrimonialism, and official kleptocracy become a regionally accepted norm, this will make it harder for the better governed states to resist the authoritarian trend. If more leaders practice inclusive politics or find themselves chastened by the power of civil society to do so, this could point the way to better political outcomes in the region. While this seems obvious, it is less clear what vectors and drivers will have the most weight in shaping that outcome.

Other Critical Governance Drivers

One of these will be the role and weight of various powerful external actors. African political elites are more determined than ever to shape their own destiny, and they are doing so. But the context in which their choices are made is directly influenced by global political trends and the room for maneuver that these give to individual governments and their leaders. The rise of non-Western centers of power and the return of global polarization among major powers reduce the presence and weight of western influence. This provides wide opportunity for governments to experiment, to chart a course independent of Western preferences, but it can also encourage them to move toward authoritarian, state capitalist policies when that is the necessary or the expedient thing to do. Africa's geopolitical environment is shaped by Africans to a considerable degree. But it also reflects the impact of Arab, Russian, Chinese, Indian, European and U.S. vectors of influence which project their differences into African societies. If African political elite opinion converges with that of major external voices in favoring stabilization over liberal peacebuilding agendas, the implications for governance are fairly clear.[17]

Another driver of governance trends will be the access enjoyed by youthful and rapidly urbanizing populations to the technologies that are changing the global communications space. Relatively unfettered access to the internet via smart phones and laptops brings information—and hence potential power—to individuals and groups about all kinds of things: e.g., market prices, the views of relatives in the diaspora, conditions in the country next door, and the self-enrichment of corrupt officials. Issues of corruption and transparency are likely to become driving themes in African politics. The balance of power between official and non-official actors will likely shift, as networked activists assert their ability to organize and take to the streets on behalf of diverse causes. Overturning regimes in Africa's often fragile states could become easier to do, without necessarily leading to better governance. The same technology vectors can also empower criminal, trafficking, and terrorist networks, all of which pose threats to state sovereignty. In sum, the digitization of African politics raises real challenges for political leaders and has the potential to increase their determination to digitize their own tools of political control.

The Sources of Resilient Governance

This brief essay began by identifying the state-society gap as the central challenge for African governance. In these relatively new nations, the critical task for leadership is to build a social contract that is sufficiently inclusive to permit the

management of diversity. To illustrate, when there are 2.2 billion Africans, 50% of whom live in cities, how will those cities (and surrounding countryside) be governed? What policies and laws will determine relations between farmers and urban dwellers, between farmers and herders, between diverse identity groups living in close proximity or encroaching on each other's farm land, and between public officials, criminal networks and ordinary citizens? The optimistic reply—and it is a powerful one—is that Africans will gradually build inclusive political and economic institutions.[18] This, however, requires wise leadership.

Political leaders everywhere face competing demands in this regard. On the one hand, they recognize the need for strong, responsive state institutions; weak, fragile states do not lead to good governance. Yet political stability cannot be based on state power alone, except in the short run. Political and economic inclusion is the companion requirement for effective and legitimate governance. The question then becomes, how to be inclusive?[19] A number of African states have decentralized their political decision-making systems and moved to share or delegate authority from the center to provincial or local levels. The jury is still out on the merits of this practice. The cases of Nigeria, Kenya, and South Sudan suggest that each case must be assessed on its own merits. At times, devolution has had major fiscal and governance consequences, including serving as a vehicle for co-option and corruption. Large countries such as the DRC, Ethiopia, and Mozambique are likely to experience pressures against centralized, authoritarian, or one-party governance (whether accompanied by real elections or not).

Another basic question is, whom to include? Non-official institutions and civil society may have very different ideas from the national government on this issue, leading to debates about legitimacy. Yet, governments are expected to govern and make decisions after consulting relevant stakeholders. Ideally, African nations will benefit when civil society respects the state's role (as well as the other way around); rather than one-sided advocacy, both sides should strive to create a space for debate in order to legitimize tolerance of multiple views in society.

The imperative for inclusion raises many questions: should the priority be to achieve inclusion of diverse elites, of ethnic and confessional constituencies, of a sample of grass roots opinion leaders? Should inclusion be an ongoing process or a single event? For example, is it more effective to negotiate a power-sharing pact among key parties and social groups (as in Kenya) or is there possible merit in a periodic 'national dialogue' to address issues that risk triggering conflict? Building

an inclusive political system also raises the question of what levels of the society to include and how to assure that local communities as well as groups operating at the national level can get their voices heard.

In some societies, traditional, tribal authorities may offer informed and genuinely accepted governance, provided that they are not merely government appointees pursuing decentralized self-enrichment. Legal norms are an integral part of the discussion about inclusivity since they affect every aspect of economic and personal life; this poses a critical question over whether individual rights or group rights take precedence in the normative hierarchy. There is also the question of inclusion of specific demographic cohorts: women, youth, and migrants from rural to urban areas (including migrant women) all face issues of exclusion that can have an impact on conflict and governance. Misguided policies at the national level combined with cultural constraints facing these social groups may increase exclusion and create seeds of future trouble. In light of this discussion of types of inclusion, the implications for dealing with state fragility and building greater resilience can now be spelled out. Some regimes seem resilient because of their apparent staying power but actually have a narrow base of (typically ethnic or regional) support. The regime in this case captures the state, co-opts the security organs, and dissolves civil society. When a seemingly brittle regime reaches the end of its life, it becomes clear that the state-society gap is really a regime-society gap; the state withers and its institutions become hollow shells that serve mainly to extract rents.

The problems that face African governments are universal. But African societies are exposed to especially severe pressures, and governments must operate in an environment of high social demands and limited resources and capacity with which to meet them. These circumstances can generate an authoritarian reflex and the temptation to circle the wagons against all sources of potential opposition. The result is *transitory resilience of the regime*, but shaky political stability, declining cohesion, and eventual conflict or violent change.

The most promising pattern is *adaptive resilience* in which leaders facing such pressures create safety valves or outlets for managing social unrest. Some African leaders such as Ghana's Jerry Rawlings, Zambia's Kenneth Kaunda, or Mozambique's Joachim Chissano accept and respect term limits and stand down. A more recent example of adaptive resilience is being demonstrated by Ethiopia's Abiy Ahmed. His dramatic tenure since April of 2018 appears to be shaking up the

state's creaky authoritarian services and creating the space for important adaptations such as ending a long-standing state of emergency, freeing political prisoners, reaching out to a wide range of foreign partners, and extending the olive branch to Eritrea with whom Ethiopia had fought a costly war. The quality and durability of such leader-defined adaptive resilience cannot be assured and can be reversed unless the associated norms become institutionalized.

A long-term route to political and economic success has been comprehensively documented by Daron Acemoglu and James Robinson in their global study of why nations fail or succeed. In this view, nations fail because of 'extractive economic and political institutions' that do not provide incentives for growth and stability. They succeed when there are political conditions that permit a broad coalition to impose 'pluralist political institutions' and 'limits and restraints' on ruling elites.[20] Thus, resilience of both state and society may hinge in the end on the rule of law replacing the rule of men. This we might call *transformative resilience*.[21]

The development of inclusive institutions may involve struggles that enable political and societal actors to check the domination of entrenched rulers and to broaden rule-based participation in governance. For Acemoglu and Robinson, such turning points occur in specific, unique historical circumstances that arise in a society's development.

An Interim Conclusion
It is too soon to tell whether such institutions can evolve in modern Africa as a result of gradual tinkering with reformist agendas, as the legacy of wise leaders; or whether they will only happen as a result of fundamental tests of strength between social and political groups. We know a good deal about what Africans want and demand from their governments from public opinion surveys by Afrobarometer. There is strong demand for jobs, better economic management, reduced inequality and corruption and such outcome deliverables as health, education and infrastructure.[22] Those outcomes require effective governance institutions. We do not yet know whether such institutions will consistently emerge, starting with relatively well-governed states, such as Ghana or Senegal, as a result of repeated, successful alternations of power; or whether they will only occur when Africa's political systems burst apart and are reconfigured. If inclusion is the central ingredient, it will be necessary to explore in greater depth the resources leaders have available to 'pay' for including various social groups and demographic cohorts. Even old-fashioned tyrants learn that inclusion or co-option are

expensive. Enlightened leaders face a more complex version of the same challenge: How to find and mobilize the resources for broad-based inclusiveness? This point links the reader to the other Africa chapters that have been prepared for this project.

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Executive Summary

McKinsey Global Institute's Report on the African Economy

In 2010, the McKinsey Global Institute's report on the African economy—Lions on the move: The progress and potential of African economies—highlighted a quickening of Africa's economic pulse and a new commercial vibrancy.1 Real GDP had grown at 4.9 percent a year between 2000 and 2008, more than twice its pace in the 1980s and 1990s, making Africa one of the most rapidly growing regional economies in the world. With growth in 27 of the 30 largest economies accelerating compared with the previous decade, Africa was clearly on the rise. But six years on, growth has slowed significantly. Between 2010 and 2015 Africa's overall GDP growth averaged just 3.3 percent. Is Africa's renaissance losing its vigor?

There is no doubt that the region's overall growth performance has been dragged down in recent years by a sharp slowdown in particular economies. The economies of Egypt, Libya, and Tunisia were badly affected by the political turmoil of the Arab Spring, and Africa's oil exporters were left vulnerable to the decline in oil prices. However, the rest of Africa continues to enjoy strong growth; the African story is diverging. Regardless, the fundamentals across the whole continent are strong, and long-term growth projections are good. The region is expected to enjoy the fastest urbanization of any region in the world, and to have a larger workforce than either India or China by 2034. It also has a huge opportunity to leverage internet and mobile technology, and still has abundant resources.

Despite recent shocks and challenges, Africa's household consumption and business spending are both growing strongly, offering companies a $5.6 trillion opportunity by 2025. Africa's manufacturing sector today underperforms those of other emerging economies. However, output could expand to nearly $1 trillion in 2025 if Africa's manufacturers were to produce more to meet domestic demand from consumers and businesses, and work with governments to address factors hindering their ability to produce and export goods.

To achieve this potential will require Africa's companies to step up their performance. Africa is home to 700 companies with revenue of more than $500 million per year, including 400 with revenue above $1 billion. However, the region has a relatively small number of large companies. It needs more. The top 100 African companies have been successful by building a strong position in their home market before expanding, adopting a long-term perspective, integrating what they would usually outsource, targeting high-potential sectors with low levels of consolidation, and investing in building and retaining talent.

Governments will need to address productivity and drive growth by focusing on six priorities emerging from this research: mobilize more domestic resources; aggressively diversify economies; accelerate infrastructure development; deepen regional integration; create tomorrow's talent; and ensure healthy urbanization. This agenda will require a step change in the quality of African leadership and governance, and active collaboration between the public and private sectors.

[1]Lions on the move: The progress and potential of African economies, McKinsey Global Institute, June 2010.

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$\boxed{\textit{Chapter 1}}$

COVID-19 and Psychological Distress among Youths in Nasarawa State, Nigeria

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Abstract

The study examined the impact of coronavirus (COVID-19) on psychological distress among youths in Nasarawa state. The study adopted a multistage stratified clustered area probability sample of the youth in Nasarawa state, with a household response rate of 99 percent. Using a sampling frame from the most recent population census, a three-stage cluster sample design representing 13 local governments, a sample of 2,333 youths (response rate of 100%) was randomly selected from 3 primary sampling Units (PSUs), that is, the three (3) senatorial headquarters. 777 youths each from Akwanga and Keffi zones and 779 from Lafia zone were randomly selected. Adjusting for socio-demographic confounders revealed positive associations between economic, physical, or psychological abuse and COVID-19 infection and psychological distress. Psychological and economic abuse was the strongest predictors of susceptibility to COVID-19 and psychological distress, respectively. Economic abuse was also negatively associated with psychological distress. Comorbidity with one mental health disorder greatly increased the odds of reporting the other mental health disorder. Overall, the results elucidate the differential effects of these forms of abuse on youths' psychological distress.

Keywords: *COVID-19, Economic abuse, Psychological distress, Socio-demographic, Youths*

Introduction

The coronavirus (COVID-19) pandemic is a severe global health emergency and psychosocial event via social isolation measures, which triggered the biggest economic meltdown in a century. COVID-19 influences every aspect of our lives and accelerates societal transformations. Downstream consequences of COVID-19 can be predicted using personality principles and theories, including the Big Five factors, the behavioural immune system, and interpersonal theory. The impact of the COVID-19 pandemic shall differ between socioeconomic strata, age, gender, culture, and personality differences. All humans shall be affected, if only via secondary stress (as observed after Ebola, Fukushima, Chernobyl, 9/11), the severe mental health and financial consequences of prolonged social isolation (as observed after SARS/MERS), and changes in national values, politics, and resources. People and societies experience different levels of threat and control, anxiety, behaviour (infection risk), mortality, and resilience during prolonged social isolation (coping). Emotional, somatic, and mental health responses follow over the spring of 2020. Our personality or what we generally feel, think, want, do, and value may change together with the structure of our social worlds (Jeronimus, 2020).

In view of the devastating effect of the disease, Government of Nigeria has implemented emergency measures to prevent its spread. In this direction, schools and university, kindergartens, cinemas, museums, restaurants, churches, mosques, and other public places have been closed, public gatherings and events have been cancelled, infected people have been quarantined and suspected people have been isolated, travel restrictions, borders have been closed and flights from and to countries with a high level of contamination (e.g. China, Italy, France, Spain, US, Canada, etc) have also been cancelled. Besides the negative impact on the individual, a pandemic can lead to sharp shocks to the worldwide economies and societies (MacIntyrea, 2020; Shigemura, 2020). According to the Organisation for Economic Co-operation and Development's (OECD) latest Interim Economic Outlook (2020), 'the coronavirus COVID-19 presents the global economy with its greatest danger since the financial crises. 'Even in the best-case scenario of limited outbreaks in countries outside China, a sharp slowdown in world growth is expected in the first half of 2020 as supply chains and commodities are hit, tourism drops and confidence falters. Global economic growth is seen falling to 2.4% for the whole year, compared to an already weak 2.9% in 2019' (OECD, 2020). This situation can have a negative impact on

business sustainability and individual employment. In fact, this has triggered furloughs and layoffs (World Economic Forum, 2020). Employees, in this case, need to take care of themselves, of their families and to try to maintain their job position.

In less than 5 months, after the first confirmed case in Wuhan, China (December 2019), COVID-19 has been spreading rapidly across the world, spiralling into pandemic affecting 210 countries and claiming more than 100,000 lives (WHO 2020). Because of the absence of specific vaccines or treatments for COVID-19, many countries, including Nigeria, have chosen a lockdown strategy to stop the spread and to protect their populations. This approach aims to reverse epidemic growth, reducing case numbers to low levels by social distancing the entire population, closing schools and universities and halting all non-essential economic activities (CDC 2020). As at May, 2020, one third of humanity was under COVID-19 lockdown. During lockdown, people are urged to stay at home and to go out only to meet the most urgent needs like buying food. Therefore, COVID-19 caused a drop in household consumption and a shift in their life and spending habits (Criteo Coronavirus Survey 2020). Faced with this epidemiological catastrophe, individuals have presented anxiety-related behaviours, translated into a significant shortage of sanitizers, medical masks (Shigemura et al., 2020) and toilet paper (Corkery and Maheshwari, 2020) which suggests that the coronavirus is not only a physical health risk, but also weighs heavily on the psycho-social behaviour of individuals.

Literature Review
Empirical Issues on COVID-19
Diddy, Ayo, Patrick and Gerald (2014) examined the differential association of economic abuse on psychological distress and suicide attempts. The study used cross-sectional data from women aged15–49 years in the 2008 Philippines Demographic and Health Surveys (PDHS) (N=9,316). The study reveals positive associations between economic, physical, or psychological abuse and suicide attempts and psychological distress. Psychological and economic abuses were the strongest predictors of suicide attempts and psychological distress, respectively. Economic abuse was also negatively associated with psychological distress. Comorbidity with one mental health disorder greatly increased the odds of reporting the other mental health disorder. Overall, the results elucidate the differential effects of these forms of abuse on women's mental health.

Bao-Liang, Wei, Hai-Mei, Qian-Qian, Xiao-Ge, Wen-Tian and Yi (2020) investigated Chinese residents' knowledge, attitudes and practices (KAP) towards COVID-19 during the rapid rise period of the outbreak. An online sample of Chinese residents was successfully recruited via the authors' networks with residents and popular media in Hubei, China. A self-developed online KAP questionnaire was completed by the participants. The knowledge questionnaire consisted of 12 questions regarding the clinical characteristics and prevention of COVID-19. Assessments on residents' attitudes and practices towards COVID-19 included questions on confidence in winning the battle against COVID-19 and wearing masks when going out in recent days. Among the survey completers (n=6910), 65.7% were women, 63.5% held a bachelor degree or above, and 56.2% engaged in mental labour. The overall correct rate of the knowledge questionnaire was 90%. The majority of the respondents (97.1%) had confidence that China can win the battle against COVID-19. Nearly all of the participants (98.0%) wore masks when going out in recent days. In multiple logistic regression analyses, the COVID-19 knowledge score (OR: 0.75-0.90, P<0.001) was significantly associated with a lower likelihood of negative attitudes and preventive practices towards COVID-2019. Most Chinese residents of a relatively high socioeconomic status, in particular women, are knowledgeable about COVID-19, hold optimistic attitudes, and have appropriate practices towards COVID-19. Health education programs aimed at improving COVID-19 knowledge are helpful for Chinese residents to hold optimistic attitudes and maintain appropriate practices. Due to the limited sample representativeness, we must be cautious when generalizing these findings to populations of a low socioeconomic status.

Quarantine refers to separating individuals (or communities) who have potentially been exposed to an infectious disease from the rest of the community (Hawryluck et al., 2004; Parmet and Sinha, 2020). It also refers to the reduction of movement of individuals who have potentially been exposed to an infectious disease (Brooks et al., 2020). COVID-19 is an infectious disease, as it spreads around the world, governments like China, Italy and many other countries have adopted draconian measures, such as imposing quarantines and travel bans, on an unexpected and unprecedented scale (Parmet and Sinha, 2020; MacIntyrea, 2020). Studies above have shown that although quarantines are generally established for the public good, they may result in a heavy psychological, emotional and financial burden for individuals (Hawryluck et al., 2004). In fact,

individuals quarantined might experience boredom, anger and loneliness (Xiang et al., 2020). Some studies pointed out that quarantine during a pandemic, like COVID-19, is associated with poorer mental health (Brooks et al., 2020, Rubin and Wessely, 2020), with high prevalence of symptoms of psychological distress and disorder (Wang et al., 2020). This association can be worse due to the duration of the quarantine (Brooks et al., 2020). Furthermore, the study of Bai et al. (2004) on health care workers showed that quarantined employees were significantly more likely to report exhaustion, anxiety when dealing with febrile patients, insomnia, irritability, low levels of work performance and poor concentration. Brooks et al. (2020) suggested that there can be long-term negative psychological outcomes of quarantine experiences; not only for the individuals quarantined, but also for the health care system administrating the quarantine, as well as the politicians and public health officials mandating it.

Stigma is one of the common social consequences of a pandemic (Xiang et al., 2020). Being afraid of the risk of a potentially lethal contagious disease, people develop a form of stereotyping toward individuals associated with the epicentre of the disease, by avoiding them, blaming new disease outbreaks on them (Desclaux et al., 2017; Shigemura et al., 2020; and Xiang et al., 2020) and spreading misleading rumours about them on social media (Depoux et al., 2020). Furthermore, stigma and social exclusion can be directed towards confirmed patients, survivors and their relations (Zhang et al., 2020), and individuals who have been quarantined or who have been in contact with those who have been quarantined (Bai et al., 2004; Brooks et al., 2020). Rejection, isolation, and discrimination are associated with poor psychological outcomes (Brooks et al., 2018).

Health workers are not spared from this stigma. In fact, they can even feel more stigmatization than the general public (Brooks et al., 2018). The study of Bai et al. (2004) showed that health care workers were more likely to feel stigmatized and rejected in their neighbourhood because of their work at the hospital. This stigmatization may lead to a high level of psychological distress and depression (Kinsman, 2012; Zhang et al., 2020a). They may suffer from it in extreme ways, for example during the Ebola outbreak there were cases neighbours throw stones at healthcare workers and chase them from their houses (Guimard et al., 1999). According to some authors, providing accurate and timely information about the disease may minimize stigmatization of health care workers (Bai et al., 2004).

Data and Methodology
The Study Area
This study was conducted in Nasarawa State, Nigeria, in August, 2020. The state is located in the North-Central zone of Nigeria with a population of about 2.13 million (National Population Commission, 2016) with average growth rate of 2.5%. The state lies between latitude 7015'N and longitude 6018'E and covers a land area of about 32,500 km2 (Nasarawa State Ministry of Information, 2002). The state has two main climate seasons: the dry and wet season. The natural vegetation comprises wooded and rain forest savannah, with annual rainfall ranging between 1000 to 1500 mm. The annual rainfall pattern across the state extends between the months of April and October with minimum temperature ranging from 21.10C to 250C while maximum average temperature ranges from 300C to 350C. The state is made of sixteen (13) Local Government Areas (LGAs) which are grouped into four (3) agricultural zones – A, B, and C- by the state's Agricultural Development Project (ADP) based on agronomic and cultural characteristics. Agriculture is the mainstay of the economy of the state. Data for this study was derived from the 2019 National Bureau of Statistics Demographic and Health Surveys (NBSDHS). The NBSDHS is part of a large survey programme carried out in over 30 states that measure and evaluate key population, health, and socio-economic and anthropometric indicators within the surveyed state, with emphasis on maternal and child health. To ensure standardization and comparability across countries and time, the NBSDHS employs intense interviewer training, standardized data-processing guidelines, an identical core questionnaire, and instrument pre-test.

The 2019 PDHS was conducted as a multistage stratified clustered area probability sample of the youth in Nasarawa state, with a household response rate of 99 percent. Using a sampling frame from the most recent population census, a three-stage cluster sample design representing 13 local governments, a sample of 2,333 youths (response rate of 100%) was randomly selected from 3 primary sampling Units (PSUs), that is, the three (3) senatorial headquarters. 777 youths each from Akwanga and Keffi zones and 779 from Lafia zone. Thus, 2,333 respondents were selected from Nasarawa state. All the questionnaires administered to the respondents were answered and returned.

Two indicators of mental health were examined as the outcomes of interest. Psychological distress was measured as a dependent variable derived from the youths' response to the question "have you ever had depression, anxiety, anger,

sleeplessness, irritable, confused, feeling of isolation because of parent's act?" Responses were presented as a dichotomous "yes" or "no" variable (yes=1). Susceptibility to COVID-19 was measured from responses to the question "are you susceptible to COVID-19 because of parent's act?" Responses were presented as a dichotomous "yes" or "no" variable (yes=1).

Economic, psychological, and physical abuses were the main exposure variables. Economic abuse was measured by four items "disallowed respondent to engage in legitimate work," "controlled money or force her to work," "destroyed personal property/pet or threaten to harm pet," and "ever lost job/source of income because of parent." These items were derived from responses to questions asked to respondents about whether their parent had ever exhibited the behaviours in question. Responses were presented as dichotomous "yes" or "no" variables (yes = 1, no = 0). A composite binary variable constituting 2 or more items of economic abuse was not created as these composite variables did not meet satisfactory Cronbach's alpha level of 70. Physical abuse was measured using seven items indicating life time experience of physical violence. Using items from the Conflict Tactics Scale, respondents were asked if their current or most recent parent had done the following: (i) pushing, shaking, or throwing something at him/her; (ii) slapping him/her or twisting him/her arm; (iii) punching or hitting him/her with something harmful; (iv) kicking or dragging him/her; (v) strangling or burning him/her; (vi) threatening him/her with a weapon (e.g., gun or knife); and (vii) twisted him/her arm. Psychological abuse was measured using two items indicating lifetime experience of psychological violence: (i) humiliating him/her in public; and (ii) threatening him/her or someone close to him/her. There were five possible responses for each item of abusive act: "no," "often," "sometimes," "not at all," and "yes," from which responses of "no" and "not at all" to any of the items were recorded to indicate there spouse "no"=0, and responses of "yes," "often," and "sometimes" were recoded to indicate the response "yes" = 1. The seven items indicating lifetime experience of physical violence and the two items indicating lifetime experience of psychological violence were scaled additively to yield measures of internal validity of Cronbach's.

Results and Discussion

All the questionnaires were answered and returned. The responses are presented and analysed below.

Table 1: Association of the outcome variables by the main exposure variables

Characteristics	Susceptibility toCOVID-19			Psychological distress		
	No = 2235 (%)	Yes = 198 (%)	OR (95% CI)	No = 1179 (%)	Yes = 1154 (%)	OR (95% CI)
Economic abuse						
Not yet employed	***				*	
				990 (77)	936 (81)	
No	1783 (80)	143 (72)	1			1
			1.52 (1.09–ย	289		
Yes	452 (20)	55 (28)	2.10)	(23)	217 (19)	0.79 (0.65–0.97)
Parents controlled money or forced him/her to work	***			***		
				1240 (97)	1055 (91)	
No	2133 (95)	163 (82)	1			1
			4.49 (2.96–			
Yes	102 (5)	35 (18)	6.80)	39 (3)	98 (9)	2.95 (2.02–4.32)
Destroyed personal property/pet or threaten to harm pet	***			***		
				1221 (95)	1012 (88)	
No	2077 (93)	157 (79)	1			1
			3.43(2.35–			
Yes	158 (7)	41 (21)	5.02)	58 (5)	141 (12)	2.93 (2.14–4.03)
Ever lost job/source of income because of parents	***			***		
				1229 (96)	1051 (91)	
No	2112 (94)	168 (85)	1			1
			3.01 (1.95–			
Yes	123 (6)	30 (15)	4.65)	50 (4)	102 (9)	2.34 (1.65–3.32)
Physical abuse	***			***		
				1088 (85)	794 (69)	
No	1778 (79)	105 (53)	1			1
			3.45 (2.57–	191		
Yes	457 (21)	93 (47)	4.65)	(15)	359 (31)	2.59 (2.12–3.15)
Psychological abuse	***			***		
				1088 (85)	792 (69)	
No	1779 (80)	102 (51)	1			1
			3.67 (2.73–	191		
Yes	456 (20)	96 (49)	4.94)	(15)	361 (31)	2.60(2.13–3.16)

Note: OR = odds ratio; CI = confidence interval; % = percentage.
Source: Authors' Computation from Survey Data 2020, using E-view 10.0

Table 1 reveals that the association between measures of economic, physical, and psychological abuse and susceptibility to COVID-19 and psychological distress was significant and positive with the exception of the association between one economic abuse measure ("not yet employed") and psychological abuse, which was significant and negative.

Association between Type of Abuse, susceptibility to COVID-19, and Psychological Distress

Table 2: Multivariate analyses associations between economic, physical, and psychological abuse and suicide attempt and psycho social stress.

Model variables	Susceptibility to COVID-19			Psychosocial Distress		
	Model 1	Model 2§	Model 3‡	Model 1	Model 2§	Model3‡
	Crude OR (95% CI)	Adjusted OR (95% CI)	Adjusted OR (95% CI)	Crude OR (95% CI)	Adjusted OR (95% CI)	Adjusted OR (95% CI)
Economic abuse (individual variables)						
Not yet employed						
No	1	1	1	1	1	1
	1.52	1.14	1.14	0.79	0.65	0.65
Yes						
	(1.09–2.10)	(0.79–1.63)	(0.79–1.63)	(0.65–0.97)	(0.53–0.81)	(0.52–0.81)
Parents controlled money or forced him/her to work						
No	1	1	1	1	1	1
	4.49	1.84	1.74	2.95	1.59	1.49
Yes						
	(2.96–6.80)	(1.13–2.99)	(1.06–2.86)	(2.02–4.32)	(1.04–2.43)	(0.97–2.29)
Destroyed personal property/pet or threaten to harm Pet						
No	1	1	1	1	1	1
	3.43	1.44	1.31	2.93	1.69	1.59
Yes						
	(2.35–5.02)	(0.93–2.25)	(0.84–2.06)	(2.14–4.03)	(1.19–2.40)	(1.12–2.26)
Ever lost job/source of income because of husband						
No	1	1	1	1	1	1
	3.01	2.00	1.91	2.34	2.16	2.15
Yes						
	(1.95–4.65)	(1.24–3.23)	(1.18–3.08)	(1.65–3.32)	(1.49–3.13)	(1.47–3.13)

Note: OR: odds ratio; CI: confidence interval; crude associations between outcomes and main exposure variables; §adjusted associations between outcomes and main exposure variables; ‡adjusted associations including socio-demographic confounders.
Source: Authors' Computation from Survey Data 2020, using E-view 10.0

As presented in Table 2, crude associations between outcomes and main exposure variables (Model 1) showed that economic, physical, and psychological abuse were significantly associated with increase of the susceptibility respondents to COVID-19 and psychological distress, with the exception of the economic condition measure not yet employed, which significantly decreased the likelihood of psychological distress. The strongest crude association was between the economic abuse measure "parents controlled money or forced him/her to work" and susceptibility to COVID-19 (crude odds ratios (crude OR) = 4.49; 95% confidence interval (CI) = 2.96–6.80) and psychological distress (crude OR=2.95; 95% CI = 2.02–4.32) compared to those not exposed to this form of abuse, respectively. Adjusting for all the measures of economic, physical, and psychological abuse introduced into the model in a block (Model 2) largely attenuated the crude/bivariate associations, resulting in two economic abuse measures ("not yet employed" and "destroyed personal property/pet or threaten to harm pet") becoming non-significant in association with suicide attempts. The strongest adjusted association was between the psychological abuse and susceptibility to COVID-19 (adjusted odds ratios (adjusted OR) = 2.19; 95% (CI) = 1.54–3.11) and between the economic abuse measure ever lost job/source of income because of husband and psychological distress (adjusted OR = 2.16; 95% CI = 1.49–3.13). The likelihood of psychological distress in relation to the economic abuse measure "not yet employed" remained significantly lowered.

Adjusting for confounders (Model 3) further attenuated the outcomes-exposures associations, which remained relatively unchanged from the previous model. However, the association between the economic abuse measures parents controlled money or forced him/her to work and psychological distress became non-significant. Psychological abuse (adjusted OR = 2.02; 95% CI = 1.42–2.88) was the strongest predictor of susceptibility to COVID-19 whilst the economic abuse measure "ever lost job/source of income because of parent" (adjusted OR = 2.16; 95% CI = 1.49–3.13) was the strongest predictor of psychological distress. The lower likelihood of psychological distress in relation to the economic abuse measure not yet employed remained unchanged from the previous model. Model 3 also showed that being unemployed decreased the odds of susceptibility to COVID-19 (adjusted OR = 0.63; 95% CI = 0.46– 0.86) and psychological distress (adjusted OR = 0.81; 95% CI = 0.68–0.96) compared to being employed. The odds of susceptibility to COVID-19 were significantly higher for youth in the 2nd poorest quintile (OR=2.15; 95%CI=1.03– 4.48) and middle quintile (OR = 2.21; 95% CI = 1.06–4.62) compared to their counterparts in the richest wealth quintile. Wealth

index was not significantly associated with psychological distress. Having a controlling parents increased the odds of youths' susceptibility to COVID-19 (OR = 1.66; 95% CI = 1.11–2.49) and psychological distress (OR = 1.43; 95% CI = 1.19–1.72) compared to youth without a controlling parent. Rural residence (OR = 1.32; 95% CI = 1.09–1.58) increased the youths' likelihood of reporting psychological distress.

Summary and Recommendations

The primary aim of this study was to investigate the differential effects of economic, physical, and psychological abuse in the prediction of COVID-19 infection and psychological distress. Key findings from this study provide better understanding of the relationship between these types of abuse and youths' psychological distress. First, after controlling for socio-demographic confounders, youth who experienced economic abuse ("parents controlled money or forced him/her to work" and "ever lost job/source of income because of parents") or physical or psychological abuse were more likely to cause susceptibility to COVID-19. Additionally, youth who experienced economic ("destroyed personal property/pet or threaten to harm pet" and "ever lost job/source of income because of parent"), physical, or psychological abuse were more likely to experience psychological distress.

In contrast, youth who experienced the economic abuse measure "not yet employed" were less likely to experience psychological distress. It can be stated that the findings linking economic abuse with susceptibility to COVID-19 and psychological distress have not been previously identified. Thus, it can be argued that having an abusive parent that makes all his/her financial decisions and maintains complete control over his/her money and other economic resources reduces the youth's ability to acquire, use, and sustain economic resources. This in turn renders the youth economically dependent on his/her parent and creates a stressful home environment where the youth is constantly anxious about financial or material issues. Stress of this type has been shown to be associated with depression and anxiety (Postmus, Huang and Mathisen-Stylianou, 2012; and Lehrer, Crittenden and Norr, 2002).

The finding that the economic abuse indicator ("not yet employed") lowered the odds of reporting psychological distress is an interesting finding that is not easily explained. Given that what constitutes violence or abuse may vary across social contexts, it is plausible that respondents may not have perceived or understood the

statement "not yet employed" as a form of economic abuse. It is also plausible that work may be a source of psychological distress for some of these youth, especially psychological distress resulting from employers or working conditions, and the added demands of family responsibilities. Further investigations are needed to obtain a better understanding of the indicators of economic abuse, as they may require different types of screening and/or intervention methods. Economic abuse ("ever lost job/source of income because of parent") was also more predictive of psychological distress than either physical or psychological abuse. This is also a novel finding, with plausible explanations being that loss or depletion of key resources (e.g., employment) necessary to deal with the trauma of abuse and high levels of relationship dissatisfaction may lead to increased psychological distress. Implications of this finding, aside from the evidence that unemployment constitutes a serious threat to psychological distress, include the need for healthcare personnel to formulate psychological interventions to include screening for mental disorders for unemployed abused youth.

Again, it was found that youth who experienced physical or psychological abuse were more susceptible to COVID-19 and experience psychological distress, with psychological abuse being more predictive of susceptibility to COVID-19. Our finding is also consistent with those from other studies indicating positive association between the lifetime experience of abuse and psychological distress. This present study found that psychological abuse was a stronger predictor of susceptibility to COVID-19 than physical abuse, after adjusting for explanatory factors. It is plausible that the stress and experience of physical or psychological abuse may manifest as internalizing disorders such as depression, anxiety, or PTSD, as well as COVID-19 infection.

Thirdly, several socio-demographic variables that influence the associations between parent influence, susceptibility to COVID-19 and psychological distress were identified. Unemployment was inversely associated with susceptibility to COVID-19 and psychological distress. The finding of this study is an interesting one that warrants further explanation. One of three possible explanations being that the association may be non-causal (wholly or partly spurious) due to confounding or selection by factors that predict or are antecedent to unemployment but were related to susceptibility to COVID-19 risk such as lack of formal educational qualifications, child labour abuse, and poor parental marital relationship. Further studies that adjust for antecedent childhood and family factors as well as psychiatric morbidity are needed, as these may show that

unemployment may not be significantly related to risks of susceptibility to COVID-19, as seen in other studies. One other plausible explanation is that high rates of unemployment in Nasarawa state may be reflective of individuals with psychiatric morbidity. In this case, the association between unemployment and susceptibility to COVID-19 is likely to be non-causal and is due to unemployment being symptomatic of high risk individuals who are characterized by a combination of psychosocial, family, and educational adversity and/or psychiatric morbidity.

Based on the findings above, the following recommendations are made:
Government should introduce legal framework that will reduce parents ability to determine youth financial decisions and reduce complete control over his/her money and other economic resources. This will enhance the youth's ability to acquire, use, and sustain economic resources which in turn renders the youth economically independent on his/her parent and creates a stress less home environment where the youth will constantly be at peace about financial or material issues. At the governmental level, regulations should be implemented at the household level and government should impose penalties on defaulters.

In order to maintain the positive COVID-19-driven behaviours toward preventing psychological distress, education and communication campaigns need to be intensified to raise awareness of consequences of the pandemic and to raise awareness of benefits of its prevention. Moreover, the study survey has pointed out the need to provide youth with skills and tools to deal with their psychological distress crises.

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Chapter 2

British Colonial Administration and Perspectives on Disintegration and Transformation of Keana Confederacy

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Abstract

The advent of British colonial rule brought to the fore the contradictions inherent in indigenous and modern systems of administration. Such contradictions produced antigens that set in motion disruptions which, in extreme situations, degenerated into conflicts and disintegration of the erstwhile flourishing Kingdoms in Northern Nigeria, Keana Confederacy inclusive. The objective of this paper is to examine the role of British Indirect Rule in the disintegration of Keana Confederacy; and the subsequent reintegration process that transformed Keana into political and administrative autonomy, through the instrumentality of modern local government system. Adopting focus group discussion methodology, and a suite of reinforcing theoretical paradigms: Integrative and Conflict Resolution models, the study found colonial native administrative system and its contradictory "reforms" of the existing traditional system as incongruent, a development that fertilized the harbinger of disintegration of Keana Confederacy. The study, therefore, recommended that contemporary governmental administration should respect and take due cognizance of the existing orthodox chieftaincy setting when contemplating reforms of traditional institutions, to minimize distortions and consequent conflicts.

Keywords: *British Colonial Administration, Disintegration, Transformation, Confederacy*

Introduction

Native Authority (NA) system of administration was introduced in Northern Nigeria in 1900 as part of the British policy of indirect rule. Yahaya (1980) noted that Native Authority was a traditional institution of government based on the indigenous political system of emirate or chiefdom of Northern Nigeria. The colonial authorities deliberately modified the chiefdoms and the emirates into units of "local government", with specified areas of jurisdiction. By the end of World War II, the units evolved into powerful political forces. The Native Authority system was supported with a bureaucratic structure known as Native Administration with authority vested in Chiefs and Emirs as Heads of the "Local Governments". In one of F. D. Lugard's Political Memoranda of 1918, "Native Authority" was defined as any Chief or other native so appointed by the British Government. A "recognized Chief" was one whose status had been formerly accepted by the Government. Before the introduction of the Native Authority system, Keana, a member of Alago nation, had established a workable indigenous traditional political system that effectively administrated Keana Confederacy. The Confederacy had Keana, Agwatashi, Aloshi and Owena as members and was established in about the 17 century. Keana was the traditional Headquarters of the "citystates" that constituted the confedency (Erim, 1975). As a result of the imposition of the emergent Native Authority on the indigenous Alago political and administrative system by the colonialists, the hitherto well-structured Keana Confederal State suffered a reversal in authority.

Modern Keana, the Headquarters of Keana Local Government Area, is a semi-urban, community located south of Nasarawa State, about 60 kilometers from Lafia. Keana's strategic importance in Alago nation and Nasarawa State is premised on her principal position in the history of the Alago people and economic endowment, as a major traditional repository of salt deposits. Besides, Keana remained the intra-confederal trade hub, linking the Confederacy with trading neighbours. The cohesion among members was a source of socio-political and economic prosperity. Unfortunately, however, the advent of British rule "tampered" with the existing traditional political and administrative systems of the Confederacy an action that set in motion the ineluctable chain of reactions that culminated in the eventual disintegration of the once flourishing and enviable Confederacy. Given the historical, socio-political and economic implications of the disintegration of Keana Confederacy, on the lives of the constituents, the imperative of examining the trajectory of the change compelled by the emergent British colonial rule and the alternative policy regime has remained unattended. The quest for such examination is the motivation for this expository study.

Statement of the Research Problem

Keana Confederacy existed as an amalgam of several united and prosperous "city states" from inception in about the 17th century. Intra-confederacy misunderstandings were resolved amicably, as is often experienced in a family setting. Such peaceful coexistence guaranteed and promoted the social, political and economic development and prosperity of the Confederacy. Indeed, the unity fostered the inter -"national" relations with the immediate "states" of Lafia, Doma, Awe and others. Unfortunately, however, the peace and economic prosperity which remained the key assets and natural endowment of the Conferacy were disturbed from 1932 with its forceful integration into the emergent Native Authority Administration introduced by the British colonialists, with Headquarters at Lafia. The "absurdity" led to the loss of autonomy or political and administrative "independence" by Keana as an erstwhile "sovereign nation". Efforts to address the new undesirable political structure produced discordant relations with the new British-imposed Native Authority Administration.

Even though the historical trajectory of the political and administrative development in Keana Confederacy reflected the antics of British rule aimed at relegating the "states" of the Confederacy, literature and previous studies have remained either passive or totally blind to the implantation of the antigens aimed at creating a "centre-periphery" arrangement, with its adverse implications for self-determination and the continued existence of the Confederacy. The central problem of this study, therefore, is that the discord introduced by British rule, and the implications for the unity, peace, progress, institutional preservations and orderly conduct of "international relations" with other Alago nations and "state" of Lafia, have remained under-examined by previous studies. In the absence of such perspectives, the historical trajectory of the administrative development of Keana has remained blurred, thus creating a gap in the narrative of the political affliction by the colonial administration on the unity and integration of the Confederacy. The major objective of this study is to examine the role of British interference in the political administration of Keana Confederacy and the subsequent developments. The specific objectives include the following: to examine the factors that militated against the continued unity of Keana Confederation; to examine the implications of inter-member rivalries for the survival and unity of the Confederacy; and to examine the role and limitations of traditional authority in the administration and unity of the Confederacy.

Arising from the objectives of the study, the following research questions were posed: was the administrative machinery of Keana Confederacy suitable for sustaining the unity of the Confederacy?; What were the roles and limitations of the traditional authority in the administration and unity of Keana Confederacy; What was the role of the British administration in the disintegration of the Confederacy; and what were the prospects of the disintegration for the future unification and reintegration of the Confederacy into the emergent or new political order?

Methodology

In the content analytical research design, this expository study adopted the 'Focus Group Approach' as the major tool. The approach favours the extensive use of records, interviews and discussions by Focus Groups. The method is suitable given the historical and narrative nature of the subject. Besides, it is recommended by scholars including Sekaran (2000); and had been adopted by Ogwuzebe (1985) in a similar study. In effect, the use of statistical and quantitative methods was deemphasized.

Summaries of the reports of the various Focus Groups were collated, analysed and examined. Specifically, records relating to the colonial administration available in archives and libraries were consulted. In addition, records held by individuals, newspapers, and official publications, including coronation pamphlets and installation programmes obtained from Keana, Agwatashi and Aloshi also provided useful sources.

Four (4) Focus Group discussion sessions were held, one in each of the four original constituents of Keana Confederacy. A total of forty (40) discussants participated in the sessions held differently at Keana, Agwatashi, Aloshi and Owena. In each case, ten people were drawn from the 20th grade of titleholders in the hierarchy of traditional political structure. Participants were aged from 50 years and were sufficiently educated in Alago history and limited Western knowledge. Each Focus Group discussion session was covered by a tape recorder and a Secretary whose report provided the documentary input.

Review of Literature and Theoretical Framework

In other to explicate the perspectives, a clarification of the key concepts employed in this paper is provided.

Conceptual Clarifications
Confederacy (Confederation)
Confederacy is an agreement between two or more independent states or nations to unite for mutual protection and common good. While the term is applicable in an agreement between two independent nations, it may also refer to a union of different states of the same nation, as exemplified by the arrangement in the United States of America (Habu, 2018). The American Confederation was also a device for the mutual safety and government of various States in America. A confederation, in the light of this, is a group of empowered states or communities, usually created by treaty, while in modern times adopting a common constitution.

The Encyclopedia Americana International Edition, Volume 7, 1985 posits that confederations tend to be established purposefully to deal with key common issues such as defence, foreign affairs, foreign trade, and a common currency. In such an arrangement, the central government is required to provide support for all members. A confederation in modern political arrangement is usually limited to a permanent union of sovereign states for common action in relation to other states. The Keana Confederacy fitted in the definition.

Local Authority and District Head System
Abba (1985) in the work, 'Changing Patterns of Local Authority and the Evolution of the District Head System in Gombe Emirate (1804 – 1960)' observed that the main aim of creating the District Head System by the British colonialists was for tax collection and administration. Other duties performed by the District Heads included the maintenance of law and order and the recruitment of forced labour. The District Heads more than any other institution of the Local Government system performed the duties of the Native Authority in Northern Nigeria. Abba (1985), further argued that the District Head system was the major instrument of Indirect Rule in the Region, and stressed that the economy was an important motivation for the creation by the British. Through the system, the predominantly rural agrarian economy of the Emirate was subordinated to the Western European industrial economy. The result of this forceful alliance was the destruction of the traditional economic system of the countryside.

Abba (1985) also attempted to establish the contradiction between the traditional political culture of the people and the new political culture introduced by the British. In this regard, as the British were emphasizing the use of the traditional system of administration at the local level, a political system based on a modern

Western European model was evolving simultaneously at the national level. This also resulted in conflicts between the local authorities in the rural areas and the administration at the centre. Without doubt, this contradiction was central in the weakness and eventual waning bond of the Keana Confederacy.

Reflections on Transformation of Emirate Institutions

Hussaini (2001) in the analysis of the transformation of a typical Emirate institution traced the history of Katagum (1903-1990) from pre-Jihad period. The writer observed that the process of change led to the Islamic revolution that gave birth to the establishment of Sokoto Caliphate at the beginning of the 19th century. To Hussaini (2001) therefore, Islam provided the ideology that united the various city-states under a central administration headed by the Caliph. Katagum was one of the established Emirates within the sphere of Sokoto Caliphate. In this process of change, Hussaini (2001) found how Ibrahim Zaki successfully led the Jihad in the area between 1808-1810 to emerge as the first Emir of Katagum. Katagum Province was created in October 1903 when the Anglo-French Boundary Commission transversed its northern frontier with Captain Phillips as the first Resident. The Province consisted of the Emirates of Katagum, Missau, Gumel, Hadeija, Macina and part of Damagaram. By 1904, the headquarters of the province was transferred to Hadeija and its status dissolved. Consequent upon this, both Katagum, the constituents of Missau, Jama'are, Hadeija and Gumel all transformed as Divisions under Kano Province. For effective administration of Katagum Division, the headquarters was once again transferred from Hadeija to Azare in 1916 where it has remained till today.

Like other Emirates in the North, Katagum became subordinated to colonial rule at the beginning of the 20th century. Consequently, the Emirate went through series of colonial administrative fiats. Abba (1985) argued that while the impacts of some colonial policies were gradually felt by the people, others were drastic and immediate. For example, policies on the imposition of forced labour and taxation were immediately felt by the people. Reforms on the appointment and dismissal of Emirate officials such as the Emirs and District/Village Heads were among the drastic policies. The colonial policies and reforms, however, did not go unchallenged. The elites, who were themselves products of colonial education, spearheaded the uprising. For once, the introduction of the Sole Native Authority System with Emir-in-Council structure was vehemently resisted. In the Sole Authority System, Emirs were not under any obligations to consult the Councils on many issues before making decisions. They were only required to inform the

Councils of their decisions afterwards. The Emirs were only answerable to the British Residents. As a result of agitation by the elites, the colonial administration was compelled to reconsider the new Authority order; leading to its replacement with the Councilor System of Native Authority. Thus, the Native Authority law of 1954 replaced the Sole Native Authority System and enforced the system of Emir-in-Council.

In the non-Muslim areas of the Middle Belt, the system was the Chief-and-Council; and Chiefs had no powers to veto decisions taken in Councils. In the Emirates, with the exception of Kano where Alhaji Dantata represented the commercial elites, elected Councilors were largely of "Ya Yan Sarauta" or "members of the royal family". Hussaini (2001) argued that even though the Emirates were conservative, the reforms set in motion the process of democratization within the Native Authority System. In effect, Councilors with portfolios assumed the functions hitherto performed by the Emirs in Katagum. In addition, matters affecting the Emirates and the welfare of the people became issues that were discussed in the Council. For this reason, it was possible for Councilors to take decisions that could override the interest of the Emirs.

The maintenance of law and order which was one of the responsibilities of the Native Authority was facilitated by the provision of the Police, Courts and Prisons and other institutions that aided the Native Administrative System. Native Administration also became effective in order to operate the principle of Indirect Rule, because of the devolution of power and departmentalization of responsibilities. Along this line, administrative units such as District Heads responsible to the Native Authority were appointed. In Katagum, there existed eleven (11) Districts, namely, Shira, Gamawa, Itas, Chinade, Giade, Sakuwa, Udubo, Azare, Madara, Katagum and Gadau. The District Administration in Katagum remained in existence with three categories of "Sarautu" (Kingship). There were Districts exclusively administered by members of the royal family (Yayan Sarki); while the Emir's slaves (Bayin Sarki) administered other specified Districts. The third categories of Districts were administered by non-indigenes who acquired political office (Barorin Sarki). Taking a holistic view, Abba (1985) argued that in theory, the Emir was the centre of power in the Native Administration; but in practice, power was vested in the Resident or District Officer. In order to maintain an effective District Administration, scribes were appointed with major responsibilities for tax matters. In conclusion, it may be safe to assert that the colonialists succeeded in using the Emirs to implement the various policies of economic exploitation.

While Katagum Emirate was established by Sokoto Caliphate, and Islam provided the ideology for the unity of the various city-states, the case was not the same for the Keana Confederacy. In Keana, the various city-states which formed the Confederacy were bound together by cultural and historical affinity, an ideology based on traditional African religion. Although Keana was not a Mushin state, it nonetheless, established a relationship with Sokoto Caliphate through Bauchi. According to Keana historical text, the 20th Osana of Keana, Elayo Ozegya, declined to embrace Islam at the invitation of the Sultanate, but assured that subsequent generations would accept Islam. With that understanding, Ozegya was given the caliphate flag, Tasbih (Islamic praying beads), as they constitute part of the insignia of office of the Osana and bronze kettle (buta) sword and knife which remain important components of the treasures in Keana depository. Osana Elayo's prophesy came to pass when Alhaji Abdullahi Amegwa Agbo III was installed as the first Muslim Osana of Keana in 2016.

Development of Native Authority
Ibinola (1990) observed that before the implementation of the policy of Indirect Rule in Katagum Emirate in 1903, the Native Authority, Native Treasury, Native Courts, Prisons and Police had been introduced. To Ibinola, these institutions were deliberately created to facilitate British domination and control of the Emirate. In pursuit of this objective, Ibinola argued that Indirect Rule did not preserve traditional institutions but adopted it for its vested interest.

Britain took over the control of Katagum polity, thereby converting the aristocracy into a colonial civil service. The authority of the traditional ruler was brought under British colonial; while the indigenous economy now depended on and served the metropolitan British economy. To carry through their agenda in this regard, they introduced a new currency, better communication and transport infrastructure and imposed heavier taxes, among the new policies introduced. These facilitated the production of agricultural raw materials such as groundnuts and cotton for British industries, besides the creation of markets for European goods in the Emirate.

Understandably, Ibinola viewed the emphasis on the production of agricultural raw materials as being to the detriment of staple food crops such as millet and guinea corn, decline in indigenous industries, loss of kinship ties, the transformation of peasant households into petty commodity producers, and subjecting the Katagum Emirate to be largely dependent on inputs to meet the

needs of the British. There is no doubt that Ibinola's study exposed a myriad of social consequences associated with the colonial domination of the Katagum economy. The dislocation of the peasant households led to increased migration to urban centres for employment as unskilled labourers, thus increasing the number of wage earners, "proletariat growth". The colonial Katagum Emirate also witnessed the incidence of famines and epidemics which Ibinola (1990) attributed to low production of staple food and breakdown of household reciprocities which hitherto provided collective security or protection against such calamities.

The natural environment became degenerated and over exploited with negative consequences on the geography and the society. Though the Katagum Emirate suffered several reverses due to the introduction of colonial domination, Ibinola acknowledged some advantages such as better communication and transport infrastructure. These were not only meant to satisfy or facilitate the production of agricultural raw materials for British industries and European manufacturers, but also to cater for the needs of the local populace. This facilitated the movement of people from one community to another and made the exchange of goods and services easier. Wakawa (1975) in a study, "The Development of Native Administration in Biu Division (1902–1959)", narrated the conflict situation between the Bura and Pabir cultural groups; and how the institution of Native Administration was deployed to perpetuate the situation by the more influential group. With the advent of colonial rule, the Bura cultural group came under the hegemony of Pabir. While the former was struggling for self-determination the latter insisted on maintaining the status quo. This situation gave rise to the emergence of a class structure halfway between the Pabir and the Bura referred to as "Pabirized-Bura".

With regard to the evolution of the "Pabirized-Bura", Wakawa (1975) argued that they were recent in origin and creation but played a major role in the Biu Native Administration crisis. The "Pabirized-Bura" were Bura by origin but were assimilated into Pabir nation. This was because of the desire by the Bura to hold key positions in the Native Administration which was predominantly controlled by people of Pabir extraction. Additionally, the Bura wanted to be identified with the ruling group, hence some of them chose to marry from among the Pabir. Thus, for a Bura to be "Pabirized" meant being loyal to the Pabir royalty. Until a Bura became "Pabirized", the loyalty to the Native Administration could hardly be acknowledged. To be "Pabirized", Wakawa (1975) maintained that it was not only premised on being identified with the royalty, marriage ties, use of money

and position of influence, but above all conversion to the Islamic faith. It was believed that most of those in the Native Administration who chose to profess Islam were easily assimilated in Northern Nigeria. It is interesting to note that once "Pabirized", the Bura course was abandoned. The abandonment of the Bura identity by the "Pabirized" notwithstanding, the latter were still discriminated against. This situation gave rise to a struggle in the Administration where the Pabirized Bura played a balancing role between the Bura proper and the Pabir royalty. The intention of course was for personal gains. With the Pabirized-Bura at the centre of the crisis between Bura and the Pabir, it was a situation of no looser, no winner. It was this circumstance that informed the preference of Professor Ronald Cohen's description of the Biu Division as "a melting pot".

The seemingly crude class structure in Biu Division was however dismantled with the emergence of commerce and Western education. As modern education was accepted by both Bura and Pabir, merit rather than ascription became the benchmark for measuring achievement and qualification to hold a political or administrative position. A new class of businessmen and merchants emerged from among the Pabir and Bura as a result of commercial activities and improvement in communication. On religion, both groups also embraced Islam and Christianity, with concentration of the latter in Buraland. The effect of Christianity on the people of Biu Division was similar to that of Southern Nigeria: Christianity existed side by side with Western education. Western education thus served in the emancipation of Bura people from the Pabir overlordship.

Wakawa, (1975) in concluding the analysis of the development of Native Administration in Biu Division highlighted the new phase in Bura resistance in contrast to the hostility of 1908–1918. With the government becoming British in outlook, the dispute between the Bura and Pabir assumed an intellectual dimension. It is against this background that the arguments presented by the major groups involved needed to be stated. The people of Bura extraction argued against their domination by the Pabir thus:

> *At one time in the history of Northern parts of Nigeria, there was a period particularly the 19th century when the majority of people were ruled by the minority, e.g. Fulani over Hausa states, Kanuri over the non-Kanuri of Borno to mention only a few. Therefore, the Pabir minority ruling the Bura majority in Biu Division cannot be isolated from the general rule cited above.*

In contrast, the Pabir argued in favour of their domination of Bura in line with the following: "I wish to refute this belief by saying that while the Hausa States and Borno were relatively monolithic in social and political organizations, this situation was not available in Biu at the inception of the Pabir rule over some Bura kingdoms and was absent during the imposition of Pabir overlordship between 1908 – 1918. Biu consisted essentially of multi-ethnic groups who were at variance with one another long before and even during the colonial rule and will remain so after.

Theoretical Framework

Every human race is traceable to an origin, irrespective of how uncertain such origin may be. Over time, the human race undergoes evolution when considerable transformation from ancient to modern institutions is experienced. This study on the British colonial administration and perspectives on disintegration and transformation of Keana Confederacy is therefore underpinned by Evolution Theories, some typologies of which are examined.

Integrative Approach

With the advent of colonialism, Keana's indigenous administrative system came in contact with a new system. The contact created antagonism, evident in the resistance by the natives to the inherent contradictions of the colonial approach. In analyzing the effect of British colonial administration and perspectives on disintegration and transformation of Keana Confederacy, the Integrative Model is considered an appropriate theoretical framework, although the Theory of Political Conflict may also be of relevance. Wagoner (1966) posited that integration and conflict are not necessarily two contradictory aspects of politics. They complement each other, that is, the causes of antagonism can generate conflict and may also help to limit it and promote integration in some respect. To be sure, integration may appear to be the result of political antagonism. Therefore, the concept of integration plays an important role in the development of conflict. Confederacy as a socio-political reality has a direct link with integration as a process. For example, Viotti and Kauppi (1990) discussed integration from two models. First, is the Interdependency Model as a process by which cultural, political and economic interdependence between actors is increased; and they are related to the extent that if one is harmed, others are affected. Second, is the Loyalty Model which assumes a situation where acts of allegiance from the part to the whole prevail, depicting support of the component units. The various models

suggest that political integration generally implies a relationship of community among people within the same political entity, held together by mutual ties that give the group a feeling of identity and self-awareness. Similarly, Hass (1946) views integration as a process whereby political actors in several distinct national settings are persuaded to shift their loyalty, expectations and political activities toward a new centre with institutions possessing or demanding jurisdiction over the pre-existing national state.

The integrative model of analysis of Native Authority is in consonance with Keana, particularly when viewed in the context of unification of people for political recognition, equal treatment and self–determination. This can also be explained from the point of view of the consensus reached by the people of the defunct Lafia Division to locate, in 1973, the Lafia Divisional Community Secondary School at Obi, an Alago ethnic town. Similarly, the Keana traditional institution was at the forefront in the demand for the location of Nasarawa State capital at Lafia. A critical consideration of these developments may surmise that the political struggle by Keana, and indeed the broader Alago socio-cultural group to which Keana belongs, in the 1950s, in the final analysis, achieved the much-desired self-determination. The relevance of integration model derives from its utility in explaining the process of the resolution of the initially incongruent traditional, political and administrative system with the imposed British system and the subsequent integration of the two.

Political Conflict Approach

For reason that the integrative model and the theory of political conflict are rather inseparable, the concurrent application of the two is indeed desirable. Deutsch (1978) in the analysis of how conflicts arise among states, raised three basic questions: Can both sides in a conflict survive the issues?; will the conflict pass away or keep recurring?; and, how can the conflict be managed and kept within moderate bounds; or will the conflict resist all controls? In response to the questions, Deutsch (1978) considered several implications, among which are the following:

a) Bitter-End or Joint-Survival? Deutsch (1978) argued that in a bitter end conflict, only one of the two contending actors is likely to survive at the expense of either the destruction or total surrender of the other. On the other hand, in a joint survival conflict, both actors are likely to survive, able to quarrel or co-operate in future.

b) Fundamental or Accidental? In a fundamental conflict situation that is deeply rooted in some permanent and basic structure of one or both of the contending parties, the conflict is likely to resurface again and again. The reverse is the case if conflict is accidental or transitory based on a mere passing circumstance.

c) Manageable or unmanageable? In a manageable conflict, the parties involved in the conflict are capable of jointly exercising control. However, whereas a result of conflict, the parties to the conflict turn into prisoners of a chain of events that are unforeseeable or controllable, the situation of unmanageable conflict is said to have set in.

The conflict in Keana Confederacy had implications for joint survival and manageable outcome. The relevance of the Political Conflict Model is the effectiveness in discerning the probable outcome of conflict situations.

Analysis and Discussion of Reports of the Focus Groups
The Keana Confederacy had a united socio-political structure, with peculiarities that accorded it a unique admiration. With regard to the Keana city-state, the Focus Group Discussion noted that the Osana was the paramount ruler and Head of Government. The Group noted that there was no clear dichotomy between the executive and the legislative functions under Keana traditional political system. However, in exercising the fused function, the Osana consulted with the Council of traditional titleholders broadly subsumed in "Osuza Nyakwu" and "Osiki". In line with this arrangement, decisions were passed from the highest level to the ward level for execution.

The political leaderships under Osuza Nyakwu and Osiki were categorized in descending order of 20th, 14th and 10th Grades. The graded titleholders were in the line of Keana administrative chain of command. In this regard, the Keana Focus Group noted that:

> *Osana is the overlord. Where there are issues affecting the community such as wars, major communal projects, festivals and preparations for seasonal large scale salt production, he would seek advise and together they would decide the action to take in the best interest of the community.*

In Agwatashi, the "Osoho" was the leader of the socio-political system. Osoho was the Head of the Executive Council, the highest decision-making organ of "government". Similarly, decisions were taken with inputs from titleholders

broadly under Osuza and Osiki, similar to the system in Keana. The Osoho and the Council of 20th Grade titleholders formed the highest executive body and were also charged with both legislative and judicial functions. Decisions taken by this body under the leadership of the Osoho were in turn passed by members of the 20th Grade in the Council to the 14th Grade titleholders who communicated to the 10th Graders for final implementation at the grassroots level. The Agwatashi Focus Group reported that:

> *The personage occupying the throne of Osoho is regarded as the father of the land. He is however supported in the day-to-day administration by the 20th-grade titleholders under the headship of Osiki and Osuza, while the 14th Grade is led by Osinya and Atakwe, who oversees the implementation of decisions down to the ward level.*

The socio-political system of Aloshi was not different from those that are obtained in Keana and Agwatashi. "Oseshi", the traditional ruler, was the Head of Government. He ran the city-state with the assistance of an executive council, comprising Osuza, Osiki and Atakwe, who decided on issues affecting the lives of the people. According to the Aloshi Group:

> *In the event of any decision taken by the Oseshi on issues of common interest, without duly convening his council, such is absolute and would be communicated to the Osuza who would pass the same information to Osiki and Atakwe for onward transmission to the appropriate groups for compliance.*

The Owena system was in congruence with other members of the Confederacy. Topmost at the hierarchy of the socio-political system was the "Osena". The Osena governed with the assistance of a council which comprised of Osuza and Osiki, with various titleholders down the hierarchy. Like other city-states, decisions at the highest level were passed by the council members through other titleholders, to the subjects, for implementation. In the words of the Owena Discussion Group:

> *Inspite of the fact that all the Alago city-states individually evolved their system, the socio-political architecture of the confederal partners is by and large similar. Meanwhile, the executive councils in the city-states perform to a very large extent, one and the same function.*

Given due consideration to the individual socio-political systems of the four confederal partners, it may be argued that in spite of the disorientation occasioned

by the introduction of Indirect Rule, and the subsequent administrations, the city-states that constituted the Keana Confederacy retained some elements of their heritage. To be sure, the systems had a common structure that defined governance. Chiefly, the respective systems operated with the traditional ruler as the head of administration and a council of advisers, assisted by respected people drawn from among the graded titleholders largely under Osuza and Osiki. Each system provided for the participation of youths and women.

A major departure of the traditional system of socio-political arrangement from the modern system was the separation of powers among the executive, legislature and judiciary. The fused traditional system discharged the three functions through the office of the traditional ruler and the council. However, the economy and the traditional political system came into conflict as a result of the introduction of the alien colonial system of administration, an indication that the colonial system was culpable in the conflicts. Against this background, the Native Authority and the Keana Confederacy operated under conflicting environment. Indeed, it might be surmised that the colonialists through the imposition of the incongruent administrative system, initiated the conflict that subsequently engulfed the Keana Conderacy. Prior to colonial rule, Keana had established a relationship with Lafia, the seat of the Native Authority. History has it that the founder of Lafia, Dunama, was the leader of the guards who escorted deposed Osana Ozegya Adi from Wukari to Keana, to reclaim the throne. On arrival at Keana, Dunama and followers were settled at Iwagwu Ward. For loyalty and good companionship, Osana Ozegya Adi honoured Dunama with the traditional title of "Makaman Keana". The appointment was a strategy adopted by the returning King for personal survival from the siblings' betrayal.

Later unhealthy developments however forced Dunama to leave Keana with the followers. After a brief sojourn at Shabu, Dunama eventually settled at Anene, an Alago settlement that was later renamed Angwar Doka, the nucleus of today's modern Lafia town. Instead of this fundamental historical relationship between Keana and Lafia to promote unity, harmony and good neighbourliness, the relationship promoted conflict, probably because of the subsequent subordination and humiliation of Keana by the colonial Native Authority. For example, the removal from office, of three Osana of Keana, namely, Osheka Ozegya (1923 – 1929), Omadefu Ozegya (1929 – 1935) and Oji Sabo Agbo (1935 - 1957) were believed to have been masterminded by Lafia Native Authority. The removal of the Kings (Osana) generated high tension, due to the resistance offered by Keana.

Ultimately, however, the Native Authority, a colonial institution, and the Keana traditional political system, an indigenous institution, both survived the conflict and remained in co-coexistence. A resistant group, the Alago State Union, was formed in the mid-1950s as an opposition to the Lafia Native Authority system. With Nigeria's independence in 1960, a gradual but better conflict management mechanism evolved. Thus, the creation of local governments in 1976 separated Keana from Lafia Division. However, the location of the administrative headquarters of the Local Government created yet another round of conflicts. The struggle for self-determination by Keana however was not rested because it was denied the headquarters of the then newly created Awe Local Government. Through integration, therefore, a unified system encompassing aspects of the Keana traditional and British modern institutions was involved. This provided the basis upon which the conflict was resolved ultimately. The conflict situation abated with the creation of Keana Local Government during the Second Republic under the administration of Chief Solomon Lar in 1982, and the subsequent recreation under General Sani Abacha in 1996, upon the birth of Nasarawa State. In the emergent "unified system", Keana's traditional administrative system was integrated into the colonial system as aptly envisaged by Integration Theory.

The Native Authority as a colonial creation was an alien system imposed on Keana, with an already existing indigenous system of administration. The imposed system of governance no doubt transformed Keana Confederacy politically, socially, economically, religiously and culturally through the rigours of conflicts and resolutions. One of the major challenges that confronted Keana Confederacy was the creation of Lafia Native Authority in 1903. Indeed, the decision sowed the seed of conflict. The political and economic powers vested the Emir of Lafia as Head of the Native Authority which precluded the Chiefs from the aboriginal constituents of the areas was viewed as a denial and unfair treatment. It was also considered a major drawback of the Native Authority system. Prior to Indirect Rule, there had existed a historical relationship between Lafia and Keana. Unfortunately, some policies of the Native Authority threatened the harmonious relationship between the two Kingdoms. The new, albeit uncordial relationship, failed to promote the desired development because the colonialists used the Native Authority (Emir) to implement the agenda of economic exploitation which adversely affected Keana. The formation of the Alago State Union (ASU) was therefore in response to the activities of Lafia Native Authority which planted the seeds of disintegration. In this regards, the

struggle for self-determination by the Confederacy became more aggressive. In addition, the establishment of Lafia Native Authority eroded the powers of the paramount ruler of the Confederacy over the control and administration of the domain. Over time, with modernization, the system of Native Authority was replaced with the Local Government Council, while Emirs and Chiefs no longer function as executive heads of Local Governments.

Arising from the analysis and discussion of the submissions of the Focus Groups, salient among the findings of this study is the disruption of the well-established traditional political and administrative system that characterized the Keana Confederacy by the "reform" of the colonial administration, in 1932. The "reform" downgraded the political status of Keana, without a clear need or rationale for such a decision or action. Furthermore, the "disruption" led to several agitations by the Keana Confederacy, a situation that compelled and propelled subsequent review and reintegration of Keana by reinstating the erstwhile status as an autonomous "local government" from the downgrade which, to be sure, was considered as punitive. Finally, the re-integration of Keana into mainstream political affairs in 1982 provided an effective mechanism through which the conflicts generated by the disintegration of Keana were resolved. This was accomplished with the creation of Keana Local Government Area in 1982.

Conclusion

Keana Confederacy of the Alago nation existed as an amalgam of the various constituent relatively independent towns. The Confederacy was administered under the traditional system, with each constituent governed by the respective traditional ruler, under a well-organized system. The Confederacy maintained a harmonious "inter-national" relation with the neighbouring "state" of Lafia. Unfortunately, however, the administrative "reforms" introduced in 1932 under the Native Authority system disturbed the age-long relationship by altering the existing political and administrative equilibrium. The resulting feud lingered for long until a mutually acceptable arrangement that resolved the conflict generated by the "reforms" with the eventual creation of local governments was adopted.

Recommendations

Arising from the findings, the following recommendations are offered:

1. Government policy decisions to alter extant chieftaincy institutions should take full cognizance of the history of the affected communities to avoid actions detrimental to peace, stability and progress as was the case of Keana under colonial administration.

2. Given Keana's rich history, culture, economy, systematic transformation of its chieftaincy institution and centrality of the position of Keana in the history of Alago nation, Osana of Keana should be accorded a permanent membership in the Northern Traditional Rulers Council in order to complete the reintegration process.

3. Traditional institutions should be granted definite roles in the Constitution of Nigeria to enhance their relevance and shield them from political and administrative manoeuvres by State or Local Governments.

4. In particular, given Keana's age-long history of establishment and development of its chieftaincy institution, the paramount ruler (Osana) deserves recognition and admission into permanent membership of the Northern Traditional Rulers Council

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Chapter 3

Islamism, *Boko Haram* and the Security Challenges in West African Sub Region

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Introduction

In the wave of the rapidly deteriorating security situation in West Africa within the context of religious fundamentalism, the situation has attracted an intense debate amongst academics and policymakers in and outside the region. This is very significant because the situation is going out of control especially if one looks at the increasing rate of bombings and killings in the region. It is against this background, that this paper examines Islamism, religious fundamentalism, *Jama'atu Ahli- Sunnah Lidda'awati Wal-Jihad* (Boko Haram) and the security challenges in West Africa. To achieve this, the paper discusses the socio-economic situation in the north and how poverty, unemployment, illiteracy etc. can trigger violence. The paper argues that Islam is a religion of peace as such it condemns bombing and killing of people without a cause. It is hoped that the government and all individuals in the country and the region at large would put all hands on deck to tackle this problem rather than fashioning it to suit their religious or political aspirations.

Religious Fundamentalism in West Africa

To understand religious fundamentalism in West Africa one has to recognize the central role of the three jihads; Sokoto, Masina and Tokor Jihads which served as a framework (Ibrahim, 1991). The three Caliphates of Shehu, Seku Amadu and Alhaji Umar were founded in the early 19th century continues to exert strong cultural and religious influence in the sub-region. The jihad leaders emphasized

justice, and fight against syncretism in all of their reform movement (Last, 1981). However since before the jihad, there were movements that helped to cluster Muslim fundamentalism within the broader historical and cultural context of West Africa. They are Tijjaniyya and Qadiriyya who have been in the region since the coming of Islam to Western Sudan. This helped them to have a strong base in many cities of West Africa (Yandaki, 1997). But two hundred years after the jihads there emerged sects in varying degree across the region that helped to sharpen contemporary Muslim fundamentalism. They are *Izala, Shi'a, Yantatsine* (Kalakato) and of recent *Boko Haram* and youth organizations of varying degree. As regard to *Izala* which emerged in the late 1970's with its anti-Sufi bias continue to base in some cities in the sub-region. The followers are mostly civil servants and wealthy people. As time went on they aligned with the elites to fashion Islam along with western education modelling in thought and action (Yandaki, 2010). *Jama'atu Ahli- Sunnah Lidda'awati Wal-Jihad* popularly known as *Boko Haram* emerged as a result of a misunderstanding between them and their core founders (*Izala*). Consequently, they broke away and founded their ideology based on jihad and its ideals (Hill, 2010).

Religious fundamentalism has been and will continue to be an important catalyst for change in West Africa because its seeds have been sworn in the region for quite a number of a long period of time. Therefore, Muslims always referred back to history for some answers to their contemporary problems, especially if one looks at the situation we are in whereby the leaders are usurping to the detriment of the ruled. We are in a situation whereby hope has become a scarce commodity (Paden, 2008). It is based on this that some Muslims in the region see themselves as responsible for their destiny. At any given moment in their life, they face the moral responsibility of choosing between striving and pursuing a base one (Ibrahim, 1986). This presupposes that man is a moral being with an inherent sense of right and wrong, that is obliged to choose his path whether good or bad. Therefore, for a man to choose between the two he has to go back and see how those before him lived and exalted influence on others. Thus people developed a conscience that guides them spiritually and morally. By doing this one attends the highest position in pious and *Zuhd* (running away from worldly affairs). These people believe that the world is perceived as a permanent reality and hence moral life would be dispensed with. Thus, the pillars that should uphold and guide Muslims and which legal, moral and social rules rested are cumbersome (Hauwa, 2008). To achieve this people's consciousness is taken into cognizance in the following levels.

On an individual level, some see themselves in relation to their Lord, in relation to the complex structure of the universe. Those at this level are mostly teenagers between the ages of 10 to 25 years. As such they grow with the ideology of *Taqwa* and *Zuhd*. Secondly, it is necessary to comprehend the position the person holds within the social strata. For example, peasants who toil the land are today having the consciousness of their labour usurped and squandered by the bourgeoisie. Similarly, labourers know that they are exploited by powerful landlords who are mostly politicians and bureaucrats. The poor know the reason for their poverty. The reason behind this according to Maitama is that the Government at all levels in the region fails to provide necessities of life to the citizens. As such, people have no alternative rather than to resort to active and vigorous movements that are aimed at creating havoc in the region. Therefore, consciousness no doubt crystallizes into a social force thereby creating an active and vigorous social movement like that of *Boko Haram*. The third level is a situation whereby society believes that man should refrain from all social vices that are not sanctioned by law. This simply means that Muslim society should act collectively to liberate people against the oppressed. To achieve this they must suffer the wrath of the tyrants (Ibid: 4). This is the reason why the Islamic history of West Africa is characterized by the emergence of sects of varying ideologies as it has been discussed in the previous paragraphs.

Boko Haram and the Socio-economic situation in West African sub-region
The rise of sects in West Africa is rooted in colonial and post-colonial periods. The argument advocated is that the various colonial states in the region had succeeded in creating a class of modern Islamic scholars who not only provide support to it but also remained sympathetic to imperialism. Consequently, the rise of *Boko Haram* is seen by many as a response to the deepening economic crisis in West Africa and the failure of post-independence regimes to concretely address the issue of poverty, unemployment, and illiteracy. They further argue that *Boko Haram* emerged out of frustration by the politicians in the region (Azazi, 2012).

Others further argue that looking at some states in the region, most of the youth are jobless, lacks proper guidance and thoughtless for which reason they are used as political thugs by some politicians. For example, in Nigeria, Niger and Cameroon they have *Sara Suka*, *Yankalare*, *Yandaba* and *Kauraye* (Kankara: 2010: 30). These are unnatural deeds which according to the famous 16th century British Play Wright and Poet William Shakespeare 'breed unnatural troubles and to curb

unnatural deeds unorthodox methods must be employed' (Shakespeare. Another thing worthy of note is what is happening in the Middle East and some West African countries, especially in Mali and Somalia. Their success in such countries which was marked by the overthrow of powerful and decadent regimes no doubt triggered the activities of *Boko Haram* in the region (Terence, 2012).

Well it is not clear what the objective of *Boko Haram* is. One thing that we should decipher is that its goal is not geared towards denouncing western education in that quite a number of them are educated in the western sense. Critically, however, they are but a representation of those elements oppressed Nigerians who are frustrated by the challenges of modern capitalist society, and for a long time in their history have rejected any orderly way of pursuing set goals. They now prefer to take up arms and fight against the government (Gwadabe: 2011: 10). I think their emergence is a result of the socio-economic problems of the country and the region in particular. One reason is that post-independent West Africa has created a class of party and comprador bourgeoisie, bureaucrats and other parasites who have continued to live in luxury and at the expense of the vast majority of the ordinary people in the region. Thus, despite countries wealth, abundant human and natural resources, the majority still wallow in abject poverty, illiteracy and diseases. These problems have no doubt rocked the stability of the polity in the region since independence.

Consequently, the region also suffers from the devastating effect of the ruling class most, because throughout the military regimes in most of the countries no meaningful development has been recorded in the region, particularly the development of more industries and resuscitation of the old ones. Farming which has for long been the region's major occupation and of course the largest employer of labour what is more has been neglected and abandoned with the discovery of oil, uranium etc in some countries in the region. More so, people prepare to join civil service, politics and are poised to do a sort of job that would make them rich at the twinkling of an eye.

Another problem that bedevils the sub-region is ethno-religious crises. Ethnicity is an intricate reality of West Africa multi-cultural society that raises suspicion of being a disadvantage or a sense of domination by the major ethnic groups. This happens as a result of the perceived feelings of social justice between the various contending identity groups in the region (Jumare, 2004). One of the common characteristics of ethnicity in Nigeria, Cameroon and Ghana for example includes

common cultural values and symbols. This ethnic character within the context of political pluralism served as an important aspect to politicians to absorb the various differences in order to satisfy their political aspiration (Ibid). The effect of this is both on the society and the economy which are deeply affected as we are witnessing today in many parts of the region. Another effect of ethnicity is suspicion, considering the fact that the small ethnic groups in a country felt that they are marginalized by the so-called major ethnic like Hausa/Fulani in Nigeria, Tuaregs in Niger, Asante in Ghana and a host of them in the sub-region. This is why peaceful coexistence and nation-building remain a dream which will scarcely become a reality in the region (Kukak, 1994).

Besides, the crumbling of industries in most of the countries in the region has added fuel to the flames to the extent that the region is de-industrialized as a result of natural and human factors. Natural factors include periodic drought and famine which the region experienced over the years. The most prominent is the Trans-Sahelian Drought of 1970s and 80s which resulted in massive migration of people to Europe in search of greener pasture (Watts, 1989). Furthermore, desertification, deforestation and climate change are other natural factors that are seriously affecting the region especially in agriculture and livestock production (Yandaki, et.al, 2012). As regards human factors, the sub-region is faced with serious smuggling which remain detrimental to the survival of the few industries and the economy of the region (Sahara Report, 2009). For example, the textile manufacturing sub-sectors which in the past employed many people directly and indirectly have now collapsed. Today, the UNTL, Arewa Textiles, Kaduna, Kano Textile in Nigeria and several other industries found across the sub-region have been effectively shut down. Consequently, hundreds of thousands of jobs have been lost as well. But the textile industry is not the only industry in question; it was observed that by the 1980s and early 90s'carcasses' of those factories remind us of their existence sometimes in the past (Lubeck, 1986).

It is therefore clear that impoverishment and de-industrialization are some of the factors responsible for the increase in militarism in the region. This mandatory, as the society lacks basic needs of life such as food, clothing, shelter, healthcare and education. Consequently, it has polarized the West African society into two groups the have and the have-nots. The second group is prone to violence and criminality (Waisu, 2011). This is why the region is susceptible to different unrest.

Boko Haram and their Bombing Activities the case of Nigeria and Niger

> We heard everything, the loud blasts, and the gunshots and then we saw the thick smoke. A bomb blast anywhere in your hometown, indeed the very area where your family home is located is particularly scary. People run to escape gun shots (Philip, 2012)

Boko Haram activities became evident in 2004 after its members clashed with police and members of the security services in a series of bloody riots. From this period to date, large parts of the north have been plunged into turmoil due to the increasing rate of confrontations between *Boko Haram* and security agencies in the region. It was in the course of this confrontation that its leader Mohammed Yusuf was killed. Even after his death, Boko Haram bombings were intensified in towns and cities across the region. Although scholars and policymakers alike are of the opinion that the escalation of violence by *Boko Haram* is as a result of misjudgment by the authorities as it mishandled the sect's activities in 2009 using excessive and disproportionate, force leading to several death (Maitama, 2012). Instead of a dispassionate appraisal of the *Boko Haram* phenomenon, the matter has been manipulated to assume numerous colorations, from religion to politics, and from ethnicity to sectionalism. Thus, instead of insolating the sect and what it stands for, the country is being forced to believe that it is at war (Garba, 2012).

Some have even irresponsibly peddled the mischief that *Boko Haram* is the creation of Northern Muslims with frustrated political ambition to make the country ungovernable and put a permanent wedge between Christian and Muslims in the north. Whatever the case may be, *Boko Haram* attacks have continued unabated? The attacks have raised *Boko Haram's* profile as one month hardly passes without hearing bombast in the region (Maitama, 2012). Recent studies have revealed that what is happening in the north is beyond the activities of *Boko Haram* but rather there are some people who smoke-screen with Boko Haram to wreak havoc in the region. For example, there are instances in which some Christians were caught with incriminating evidence of terror-related weapons. Little wonder that none of these suspects that perpetrated or attempt to commit evil in the name of *Boko Haram* was prosecuted. Worse, the case was dramatically closed. This was probably why President Jonathan was quoted saying:

His administration was unable to defeat the *Boko Haram* sect because its members had infiltrated all arms of government that is the executive, legislatures and the judiciary as well as the arm forces, the police and other security agencies. He further noted that one could be sharing a meal with a *Boko Haram* member without having any inkling whatsoever (Hajiyayye, 2012)

It is probably based on this Habu identifies three wings of *Boko Haram*:

Boko Haram as presently constituted has three wings. The pro-sharia Boko Haram is the off shoot of the one led by the late Mohammed Yusuf. The al-Qaeda Boko Haram is sponsored by USA and the People's Democratic Party Boko Haram (Habu, 2012).

However, people hold the view that some individuals are behind what is happening in connection with Boko Haram in the north. This is because the politicians are in control of the resources, have power, hence they can violate the basic provision and rights of the citizens (Balarabe, 2012). The table below illustrates the instances of bombings and killings in Northern Nigeria from 2010-2012.

Table 1: Bombings and killings in Northern Nigeria from 2010-2012

S/n	Date/ Month/ Year	Place Attacked	State
1	Sept 7, 2010	Attack on Bauchi Prison	Bauchi
2	Oct 1, 2010	Independence day Attack	Abuja
3	Oct 6, 2010	Politicians and their guard assassinated in Maiduguri	Borno
4	Oct 11, 2010	Boko Haram sect stormed a police station in Maiduguri	Borno
5	Dec 24, 2010	Charismas eve bombing in Jos	Plateau
6	Dec 28, 2010	Assassination of Senior Police Officer and two others at a hospital in Maiduguri	Borno
7	April 8, 2011	Twin bomb blast in Kaduna	Kaduna
8	April 9, 2011	Explosion at Monday Market in Maiduguri	Borno
9	April 19, 2011	Explosion in Lagos street Abuja and Zaria	Abuja/Kaduna
10	May30, 2011	Explosion at Mammy Market in Bauchi	Bauchi
11	June 7, 2011	Bomb blast in Maiduguri	Borno
12	June 10, 2011	Explosion averted in Kaduna	Kaduna
13	June 16, 2011	Explosion at Nigeria Police Headquarters Abuja	Abuja
14	July 9, 2011	Military killed 30 people in Maiduguri	Borno
15	July 10, 2011	Army killed 12 Boko Haram members in Maiduguri	Borno
16	July 12, 2011	Explosion killed five people in Maiduguri	Borno
17	July 25, 2011	Police killed a bomber in Maiduguri	Borno
18	Aug 19, 2011	Three Policemen killed Boko Haram in Maiduguri	Borno
19	Aug 26, 2011	Explosion at United Nations Office Abuja	Abuja
20	Sept 1, 2011	Shoot-out between Boko Haram and Soldiers in Bulunkutu	Borno
21	Sept 4, 2011	A cleric was shot dead in Maiduguri	Borno
22	Sept 12, 2011	Many people were killed in an attack in Maiduguri	Borno
23	Sept 17, 2011	Boko Haram killed National Assembly Member in Maiduguri	Borno
24	Oct 3, 2011	Three people were killed in Maiduguri	Borno
25	Dec 18, 2011	Three Boko Haram members were killed when carrying bomb	Borno
26	Dec 19, 2011	Explosion in Kaduna	Kaduna
27	Dec 25, 2011	Madalla Catholic Church bombing in Suleja	Niger
28	Jan 20, 2012	Kano Massacre	Kano
29	Jan 28, 2012	Army killed 11 Boko Haram in Kaduna	Kaduna
30	March 8, 2012	An Italian and Briton killed in rescue operation in Maiduguri	Borno
31	March 15, 2012	Dogo Na Hauwa Massacre	Jos
32	April 7, 2012	Kogi Massacre	Kogi
33	April 26, 2012	Thisday office attack in Kaduna	Kaduna
34	April 29, 2012	Gun men killed five in Kano	Kano
35	May 3, 2012	Over 30 people killed in Yobe attack	Yobe
36	June 17, 2012	Attack on Kaduna and Zaria left over 200 people dead	Kaduna
37	June 18, 2012	Attack in Damaturu	Yobe
38	June 20, 2012	Gonin Gora reprisal attack	Kaduna
39	June 23, 2012	Explosion near a Crystal Lounge Club in Abuja	Abuja
40	June 24, 2012	Attack on a prison in Yobe	Yobe
41	June 30, 2012	Explosion and gun shot in Damaturu	Yobe

42	Sept 6, 2012	Boko Haram attack of MTN Masts	Bauchi,Gombe
43	Sept 12, 2012	Gun men Killed Borno State Judge and five others	Borno
44	Sept 16,2012	Former Controller- General of Prisons Alhaji Ibrahim Jarma was shot by Gun men in Bauchi	Bauchi
45	Sept 23, 2012	Suicide Bombers attempt to bomb St John's Catholic Cathedral Church Bauchi. The attempt killed four people and injured forty eight	Bauchi
46	Sept 26, 2012	JTF exchange fire with Boko Haram in Maiduguri and killed twelve members and arrest many	Borno
47	Oct 14,2012	Gun men attacked Dogon Gawo town	Kaduna
48	Oct 22, 2012	143 people were killed in Patiskum	Yobe
49	Oct 28,2012	Bombers attacked church in Kaduna and kill eight people (8)	Kaduna
50	Nov 2nd, 2012	Boko Haram killed General Shuwa	Borno
51	Nov 24, 2012	Jaji Bomblast	Kaduna
52	Dec 22, 2012	Bombing of Airtel Masts SabonGari. The blast killed one person and injured	Kano
53	Dec 23, 2012	Gun men attacked Rimi Police Station 3 people were killed and 5 injured	Katsina

Source: Adopted from *Next Voice Magazine*, 'Fact File on Terror Attacks', No. 23, July 15, 2012, P. 40. See also Habu, M.S (2012), 'Governance Failure and Political Violence in Nigeria: The *Jama'atuAhlis Sunnah Lidda'awatiwal- Jihad* in Perspective', Abu, M.S (2012), *Nigeria's Convulsive Federalism: Perspective on Flash-Points of Conflict in Northern Nigeria*, Cypress Concept Press, Ibadan, Pp. 223-228.

From the table above one could see the number of bombings and killings by Boko Haram in Northern Nigeria from 2010 to 2012.

West Africa and the Security Challenges
Since the September 11, 2001 suicide bombings in the United States by al-Qaeda, Islam has been under heightened scrutiny and Muslims have become suspicious in the eyes of non-Muslims (Hammudah, 2003). In countries like Nigeria, Niger and Cameroon, the emergence of *Boko Haram* insurgency and the death and destruction of this trail have further fuelled what is now called Islamaphobia (Labdo, 2009). To some, Islam could be portrayed in a violence and destructive light. It is this and many other reasons that have impelled these countries to experience the problem of insecurity and instability. The rate of insecurity in the region can be equated with the Nigerian Civil War. Although some say that it has superseded the Nigerian Civil War because the insurgency has been devastating the socio-economic development of the countries (Balarabe: 2012: 20). What has led to this according to Balarabe Musa is as a result of the rejection of core values of honesty, equity, fairness and justice in the region (Ibid). As a result, it has left many people in a deplorable condition (Kyari: 2003: 12).

Therefore, insecurity in the sub-region is seriously is increasingly becoming alarming as various governments in member countries find it difficult to bring the situation under control. The region has become a den of terrorists killing and destroying property worth millions of naira. One funny thing with the bombings of *Boko Haram* for instance is that they never unleash terror on citizens without a clear and definite demand. In some instances, they hardly attack without admonishing the people in the area to keep away from the place, yet, no suspect has ever been arrested (Kabir, 2012).

Conclusion and Recommendations
By and large, the paper discusses Islamism, Boko Haram and security challenges in West African sub-region. Within this premise, the paper discusses Boko Haram and their attacks which have led to insecurity in the region. The paper argues that Islam is a religion of peace that denounces violence and terrorism. So, killing a fellow human being without justification is religiously forbidden and culturally unethical. In fact a serious threat of punishment has been mentioned in Shariah concerning that. It would have been better if the perpetrators stuck to the propagation of Islamic message and the mission peacefully no matter how long it would take than killing people innocently. Ironically, the paper suggests that the younger generation should be mobilized to imbibe the spirit of perseverance, tolerance and disregard negative perception and prejudice against one. To achieve this, substantial effort has to be done to re-engineer their mindset to rekindle those values and enabled communities to thrive in plurality.

Moreover, the countries should devise new approaches to their multifaceted economic, social and political problems because the current stale and archaic ways of thinking are grossly inadequate and incapable of addressing our numerous 21st century challenges. In order to do this, academics, intellectuals, professionals, commentators and analysts should all join hands to move the region forward. This is necessary for that it is time to woke-up from our deep complacent slumber and start playing our roles in rescuing not just our future but our present from this steady free-fall into the dark pit of misery, insecurity and underdevelopment. The region should revert to the old tradition of governance which the region has confidence in. In the past, the ward head, district and the emir knew the people occupying their territories. In this case, the traditional rulers have an important role to play in detecting and fishing out suspect. To enhance these, traditional rulers should be asked to submit a report on a weekly basis reporting the activities and development that transpired in the village to the

district head. The district head would submit same to the emir and the security officer of the Local Government. If this is properly accomplished, it will expose any stranger within a village or district who intends to cause trouble.

Also, Muslims and non-Muslim in the region should measure themselves by past leaders and those that followed them. In doing so, a fair and proportionate amount of interaction with the past may suffice instead of vainly trying to resurrect the past, its body and soul. This is because the issue of reform and change is difficult and complex. It no doubt call for a comprehensive awareness that matches up to the challenges the region is facing.

Finally, people must at all times work toward peaceful co-existence as their neighborliness was not in accident of history, but deliberate by our forefathers to stay together as one united family. We should know that peace is essential for the socio-economic existence of every society. Then why should we allow ourselves to be used for the destruction of our dear country? Peace and unity is the only yardstick for the progress of our region and indeed the country. Because disintegration of the region should not be an option anyone in his right sense should choose, rather all should work towards uniting the region where the unity of purpose will be the order of the day.

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Chapter 4

The structure of the Nigerian Economy: A Revisit

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Abstract

The structure of an economy is a major determinant of its performance. This is a statement of fact. Thus, for Nigeria to be classified as a low-income economy after sixty years of independence, and given its vast natural and human resources, places a question mark on the structure of her economy. This chapter discussed the structure of the nation's economy against the background of documentaries from books, journals, articles, the internet, etc. it employed the historical approach to analyze the evidence obtained and came to the conclusion that the abysmal performance of the economy is hinged on the non-adherence to the constitutional provisions of fiscal federalism. The chapter recommended that the only way to place the economy on track is by allowing and encouraging the various units to function as federated states. The geographical location; population, natural resources, occupation and political structure, constitute the primary focus of the chapter.

Keywords: *Nigerian economy, Federated states, Human resources, Natural resources, Constitution.*

Introduction

Geographical Entity/Location: The country Nigeria is located at the extreme inner corner of the Gulf of Guinea on the West Coast of Africa. It occupies an area of 923,768 sq.km (356, 669 sq.m), extending 1,127km (700m) E-W and 1,046 km (650m) N.S. When compared to the state of California in the United States of America, the nation occupies an area slightly twice more in size. It shares common borders with Chad on the NE, Cameroon on the E, the Atlantic Ocean (Gulf of

Guinea) on the South, the Republic of Benin (former Dahomey) on the West, and Niger on the NW and North. It has a total boundary length of 4,900km (3,045m) of which 853km (530m) is coastline. There have been occasional clashes between Nigeria and Chad on one hand, and the country and Cameroon on the other following border disputes. Nigeria's capital city is Abuja which is located right at the center of the country. Nigeria is often called the "Giant of Africa", a name it acquired following its vast land, the diversity of its peoples and languages, its population (the largest in Africa), as well as its oil and other natural resources. The country is a patchwork of distinctive regions, including deserts, plains, swamps, mountains, and steamy jungles. It has one of the largest river systems in the world, including the Niger Delta, the third largest delta on the globe. Much of Nigeria is covered with plains and savanna with the tropical grasslands spreading out as far as the eye can see and are interrupted here and there by trees and shrubs.

Nigeria's southern mountains are dotted with slopes that are covered by thick rain forest. Green plants grow everywhere broken by flashes of color from flowers, fruits, birds, and butterflies. This is the home of rare western low land gorillas, once thought to be extinct in Nigeria. Many years ago, Nigeria's savannas were overflowing with animals like giraffes, elephants, lions, cheetahs, and large herds of antelope. Today, most of these animals have either been killed by hunters or have had their habitats destroyed.

Nigerian Peoples, Population and Occupation
The World Population Prospects 2019 from the Population Division of UNDESA, observed that Nigeria had a total population of 195.88 million people in 2018, with an annual growth rate of 2.6% (between 2015-2020), and 18.9% of the country's population was between 15-24 years of age as at 2015. Against the background of a high population growth rate and size, the population is expected to grow to over 440 million people by 2050, even in the event of a decline in fertility. Males and females within the range of 15 to 34 are estimated to constitute more than one third of the Nigerian population. These youths make up the largest proportion of people in the country with a gender distribution of 51.6% female and 48.4% male. The largest population of youth in Nigeria reside in the urban areas of Lagos in Western Nigeria, followed by Kano in the North (Adesugba & Mavrotas, 2016). The highest proportion of uneducated youth is female.

According to the US Embassy (2012),

> Nigeria has a population of 168 million, 250 ethnic groups with the most populous and politically influential including Hausa and Fulani (29%), Yoruba (21%), Igbo (Ibo) 18%, Ijaw 10%, Kanuri 4%, Ibibio 3.5%, Tiv 2.5%. Languages include English (official), Hausa, Yoruba, Igbo (Ibo), Fulani and other additional indigenous languages. The dominant ethnic group in the north is Hausa-Fulani, most of whom are Muslim. Other major ethnic groups of the north are Nupe, Tiv, and Kanuri. The Yoruba people are predominant in the northwest. The Igbo (Ibo) are predominant in the southeast. The population is roughly balanced between Muslims and Christians with a small minority of those who practice indigenous beliefs.

Natural/Human Resources in Nigeria

At the global level, natural resources are known to provide immense economic opportunities as over 20 million people from over 50 countries engage in artisanal and small-scale mining. About 80 million to 100 million people depend on this sector for their livelihood. Furthermore, this sector offers other economic benefits in the form of direct contracts in the purchase of locally-produced goods, foreign exchange to the country and developmental projects to the host communities and their social well-being (Sosa & Keenan, 2001, Bradshaw, 2005 and Bridge, 2008). There is an estimated 25,000 mines in the world producing industrial minerals and 100,000 quarries producing aggregates for construction purposes (Statistical Classification of Economic Activities in the European Community NACE, 2013). Muritala (2011), corroborated by the Nigeria Bureau of Statistics (2015) and Oyibe (2000), observes that "as at 2009, a registered record of 1003 quarry sites spread across Nigeria". At the moment, "thousands of privately owned and corporate quarries are scattered in different parts of the country especially in remote communities feeding local contractors" (Nigerian Mining Corporation, 1996 and Akanwa, 2016). Nigeria's capital city, Abuja has the highest concentration of quarries with an estimated market value of about US $16 million in 2009 (Murtala, 2011).

There is a need to underscore the fact that most urban areas in Nigeria have grown beyond their environmental carrying capacities, exerting pressure on existing infrastructures (NPC, 2006). Asthana and Asthana (2006) revealed that

"population demand and pressure has brought about environmental stress such as reduction of ecosystem complexity, loss of biodiversity and the alteration of the all essential biogeochemical cycle". Such developments have succeeded in cancelling out the "abundance of natural resources especially huge deposits of rocks and stones with a proven growing economic reserve of 33 types of minerals in over 400 locations" (Lawal, 2011), which Nigeria is blessed with. These minerals include – granite, granodiorite, gneisses, amphibolites, lime-stone, perlite, marble, ironstone, slate, rock, salt and phosphate rock, etc.

Nigeria and Fiscal Federalism

Federalism represents a unique form of governmental arrangement. It is a system of governance that is pragmatic, dynamic, utilitarian and evolving. It can only strive on consultation, negotiation, compromise, bargaining and agreement between the constituent governments. It grows under a system of mutuality and interdependence (Fatile and Adejuwon, 2009). In its modern form, federalism has been shaped by the existing realities surrounding the concept of a market economy. The system is designed to integrate people in a society who are diverse ethnically, culturally, geographically and even religiously. It is therefore imperative that once in place, a government must endeavor to adequately and equitably distribute powers, functions and resources among its diverse groups. In Nigeria however, there are a lot of instances of violation of these principles by the government which affect the functionality of the state and its economy adversely. This is to say that while Nigeria may claim to practice federalism in theory, the actual practices tend towards the unitary system. Awa (1977), believes, "the problem with federalism in Nigeria is the mix – application or non-application of this clause especially as it has to do with power distribution". Federalism is the bedrock of democratic edifice for a country of Nigeria's size and bewildering diversities.

Fiscal Federalism is characterized by fiscal relations between central and lower levels of government. In the views of Ewetan (2012),

> The fiscal relationships between and among the constituents of the federation is explained in terms of three main theories, namely, the theory of fiscal relation which concerns the functions expected to be performed by each level of government in the fiscal allocation, the theory of inter-jurisdictional cooperation which refers to areas of shared responsibility by the national, state and local governments, and the theory of multi-jurisdictional community.

Fiscal federalism may thus be summarized as a system of government that is fiscally decentralized to achieve development exigencies. It pivots around the scope and structure of the tiers of governmental responsibilities and functions, which necessitate the allocation of resources among the tiers of government to aid the performance of the respective responsibilities and functions (Ewetan, 2012; Aigbokhan, 1999; Oates, 1972; Tanzi, 1995; Chete, 1998). In Nigeria, the poor performance of the public sector over the years has necessitated the call for the effective operation of fiscal federalism in the country's political space and policy fine-tuning. According to Ewetan (2012);

> For decades now, Nigerians have contended with not only deteriorating real incomes but also intolerable levels of unemployment and inflation, decay in social amenities and failure to maintain, not to talk of improving, the nation's infrastructures. This dismal performance of the public sector has prevented the creation of opportunities for resilient and sustainable growth and development of the Nigerian economy.

It is argued that the long years of military dictatorship and the centralized nature of the military hierarchical structure created the financial domination enjoyed by the federal government over the thirty-six states and the seven hundred and seventy-four local government areas.

Nigerian Economy in the Past Thirty years

Nigeria is Africa's most populous country as well as the continent's third-largest economy. The economy is dominated by the oil sector accounting for about 80% of federal government revenues, and 95% of foreign exchange earnings. Since independence in 1960, the country has undergone major political and economic changes. The nation which has attempted to forge a united nation out of diverse per capita income and comparatively unfavourable social indicators, remains, "one of the poorest oil-producing, regional, ethnic and religious groups through a federal structure of government, whose leadership has changed no less than eleven times, mostly through military coups" (AIAF, 2013).

In the 1970s, Nigeria evolved from a poor agricultural economy into a relatively rich, oil-dominated one. More than half of her GDP was generated in the agricultural sector. However, by 1980, the oil sector accounted for nearly 30% of

GDP, with oil exports totalling US $25 billion (96% of total exports), and per capita income exceeded US $1,100.   consequent upon the discovery and exploration of oil, the economy experienced many symptoms of the "Dutch disease", with the real effective exchange rate appreciating steadily during the 1970s (Ahmad and Singh, 2002). The steady erosion of competitiveness of the non-oil tradable goods sector was reflected in the substantial decline of agricultural exports, which began in the mid-1960s, and continued through 1976 as oil production attained its peak. The dramatic rise in oil revenue notwithstanding in the 1970s, the government failed to strengthen public finances.

The origin of political instability in Nigeria has been the inability to forge a national entity that transcends ethnic, regional, religious and economic interests. Since independence in 1960, the nation had been ruled by the military for about 25 years. The federal structure of Nigeria has changed dramatically in the past decades; the original three regions have been split into 36 states and the Federal Capital Territory of Abuja. At the public sector level, the involvement of lower tiers of governance has been low while those of the civil society and the organized private sector has equally been tardy. Against such a scenario, it is difficult to return the economy back on track. This is to underscore the point that, the erosion and deviation from the constitutional provisions for true federalism, accounts a great deal for the dwindling fortunes of the economy. It is therefore the strong conclusion and recommendation of this chapter that the country must go back and ensure that the constitutional provisions of true federalism are not just on paper but put into practice.

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Chapter 5

An Exploratory Study of Women Entrepreneurs in Sokoto State and their Awareness of the Availability of Formal Credit

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Abstract

This is an exploratory study that focused on examining access to formal credit or financial services by women entrepreneurs in Sokoto state from the demand sides of the market. It aims to study them by investigating their socio-cultural, economic and business characteristics and assessing their level of awareness of the availability of formal credits services or products. Using a multi-stage sampling technique, 25 women entrepreneurs were selected from four local government areas each from the three senatorial districts of the state for the study, giving a sample size of 300 respondents. Questionnaires were used to collect data directly from the respondents, the level of awareness of the availability of formal credits by the respondents was assessed using a five Likert scale and the data collected was analysed using simple percentages and frequencies. The study revealed that the women entrepreneurs in the state of study are not adequately aware of the availability of formal credit mainly due to their socio-cultural peculiarity. The study recommends among others targeted sensitization putting into consideration the socio-cultural characteristics of this marginalized group as well as training on the importance and appropriate methods of record keeping to afford them better awareness and access to formal credit.

Keywords: *Women entrepreneurs, Formal Credit, Awareness, Availability, Access.*

Introduction

Entrepreneurs serve as agents of employment creation, wealth creation, poverty alleviation and provision of resources in the labour market. With the emergence of private sector as the major participant/player in industrial sector, many countries have experienced improvement in women's participation in economic activities as against when they experienced repudiation because of their family responsibilities, lack of skills and social cultural barriers (Josiane, 1998). Women entrepreneurs no doubt make a substantial contribution to a nation's economy through their participation in start-ups and growth of small and medium businesses (United Nations, 2006). They have become the central aspect of economic development and public policy concern in most countries, although their interests and activities in economic growth and development through entrepreneurship have received a handful of outstanding interest of researchers as noted by the Global Entrepreneurship Monitor (GEM) in 2005. Research addressing their specific characteristics, especially in developing countries where there exist strong barriers impending them from achieving their optimum potentials, is comparatively scarce. Women entrepreneurs are unique in the sense that they effectively combine their productive and reproductive roles, striving for flexibility in hours of work, which permit them to take care of their children and to contribute substantially to economic growth (Soetan, 1997). This unique characteristic makes women entrepreneurs worthy of a central focus in issues of economic development and public policy concern (Bayby, 2005; Soetan, 1997). Okeke and Emeka (2014) pointed out in their studies that many developing countries such as Nigeria have ignored the fundamental elements of entrepreneurial development value chain from the input and output sides respectively. For example, Nigeria has always produced skillful entrepreneurs without capital for start-ups, on the other hand, those who have the ability to kick start their ventures are unable to operate their full potentials because of financial constraints.

In recognition of the above fact, since the country's return to democracy in 1999, the Nigerian government has demonstrated a stated commitment to improve the private sector participation via entrepreneurship development. Parts of these efforts saw the introduction of various institutions such as the Micro-Finance Institutions (MFIs) and other related lending agencies with a view to provide loanable funds to Small and Medium-scale Enterprises (SMEs). In addition, there have been various programmes on skills and acquisition training for youth empowerment. Lately, the women empowerment Initiatives also came on board.

It needs to be noted that women entrepreneurship development has become one of the strategies employed by various governments to achieve the goal of women empowerment initiative (Iheduru, 2002). What is immediately striking in the available body of scholarship on women's entrepreneurs is the recognition those women's entrepreneurs are an important untapped source of economic growth because they create new jobs for themselves and others in a different way (Kantor, 1999; OECD, 2004; Okafor and Amalu, 2013; Thompson, 2002; United Nations, 2006). A significant part of the existing literature posits that women entrepreneurs provide the society with different solutions to management, organization and business problems as well as to the utilization of entrepreneurial opportunities (GPFI and IFC, 2013; Yusuf, 2013; Powers and Magnoni, 2010). Yet, they still represent a minority of all entrepreneurs, which suggests the existence of a market failure, discriminating against them and impeding the materialization of their successful entrepreneurial status.

There indeed are gaps or problem areas left unattended in literature. One of them concerns the fact that mainstream research, policies and programmes tend to be "men streamed" (OECD, 2004) and often eludes the socio-cultural and economic position of women entrepreneurs, this research, adopting the standpoint of feminist theory coupled with the gender-aware framework theories attempt to address its objectives with considerations to the socio-cultural and economic position of the women under study. Another concerns the grossly superficial nature of a significant proportion of the traditional research about women and finance owing to the assumption that the reported lower frequency of women borrowing from formal credit sources or the comparatively smaller loan size was solely the result of supply side constraint (Baydas, Meyer and Aguilera-Alfred, 1992; Besley, 1995; Sacerdoti, 2005; Stiglitz and Weiss, 1981). While discrimination by lenders is a possibility that may not be ruled out altogether, it should be pointed out that the greater part of the traditional analysis ignores the demand side behavior like awareness, perception etc of formal credit users.

Attempts have been made in research to address awareness as a variable in entrepreneurs' access to credit, Calabrese, Girardone, and Sun (2017) examined the role of the awareness of government initiatives to support SMEs using the survey data from the UK Small and Medium-Sized Enterprise Finance Monitor (SMEFM) database on access to finance, others; Drisu, Okpo, and Sharomo (2019); Ndegwa, and Wario(2016); Osano, and Languitone, (2016) and Yusuf, (2013) have delved the effect of awareness of credit sources on access using proxies

ranging from education to financial literacy. Of close relevance is Campero and Kaiser (2013), correlating between awareness of a specific source of credit and its use, their work revealed the importance of knowing the specific channel through which different variables affect access to formal and informal credit, but just like the other studies, the study did not assess the respondents' level of awareness which could be a significant factor in explaining their access to, or lack of, formal credit. The present study by establishing that there exist levels of awareness, attempts to fill this gap.

Therefore, this paper is an exploratory survey research aimed at studying the socio-cultural, economic and business characteristics as well as assessing the level of awareness of women entrepreneurs in Sokoto State with regards to the availability of formal credit. Adopting the standpoint of feminist theory and the gender aware-framework (5Ms' framework) it pursues to establish a relationship between socio-cultural position and awareness of formal credit. The choice of Sokoto is guided by the knowledge that women entrepreneurs in the state have for some socio-cultural and traditional practices such as early marriages, purdah and gender norms, have experienced strict restrictions over interaction with individuals, especially men, outside the family circles greatly reducing their access to information and knowledge.

The paper is composed of five sections; this section, the introduction, provides a background to the study, states the problem of the study while highlighting the gap in existing literature, the second section provides the conceptual and theoretical frameworks which the study clings on and a review of relevant empirical studies, the third section explains the research design and methodology employed, section four displays the results after analysis with further discussions in light of the objectives of the study while the last section, section five, concludes the study and proffer recommendations.

Literature Review and Theoretical Framework

This section focuses on the review of relevant literature and the theoretical framework on which the analysis of the study will be anchored on. Studies focused on the challenges encountered while accessing formal credit with a specific focus on awareness and the theory adopted for the study is discussed.

Conceptual Framework

This section explains the concepts of women entrepreneurs, formal credit and awareness of formal credit in relation to the present study; Whether they are involved in small or medium-scale production activities, or in the informal or formal sectors, women's entrepreneurial activities as reported by UNIDO (2001) are not only a means for economic survival but also have positive social repercussions for the women as well as their social environment. Singh (1992) defined a woman entrepreneur as a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life. Pareek (1992) defined a woman entrepreneur, as a female who plays a captivating part by repeatedly interacting and keenly adjusting herself with financial, socio-economic, and support spheres in society.

For this study, a woman entrepreneur is that woman, who conceptualizes a business, initiates it and poll together the factors of production needed to operate the business, which could be the production of a new product or service or adding value to an existing one, she undertake risks and handle economic uncertainty (risks) involved in running the business for financial and/or social benefits regardless of the capital base. According to Agborlahor, Enilolobo, Sodiaya, Akerele and Oke (2012) credit is a means of obtaining resources at a certain period of time with an obligation to pay it at a stated period in accordance with the terms and conditions of the credit obtained. Credit as defined by investing answers, (2007) in their financial dictionary is an agreement between a buyer and a seller in which the buyer receives goods, money or services in advance and makes payment at a later date, often overtime and usually with interest.

Formal credit is a contractual agreement between a lender, banking or non-banking institution, and a borrower in which the lender gives the borrower an agreed sum of money usually backed by collateral of equal monetary value or more, which the borrower is expected to repay at a later date the principle and agreed interest, usually at a predetermined percentage. Awareness is the state of knowing something. It is the state of knowing something exist, or understanding of a situation or subject at the present time based on information or experience, Cambridge dictionary (2016). Awareness of available credit is an essential demand-access element of credit. Individuals cannot seek to access a loan that

they do not know exist. In this light, Cleassens (2006) explains that individuals are excluded from the credit market if they are not aware of the services. Awareness of formal credit in this context refers to when the borrower has knowledge of the existence of such credit, the mode of operation (type of lending institution), location of the credit provider and the procedure for applying for the loan.

Theoretical Framework

The study of women in entrepreneurship has been based on several theoretical backgrounds, pivoting from different angles of feminist theories. It will not be far fetched to say that it is only fair to study women entrepreneurs in relation to their access to formal credit within the framework of a combination of theories. Research has shown that level of education, training, age and type of trade or business affects the awareness, those variables can arguably be attributed as determined by the socio-cultural characteristics of a particular individual, implying that women in Sokoto State are likely to have a unique experience in this regard considering the fact that they are faced with cultural practices like early marriages, Purdah, and strong male dominance in almost every sphere of their lives which have limited their access to education and participation in economic activities. Against this backdrop, this study adopts the Standpoint feminist theory and the gender aware-framework (5Ms' framework) proposed by Brush, DeBruin and Walter, (2009).

Standpoint theory is an epistemology, an account of the evolution of knowledge and strategies of action by particular collectivities in specific social relations in given periods, Cockburn (2015). Rejecting liberal assumptions that social and historical factors are irrelevant to epistemic questions, central tenets of feminist standpoint theories include their recognition of the role of social and historical location in shaping epistemic agents and their knowledge, and an embrace of that location as a potentially valuable contribution to knowledge (Nelson, 1995). Feminist standpoint theories work towards an epistemic approach that continues to value objectivity (albeit rethought and reworked) as a goal of enquiry, while at the same time accommodating, analyzing and understanding the effects of social location on epistemic agents and on knowledge. The social situation of an epistemic agent, her gender, class, race, ethnicity, sexuality and physical capacities all play a role in forming what we know and limiting what we are able to know. They can affect what we are capable of knowing and what we are permitted to know (Harding, 2004; Lorber, 2013). The impact of the everyday world in its experiential reality and the structures that limit, shape, organize, and penetrate it are different for people in different social locations, but especially for women, because the modern society is so gender divided.

The gender aware-framework (5Ms' framework) is rooted in the premise that entrepreneurship is socially embedded (Davidson, 2006) and therefore incorporates the household and family context of the female entrepreneurs considering the macro/meso environment which captures considerations beyond the standard entrepreneurship model of the 3Ms; money, market and management described as the building blocks of business viability by Bates, Jackson and Johnson (2007). This framework is considered appropriate because of the inclusion of social-cultural and other institutional consideration by adding 2Ms to make it a 5M framework: motherhood, macro/meso environment, money, market and management.

Awareness and Access to Formal Credit
Beck and de la Tore (2007) posit that the demand for credit can be lower due to lack of access resulting from reasons such as financial illiteracy or lack of awareness. Campero and Kaiser (2013) studied the demand for credit as a two-stage decision process in which individuals first choose which type of institution they want to consider as possible lender and then choose among them. They used household data for Mexico to estimate the first stage using a model of credit use with consideration set formation and correcting for selection, this estimation strategy use all the information about the households knowledge on all possible credit sources rather than focusing on the knowledge of a particular credit institution. In the second stage estimation, they model the decision process as a multinomial logit taking as given the households choice set formed in the first stage. Allowing for correlation between awareness of a specific source of credit in the first stage and its use in the second stage, the result of their work highlighted the importance of knowing the specific channel through which different variables affect access to formal and informal credit. However, it is also important to note that their result also revealed with respect to formal credit institution that schooling, age and type of employment affect the awareness of these institutions while household size had a positive effect on the awareness and use of informal credit channels/institutions.

Calabrese, Girardone, and Sun (2017) examined the role of the awareness of government initiatives to support SMEs using the survey data from the UK Small and Medium-Sized Enterprise Finance Monitor (SMEFM) database on access to finance, the result revealed that fewer SMEs are aware of Enterprise Finance Guarantee Schemes (EFGS) whereas more SMEs are aware of Start-up Loans Scheme, suggesting that SMEs that are aware of government initiatives are often

less likely to be rejected when they apply for bank debt (overdrafts and loans). In particular, SMEs that are aware of Funding for Lending Schemes (FLS) are less likely to experience overdraft rejections, and SMEs that are aware of Business Growth Funds (BGF) or the British Business Bank (BBB) are less likely to experience loan rejections. However, the study failed to address the determinants or level of this awareness.

Education facilitates awareness of funding opportunities by business owners. Nwaru (2004) examined rural credit markets and resource use in arable crop production in Imo State, Nigeria, using multiple regression analysis by the two-stage least squares. The result revealed that credit demand was significantly influenced by the educational level of farmer which is a determinant of their level of awareness and ability to access credit. Similarly, Asom and Ijirshar (2017) assessed credit accessibility by rural farmers in Benue State using the Bank of Agriculture (BOA) a case study, noting that the Nigerian governments have made efforts to address the problem of lack of access to credit to the rural poor but the situation has failed to improve partly due to the low level of education of the respondents which has limited their awareness of credit opportunities.

Yusuf (2013), analyzing the accessibility and impact of credit on the performance of SMEs in Sokoto metropolis found the coefficient for awareness which was measured by the level of educational attainment of the entrepreneur to have a positive sign in conformity with prior expectation of the researcher that the higher the level of education, the more likely the awareness of the existing credit institution or programmes and the modalities and consequently, the more the amount of loan likely to be accessed by the entrepreneur, this research not only indicates the importance of awareness in accessing formal credit but also the impact/influence of socio-cultural characteristics (level of education) on awareness of availability of formal credit. However, even though the research acknowledged that awareness comprises knowledge of existing credit institution or programmes as well as application modalities, it failed to acknowledge that knowledge of the existence of a credit institution or programme does not automatically translate into knowing the application modalities.

Gulli and Berger (1999) and Von-Pischke (1991) share similar opinion that access to credit although important for micro-enterprise development but it is not necessarily the main constraint, noting that poor education system and training contributing to the low level of awareness has translated into inadequate access to

financial services in developing countries. Abdullah, Sher, Khalil and Asad (2015) while studying agricultural credit in Pakistan: past trends and future prospects with an aim to delve the historical trends of agricultural credit flow from formal banking and informal sector to Pakistani farmers identifies that both lenders and borrowers have limited information and this has seriously constrained access to agricultural credit, thus recommended the use of the media to increase awareness to the availability and how to access credit.

Osano and Languitone (2016) studied the factors influencing access to finance by SMEs in Mozambique with a focus on SMEs in Maputo central business district, stratified sampling was used to classify the respondents into categories that included the relevant management and the staff dealing with SMEs from BIM Bank, BCI Bank, and Standard Bank. The target population of the study was 2725 which comprised 2075 bank staff of BIM Bank, BCI Bank, and Standard Bank and 650 small and medium enterprises in the study area. Multiple regression analysis was used to establish the relationship between the variables of the study; and the result revealed that there is a relationship between awareness of funding opportunities and the access to finance at 5% level with a coefficient of 2.229, suggesting that each lower level of awareness will constrain access to credit 2.229 percent more. However, adjusted R squared was 0.703 meaning the model explains 70.3 percent the variance in the access to finance and the. This result is in consonance with Rambo (2013) who observed that most SMEs are not aware of funding programs and that most SMEs face difficulties in accessing funds to invest in their projects. Clearly, the research all suggest that awareness is an important prelude to credit access and subsequent use, despite several proxies adopted to measure awareness, none of the studies has treated awareness as consisting of levels, even though some admitted that awareness consists of more than a factor. This study is an exploration into establishing that awareness is best measured on levels.

Methodology
This study was conducted following the methodological rules of exploratory cross-sectional survey study. An exploratory design is appropriate when there are few or no earlier studies to refer to or rely upon to predict an outcome (Cuthill, 2002). The focus is on gaining insights and familiarity for further investigation or undertaken into research problems. The study covers all women entrepreneurs operating within the boundaries of Sokoto State. The population of the study, therefore, constitutes all women entrepreneurs within the state. Data was collected

using a structured questionnaire formulated based on the literature reviewed, considering the exploratory nature of the research, to elicit information on the research objectives. A pilot test was conducted using 10 per cent of the sample to ensure reliability of the data collection instrument, this was strengthened by an audit trail and peer examination/assessment (Bitsch, 2005; Bowen, 2009; Krefting, 1991). The pilot sample was administered in the state's metropolis and the data collected analyzed and recoded, a re-administration of the same questionnaire was conducted after four weeks to the same group of respondent to test for its reliability (Kimberlin and Winterstein, 2008). The pilot test revealed, along with information needed to validate and ensure its reliability, that the higher percentage of the study group was not literate this informed the decision to employ bilingual female research assistants that will be capable of effectively communicating each questionnaire item adequately. The research assistants were trained on what was expected of them and the aim of the research and type of data needed for collection, an interpreter was employed to further explain in Hausa, each item on the questionnaire, which is in English, so they are equipped to solicit appropriate responses from the respondents.

The sampling procedure employed for data collection was a multi-stage sampling technique **(**Ackoff, 1953, Saunders, Lewis and ThornHill, 2007). This technique involved combining various probability techniques in the most efficient and effective manner possible. The process of estimation was carried out stage by stage, using the most appropriate methods of estimation at each stage due to the exploratory nature of the study and considering the nonexistent database on the study group. The first stage involved the stratification of the state into three strata based on the three existing Senatorial districts; Sokoto east senatorial district with eight LGAs, Sokoto central senatorial district also with eight LGAs and Sokoto west senatorial district with seven LGAs (Raj, 1972). The second stage was a random selection of four LGAs from each of the senatorial districts to give a total of twelve LGAs in all. Purposive technique was further employed for the next stage; this is because of the absence of a sampling frame due to the exploratory nature of the study. Considering the cultural practices of the study area which limits the mobility and access to women, the research employed the services of informants who are resident in the study areas to facilitate easy identification and access to the women. 25 women were purposively selected (Malhotra and Birks, 2006: Maxwell, 1996) from each of the randomly selected LGAs, giving 300 respondents.

Awareness of the existence of a formal credit was measured in two stages, the first stage was on a general level using a Scale of YES or NO adapted from the study of Campero and Kaiser (2013). While the second stage was a more specific level, here, their level of awareness of the various types of formal credits services available to women entrepreneurs was measured by grouping the available credit into 4: Deposit money banks credit (DMBC), Government credits (GC), Specialized banks credit (SBC) and Non-governmental organization credits (NGOC). A five point Likert scale was used; the respondents were asked to indicate their level of awareness regarding each formal credit source using the index provided in the questionnaire; "excellent" indicates that the respondent is aware of the existence of such credit, the institution's mode of operation (type of loan facility), location of the credit provider as well as the procedure for applying for the loan; "very good" indicates the respondent is aware of the existence of such credit, the mode of operation and location of the credit provider, "good" indicates the respondent is aware of the availability of such credit and the location of the credit provider; "average" indicates the respondent is only aware of the availability of such credit; and "poor" indicates the respondent have no knowledge of the existence of such credit.

The data were analysed using simple percentages and frequencies to give a clear picture of results. The results obtained from the five points likert scale question were interpreted to explain the level of awareness of the availability of formal credit by this group of entrepreneur. Statistical Package for Social Sciences (SPSS) version 23 was used for the analysis.

Results and Discussion
As the research is a study of women entrepreneurs and their level of awareness of the availability of formal credit, this section gives a presentation of the socio-cultural profile, economic and business profile and the analysis of their level of awareness. Out of the 300 questionnaires distributed, 293 were returned of which 281 were found to be useful to the research, the remaining 12 were found to be invalid. In line with the *apriori* expectation, the results from the three stratified senatorial district did not indicate any significant variation, this is not unusual considering that all district share the same socio-cultural characteristics.

Demography of the Respondents
This subsection presents and explains the demographic characteristics of women entrepreneurs in the survey. These will not only provide an overview of the

characteristics of women entrepreneurs in the state of study but also provide a platform for objective conclusions as well as interfaces for academic interpretations.

Table 1: Demographic profile of the respondents using frequencies and percentages

Variable	Response	Frequency	Percentage
Age of Respondents	18 – 25	37	13.2
	26 - 35	68	24.2
	36 - 45	96	34.2
	Above 45	80	28.3
	Total	281	100
Religion	Islam	274	97.9
	Christianity	6	2.15
	Total	280	100
Marital Status	Single	31	11.0
	Married	186	66.2
	Divorced	22	7.8
	Widow	42	14.9
	Total	281	100
Level of Education	Informal	154	54.8
	Primary Education	37	13.2
	Secondary Education	68	24.2
	NCE/OND	18	6.4
	BSc/HND	3	1.1
	Post Graduate	1	0.4
	Total	281	100
Number of children	1 – 5	160	63.2
	6 – 10	91	36.0
	11 – 15	2	0.8
	Total	253	100
Source: **Field work**	**2018**		

From table 1, majority of the respondents are above 36 years of age, 62.5 per cent precisely. This is in agreement with the worldwide statistics which indicates that most women entrepreneurs venture into entrepreneurship later in life, and this is also the case with women in the state of study. 97.9 per cent of the respondents are Muslims; this is expected because the study area is predominantly an Islamic state.

The result also revealed 66.2 per cent of the respondent as married against 11 per cent single and 7.8 per cent divorced. This implies that they are also saddled with such responsibilities as catering for the household and children which of course they combine with managing their businesses; this is corroborated by Koko, (2015) and Olabisi and Olagbemi (2012). The status of the respondents as majorly married also means that the majority of them are practising purdah which is embedded and bound up within the local cultural codes, religion and social habits, it confines the women to the household, hence, influencing the extent of women's economic, social and political life, this means a woman will need the permission of their spouse for any activity that is outside their matrimonial settings. Consequently limiting their access to information and hence, affecting their ability to access formal credit or network for economic benefits.

The result further revealed that the majority of women entrepreneurs in the state of study have no form of formal education, specifically, 54.8 per cent of the respondents have undergone only informal form of education, and 13.2 per cent attained Primary education as the highest level and 24.2 per cent Secondary education. By this majority of the women entrepreneurs having no formal education, this will invariably affect their understanding and processing of available information and their ability to apply for a formal credit. This result is corroborated by National Demographic and Health Survey (NDHS) report conducted by the federal government of Nigeria in 2013 which revealed the educational attainment level of women in Sokoto State as 89.1 per cent with no form of western education, 1.5 per cent as having attained some years of primary education but not completing it, 2.4 per cent completed primary education, 4.4 per cent with some years of secondary education, 2.1 per cent completed secondary school and only 0.6 per cent have attained an educational level beyond secondary school. This is attributed to the literacy level of women in the states being the lowest in the country, 22.1 per cent in 2010 as reported by the national literacy survey in 2010 and 10.2 per cent in 2013 also the lowest as reported by FRN (2014) in the NDHS. This situation suggests a possibility of a respondent having knowledge of the existence of a credit institution or programme without having knowledge of the type, location or loan application procedure.

Economic and Business Characteristics of the Respondents
The result in table 2 revealed that a considerable percentage of women entrepreneurs are nascent entrepreneurs, 37.4percent indicated to have been in business for not more than five years, this is in agreement with the finding of

Koko, (2013) in the same state, which also revealed 34.8percent were nascent entrepreneurs. But this dropped to 33.8percent against 6-10 years of operation, dropping even further to 9.6percent for 11-15 years of experience. Interestingly, it is evident from the result that in spite of the numerous constraints socio, economic and cultural, a number of them are still able to manage their businesses for 16 years and above (18.5 per cent) this is an impressive statistic considering their socio-cultural characteristics. The fact that the majority are nascent entrepreneurs could explain their invariable constraint to formal credit, a firm's age is significant to its performance generally, older firms have been found to perform better (Akande, Adebayo, Oladejo and Ademola., 2011). Performance is a factor considered important by formal credit lending institutions.

Table 2: Respondents Years of Existence of Business

Response (Years)	Frequency	Percentages
0 – 5	105	37.4
6 – 10	95	33.8
11 – 15	27	9.6
16 – 20	39	13.9
20 and above	14	5.0
Total	280	100

Source: Fieldwork, 2018

Table 2 revealed that the larger number of women entrepreneurs in the area of study engage in retail/trade businesses, shown by 45.2 per cent response. This can arguably be attributed to the convenience of such type of business considering the purdah system practiced in the area of study the women can easily engage the service of a third party as a link with the outside world or use their young kids as link. Manufacturing was used to categorize the businesses or venture that produce items like household toiletries, detergents, soaps, leather products, as well as the processing of raw materials. Interestingly, 21.4 per cent of the respondent indicated being into manufacturing which of course they can employ a link with the outside community to sell their product either directly to the consumers or a retailer after production. Services and distributive businesses combined constituted 16.2 per cent of the response, distributive business making the lowest percentage at 3.9. This may be expected considering the socio-cultural characteristics of the respondents and the prevailing cultural practices in the area of study.

Table 3: Types of Respondents Businesses

Variable	Response	Frequency	Percentage
Business Types	Manufacturing	60	21.4
	Distribution	11	3.9
	Retail/Trade	127	45.2
	Agro-Allied	47	16.7
	Services	36	12.8
	Total	281	100
Ownership Structure	Sole owner	268	97.1
	Partnership	7	2.5
	Limited Liability	1	0.4
	Total	276	100
Number of Employee	Less than 5	274	97.9
	5 - 9	6	2.1
	Total	280	100
Source: Fieldwork	**2018**		

Majority of the respondents started their business with money from their personal savings or from family and friends as revealed by the result in table 3. 47.3 per cent and 43.5 per cent have their initial source of capital as personal savings and family and friends respectively. This result is in consonance with research like Otunaiya, Ambali, and Idowu (2013), whose analysis revealed that personal savings and assistance from spouse (46.7 per cent and 31.7 per cent respectively) formed the highest sources of funding for female entrepreneurs in Lagos State. Similarly, Koko, (2013)'s result also showed that 55.8 per cent of indigenous women entrepreneurs in Sokoto metropolis sourced their start-up capital from personal savings and 18 percent from relatives and friends. A trend exhibited by most women enterprises in Nigeria characterized by a weak financial base due to lack of collateral to borrow from formal credit institutions (Adebimpe, 2011). This is not a peculiarity with women entrepreneurs in Nigeria going by Kiggundu, (2001); Peachey and Roe (2004); Trulsson, (1997); USAID, (2005) and Van der Merwe, (2008).

The level of initial capital is a pre-requisite for the start-up and growth of a business, the level of initial capital of the respondent ranged from as low as one hundred and fifty naira (N150) to one hundred and twenty thousand (N120,000) being the highest value as can be seen in table 3. The mean start-up capital of the

respondent was fifteen thousand naira. The value of the present capital of any enterprise goes a long way to determine the level of operation and performance of the business as already established in research like in Akanji 2006; Gulli and Berger, 1999; Ibru, 2009; Lakwo, 2007; Martins, 1999; Ojo, 2009 and Yusuf, 2013. Looking at the table, 73.8 per cent of the respondent reported as having a present capital of less than fifty thousand naira (N50,000). 17.9 per cent with between fifty-one thousand naira and a hundred thousand. Only 1.8 per cent (5 respondents) cited having a present capital of above two hundred naira. The implication of this is that the majority of the enterprise operated by women entrepreneurs in Sokoto state is micro and small in nature as already established in several research and literature (SMEDAN, 2010).

The financial profile of these women entrepreneurs established from the foregoing could be the reason for the short life span of most women entrepreneurs as revealed in table 2 where just 23.5 per cent of the respondent have been in business for ten years and above, as collaborated in research like Mach and Wolken (2012), that examines the effects of credit availability on small firm survivability over the period 2004 to 2008 for non-publicly traded small enterprises in the US. They find that credit-constrained firms were significantly more likely to go out of business than non-constrained firms.

Table 4: Respondent's Capital Profile

Variable	Response	Frequency	Percentage
Source of initial capital	Personal savings	133	47.3
	Family and Friends	118	43.5
	Bank loan	19	7.0
	Govt. loan/support	1	0.4
	Total	271	100
Value of initial capital	1 – 50,000	258	94.9
	51,000 – 100,000	12	4.4
	101,000 -150,000	2	0.7
	Total	272	100
Value of present capital	50,000 and less	206	73.8
	51,000 – 100,000	50	17.9
	101,000 – 150,000	11	3.9
	151,000 – 200,000	7	2.5
	Above 200,000	5	1.8
	Total	279	100

Source: Fieldwork,   2018

The result revealed that the majority of the respondents' businesses were not registered; in table 4, only 12.1 per cent have their businesses registered. As for the mode of registration, Table 4 revealed that only 10.7 per cent of the respondent, constituting just 30 out of the 251 respondents have their business registered with the ministry of commerce and industry, 3 respondents making 1.1 per cent and 4 respondents making 1.4 per cent have their business registered with the corporate affairs commission and the local government council respectively. The surprising revelation here was that the women entrepreneurs are not registered with the local government council which is the closest body to them in term of proximity.

Table 5: Business Registration

Response	Frequency	Percentage
NO	247	87.9
YES	34	12.1
TOTAL	281	100.0

Source: Fieldwork,   2018

Table 6: Mode of Business Registration

Response (Years)	Frequency	Percentages
Ministry of Commerce and Industry.	30	10.7
Corporate Affairs Commission.	3	1.1
Local Government Council.	4	1.4
Total	**37**	**13.2**

Source: Fieldwork, 2018

Awareness of the Availability of Formal Credit

To examine the level of awareness of women entrepreneurs in Sokoto State with regards to the availability of formal credit. To achieve this objective and answer the corresponding research question, the respondent was asked if they were aware of the existence of a formal credit, the response to this is seen in table 6 with 64.3 per cent answering Yes and 35.7 answering No. This result seems to give a picture that women entrepreneurs in Sokoto State are sufficiently aware of the availability of formal credit. To get a clearer picture the respondents were then asked to indicate their level of awareness of the various credit types that are available in the area of study. The types are the deposit money bank credits, government support credits, specialized bank credits and non-governmental organization credits, a five likert scale was designed to solicit response in regard to their level of awareness ranging from poor to excellent. The response to this can be seen in table 6.

Table 7: Are you aware of the existence of a formal credit?

Response	Frequency	Percentage
No	100	35.7
Yes	180	64.3
Total	280	100.0

Source: Fieldwork, 2018

Table 8: Sources of formal credits available

Sources of formal credit	Respondents' grading of their level of awareness									
	Excellent		Very Good		Good		Average		Poor	
	F	%	F	%	f	%	f	%	f	%
Deposit money bank credit.	19	11	13	7.5	24	13.9	26	15	91	52.6
Govt. support credit.	98	54.1	40	22.1	24	13.3	15	8.3	4	2.2
Specialized bank credits.	12	6.9	9	5.1	21	12	29	16.6	104	59.4
NGO credits.	78	43.3	42	23.3	20	11.1	16	8.9	24	13.3

Source: Fieldwork, 2018

A closer look at the result in table 8 shows that the overwhelming affirmative response to the inquiry about the awareness of the availability of formal credit is based on the respondent's awareness of government support credits and NGO credits, which they responded to an excellent level of awareness; 54.1 per cent and 43.3 per cent respectively. It can be seen that for deposit money bank credit and specialized bank credit the response was poor level of awareness of 52.6 per cent and 59.4 per cent respectively, this implies that the majority of the respondents have little or no knowledge of the existence of these types of formal credits. This can be attributed to the characteristics of the respondents which is a product of their socio-cultural position, early marriages which leads to purdah and inadequate western education and consequential limited access to information. The higher level of awareness recorded for the government support credits and the NGO credits could be a result of the outreach methods adopted by the two types of institutions which is usually based on grass-root mobilization. The data collected suggests that women entrepreneurs in Sokoto State are sufficiently aware of the existence of government support and NGO loans but are not aware of deposit money and specialized bank loans.

Conclusion and Recommendations
The result that emerged from the three senatorial districts sampled did not show any significant variance. From the preceding discussion, it is apparent that the majority of women entrepreneurs in Sokoto State have not attained any level of formal education, are mostly married, hence are bound to the local cultural codes and social norms, this, invariably affects their economic activities as well as networking ability which will limit their access to information, consequently awareness of the available channels/sources of formal credit.

It can also be concluded in line with *aprioiri* expectation, that women entrepreneurs in Sokoto State are micro-entrepreneurs with a present capital value of less than ₦51.000 (fifty-one thousand naira), operating mainly in the informal sector, they sourced their initial capital mainly from their personal savings and family or friends and their businesses are mostly not registered, this suggests a disconnect between the women and the formal credit institutions.

It can further be concluded that their peculiar socio-cultural and economic characteristics have contributed to their deficient awareness and consequent inability to access formal credit, this inability has greatly retard their level of empowerment thereby relegating them to poverty.

The women's awareness level of government support credit and NGO credits is sufficient while deposit money bank credit and specialized bank credits are poor.

Considering the peculiarity of the study group, this paper proffers the following recommendations;

1. Sensitization programmes to enlighten the women on the available sources of formal credits and modalities required to access the credit is necessary, putting into consideration their socio-cultural characteristics, especially with regards their level of education and their strict mobility constraint, with a focus at increasing their level of awareness of the existence of formal credits.
2. There is also a strong need for training programmes to update this vulnerable group on the importance and methods of record-keeping in businesses as well as the importance and necessity of registering their business without both which they will not be able to access formal credit even when they become aware of the availability.
3. The study also noted a need for further research into the methodology adopted by government support programmes and NGOs in reaching the women this could serve as a strategy to adopt by the DMBs and the specialized banks.

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Chapter 6

Assessing the Impact of Stress Management on Employee Performance in Service Industries in Enugu, Nigeria

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Abstract

This study seeks to assess the impact of stress management on employee performance in service industries in Enugu, Nigeria. Specifically, the study seeks to establish the impact of work overload, employee turnover rate and nature of the relationship between denial of fringe benefits and employee commitment in service industries in Nigeria. This study employed descriptive research design. The target population of the study was 355 employees in service industries in Enugu, Nigeria. The sample size was 188.079 using the Taro Yamani formula. After data cleaning, only data of 168 respondents were finally used for data analysis. Descriptive statistics and Spearman`s rank correlation were used for data analysis and hypothesis testing. Findings revealed that stress management has a significant impact on performance. The study thus concluded that stress management bears a positive and significant influence on employee performance. We recommend that the management of service industries in Enugu, Nigeria should design task and jobs in ways that would bring about improvement in the performance of their workforce and that flexible job schedules should be incorporated into human resource management strategies, policies and plan of service industries to enhance easy employee performance and commitment that will increase corporate survival.

Keywords: *Stress management, Work overload, Employee turnover rate, Denial of fringe benefits, Service industries.*

Introduction

Stress has been termed a vector that jeopardizes the strength and the target of any existing Organization. According to Tende (2016), it is an agent of discouragement and an uninvited guest against the optimality of an organization. Work stress is ubiquitous and has become a universal phenomenon in every workplace. Work stress has become a major challenge facing organizations (Donaldson-Feilder, Yarker and Lewis (2011) and now becoming a global issue that is affecting all the countries, all categories of employees and societies (Haider and Supriya, 2007). Interest in the phenomenon of work-related stress has increased markedly during the last few years because researches have suggested an increased level of work stress among employees (Vanishree, 2014). International research efforts continue in an attempt to reduce the human and economic costs of work-related stress (Dollard, Winefield, and Winefield, 2003).

Some stress can be good, and some can be bad. Therefore, in order to get the work done effectively, the organization or manager should properly manage the level of stress. To achieve this organizational objective, all the factors which influence stress should be properly identified and measured (Kamalakumati and Ambika, 2013). Job stress has vital importance and has become a key challenge for organizations because of its strapping impact on the performance of an individual as well as the organization. Employees serve as assets for an organization, but when they are stressed, undesirable circumstances such as increased absenteeism; low productivity, low motivation and usually legal financial damages (which eventually affect the employee work behavior and leads him/her towards counter-productive work behavior) emerge. Stress in organizations affects both the individual and the organization (e.g. increased turnover rates). Individuals can be affected at the physiological, affective, and behavioral levels, and in their leisure time and family life. Stress affects individuals and organizations within different time frames. Stress reactions can occur immediately (short-term reactions) and/or may take a longer time to develop (long-term reactions). With respect to physiological responses, stress has an effect on the cardiac system. For example, individuals in so called high-strain jobs (i.e., job with high demands and low job control, show higher blood pressure than individuals in other types of jobs (Schwartz, Pickering and Landsbergis, 1996).

Statement of the Problem

Work stress is ubiquitous and has wrecked a lot of havoc in modern Nigerian organizations. It has become a major challenge facing organizations (Adebimpe, (2013). Karanja (2012) noted that only 50% of employers offer stress management programs to employees primarily because they are perceived to have a low impact on employee attraction and retention. In Nigeria, companies employ a number of stress management strategies which include, paying their employees on time, role modelling, good communication channels, welfare programs, training and development among others. However, despite all these efforts, there are still reported stress-related issues at these difficult economic times. For example, absenteeism, high labour turnover, frequent illnesses, conflicts, unexplained looses, sluggishness among others posing challenges in service delivery. This highlights the ineffectiveness of the stress management strategies to curb labour turnover and therefore enhance employee performance. It is against this background that this study seeks to assess the impact of stress management on employee performance in Nigerian Service industries. Previous researchers have focused on the effects of the various stress management strategies on employee performance globally (Glass and Finley, (2002). To the best of the researcher`s knowledge, none of these local and international studies has been done to assess the impact of stress management strategies on employees performance in Nigerian service industries. Hence this study.

Objectives of the Study

The major objective is assessing the impact of stress management on employee performance in Nigerian Service industries. The specific objectives are:
  i. To examine the impact of work overload on employee performance in service industries.
  ii. To determine the impact of employee turnover rate on productivity in service industries.
  iii. To establish the nature of the relationship between the denial of fringe benefits and employee commitment in service industries.

Research Questions

They are as follows:
  i. What is the impact of work overload on employee performance in service industries?
  ii. What is the impact of employee turnover rate on productivity in service industries?

iii. What is the nature of the relationship between the denial of fringe benefits and employee commitment in service industries?

Hypothesis

H0:   Work overload does not have a significant impact on employee performance in service   industries

H0:   Employee turnover rate does not have a significant impact on employee performance in service industries

H0:   There is no significant relationship between the denial of fringe benefits and employee commitment.

Literature Review

Stress Management

According to Bruce (2003), stress management is a proven group of techniques for modifying stress, producing thoughts, relaxing away physical and emotional tension and learning how to make changes to our environment (or situation) whenever possible. Effective stress management can help us to resolve conflicts with others assertively and confidently become better problem solvers in the face of life's demands and to appreciate the helpfulness of exercise and recreation. Selye (2011) asserts that "It all seems ominous for individuals and organization. Life is demanding, fast-paced and often unpredictable but we are more adaptable than most of us realize. Stress management is effective because it teaches people skills for reversing the "stress response". Through stress management, we learn where our real control lies and how to manage stress effectively. Newman (2009) postulates that a major component of stress management is cognitive restructuring or changing the way we think. Our beliefs are the lens through which we look at life. If the expectations we have for ourselves, others and the work do not match reality, we will experience cognitive dissonance. Stress management courses and programs also teach people about the role of exercise and diet in healthy life, how to confidently and assertively express our desires in stressful situations, ways to be better managers of our time and resources and finally making our work more meaningful and productive.

Work Overload

Bamba (2016) described workload as "the perceived relationship between the amount of mental processing capability or resources and the amount required by the task." Another definition is that it represents the relationship between a group

or individual human operator and task demands. In simpler terms, it is the volume of work expected of a person. According to Chockalingam (2018), the main objective of assessing and predicting workload is to achieve an evenly distributed, manageable workload and to avoid overload or under-load. It can be measured in terms of many factors such as the amount of work accomplished over a period of time (number of hours worked or the number of assignments in a course), level of production, or the physical or cognitive demands of the work being performed (working with a person who speaks a different language than your own).

Arshadi et al (2013) argued that work overload happens or occurs when job demands exceed an individual's ability to deal with them; i. e. exceed the time and resources available. Work overload represents the weight of hours, the sacrifice of time, and the sense of frustration with the inability to complete tasks in the time given. Long working hours, particularly at the expense of other parts of workers' lives, help to create an overload. Added to long hours in the sense that there is too much to do in too little time. Work overload may be seen as quantitative or qualitative (Ainon et al,2012). Quantitative overload is defined as having too much work to do in the time available. Quantitative overload is related to the amount of time available, whereas qualitative overload refers to the skill level of the employee, e. g. to the resources. Work overload may lead to work-related stress – to harmful emotional and physical responses when requirements of a job do not match available individual characteristics (Levin, 2016).

Employee Turnover
Employee turnover is a serious problem in many countries of the world. In fact, it is a global phenomenon. This problem has captured the attention of human resource experts and practitioners (Chrousos, 2015). Employee turnover refers to the number or percentage of workers who leave an organization and are replaced by new employees. Measuring employee turnover can be helpful to employers that want to examine the reasons for turnover or estimate the cost- to-hire for budget purposes (Christo et al,2016). In the context of Chase et al (2019), turnover or staff turnover or labor turnover is the rate at which an employer loses employees. It indicates the time period employees tend to stay. Turnover is measured for individual companies and their industry as a whole. If an employer is said to have a high turnover relative to its competitors, it means that employees of that company have a shorter average tenure than those of other companies in the same industry. High turnover may be harmful to a company's productivity if skilled

workers are often leaving and the worker population contains a high percentage of apprentice workers (Ainon et al,2012). Measuring employee turnover can be helpful to employers that want to examine reasons for turnover or estimate the cost-to-hire for budget purposes. Blanket references to turnover can be confusing; therefore, specific definitions and calculations for employee turnover may be useful to human resources practitioners (Creswell, 2013).

Fringe Benefits

According to Elovainio et al (2017), the term 'fringe benefits' refers to various extra benefits provided by employers to their employees, in addition to wages and salaries paid to them. They are also known as 'sub-wages' or 'social charges' or 'perquisites other than wages' etc. There is therefore no unanimous opinion about the meaning of the term 'fringe benefits. Some have expressed doubt whether the benefits given according to the provisions of the law should be considered as fringe benefits (Michie, 2012). In the words of Omolara (2018), fringe benefits are the additional benefits offered to an employee, above the stated salary for the performance of a specific service. Some fringe benefits such as social security and health insurance are required by law, while others are voluntarily provided by the employer. Examples of optional fringe benefits include free breakfast and lunch, gym membership, employee stock options, transportation benefits, retirement planning services, childcare, education assistance, etc One of the advantages of fringe benefits is that they are tax-exempt for the employer, provided that the set conditions are met (Hobfoll, 2018). On the contrary, the recipients of fringe benefits are required to include the fair value of the benefits in their annual taxable income.

As argued by Oyetimein (2019). fringe benefits are provided by the employer, even if the actual provider is a third party. This is because the employer is the party that pays for the benefit that is provided to the employee. Similarly, the employee is usually the recipient of the benefit, even if its use is extended to other family members.

Empirical Framework

Caral Lopes, Dhara Kachalia, (2016) have conducted a study on the effect of work overload in private and public banks. The study employed survey method and questionnaire was used to collect data. The study found that there is a significant relationship between type of the banks, age, gender and education, job, role,

interpersonal relationship and Impact of occupational stress. So the banking sector employee should adopt new coping strategies for maintaining good physical and mental condition to improve productivity. Kishori and Vinothini (2016) researched Nationalized Bank Employees. The research intended to study the impact of occupational stress on Nationalized Bank employees. The authors have found that the productivity of the workforce is a decisive factor for the success of an organization is concerned. In an age of highly dynamic and competitive world, an employee is exposed to all kinds of stressors that can affect them on all realms of life. Ementa (2015) conducted a study on the bank secretaries' perceived causes of stress, its effect on their performance and effective strategies for coping with stress. The study showed that bank secretaries consider most of the work functions as causes of stress in the workplace, and these stressors have a great effect on their performance and have considered a number of factors as effective strategies for coping with occupational stress. This study concluded that bank secretaries experience a lot of work stress as they carry out their administrative and clerical functions in the bank. The study further revealed that gender; work experience and marital status do not significantly affect respondents' mean rating on causes of stress, the effect of the stressors on performance and effective coping strategies. Since stress is unavoidable in work life, it is obvious that bank secretaries must go through a form of stress to accomplish office tasks, efforts towards effective management of stress is paramount. Bashi, Usman et.al (2010) carried a research to analyze the relationship between job stress and job performance. The result has indicated that job stress has negatively correlated with job performance and the researchers find out that job stress significantly reduce the performance of employees. The stress in the work environment reduces the intention of employees to perform better in their jobs. It can be concluded that stress management is not gender sensitive.

Sharmila and Poornima (2012) in their study on "employee stress management in selected private banks in Salem" A majority of the employees face severe stress-related ailments and a lot of psychological problems. The management must take initiatives in helping employees to overcome its disastrous effect. In an age of highly dynamic and competitive world, employees are exposed to all kinds of stressors that can affect them on all realms of life. The growing importance of interventional strategies is felt more at the organizational level. Some variables of public sector employees are more affected whereas other variables of the private sector are more affected, but the overall public sector is found to be more stressful.

Theoretical framework

Systemic Stress – Selye's Theory: The popularity of the stress concept in science and mass media stems largely from the work of the endocrinologist Hans Selye. In a series of animal studies, he observes that a variety of stimulus events (e.g., heat, cold, toxic agents) applied intensely and long enough are capable of producing common effects, meaning not specific to either stimulus events. According to Seyle, these nonspecifically caused changes constitute the stereotypical i.e. specific response pattern of systemic stress. Selye (1980) defines stress as a nonspecific response of the body to any demand, whether it is caused by or results in pleasant or unpleasant conditions. Selye identifies three stages of adaptation that a person goes through in his General Adaptation Syndrome 1936. They are Alarm, Resistance, and Exhaustion. These stages are associated with particular biological markers such as changes in hormone patterns and the production of more "stress hormones" and the gradual depletion of the body's energy resources.
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Psychological Stress – The Lazarus Theory: According to Lazarus stress is experienced when a person perceives that the "demands exceed the personal and social resources the individual is able to mobilize." This called the transactional model of stress and coping. Neither the environmental event nor the person's response defines stress, rather the individual's perception of the psychological situation is the critical factor. According to Lazarus, the effects that stress has on a person are based more on that person's feeling of threat, vulnerability and ability to cope than on the stressful event itself. He defines psychological stress as a "particular relationship between the person and environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her wellbeing. According to his theory, there are two things that a person thinks when they are faced with a situation. These are called the primary appraisal and the secondary appraisal

Effect of Stress on the Organization

Stress does not only affect employees but also the organization. Starting a new job would likely be very stressful if the person felt inexperienced, unable to cope with the workload, uncomfortable around their bosses or colleagues and un-stimulated by their work. On the other hand, a person entering an area of work where they felt competent, supported by their colleagues and stimulated, would be more likely to experience the change as challenging than stressful. According to Luthans (2002), besides the potential stressors that occurred outside the organization, there were

also those that were associated with the organization. Although an organization is made up of groups of individuals, there are also more macro-level dimensions, unique to an organization that contains potential stressors. DCS Gaumail (2003) is of the opinion that at the organizational level, work-related stresses may be responsible for organizational outcomes such as a decline in performance, dissatisfaction, lack of motivation and commitment, and an increase in absenteeism and turnover. Desseler (2000) alluded that there are two main sources of job stress; environmental and personal. According to this author, a variety of external environmental factors could lead to job stress. These included work schedules, place of work, job security, route to and from work and the number and nature of clients. Even noise, including people talking and telephones ringing, contributed to stress. This author, however, noted that individuals reacted differently even if they were at the same job because personal factors also influenced stress. The author also noted that stress is not necessarily dysfunctional; some people work well only when under a little stress and find they are more productive when a deadline approaches. To him, organizations job stress consequences include reductions in the quantity and quality of job performance, increased absenteeism and turnover, increased grievances and health care costs.

Managing Stress in an Organization
According to Emmanuel (2006), management of stress is the ability to control stress or reduce it to the lowest level. Stress, in most cases, cannot be totally eliminated but can be reduced. The following ways might be helpful in reducing stress:

i. Determination of job objectives and assignments of responsibility;
ii. Improvement of the organizational communication system;
iii. Employment of workers that are suitable for the job;
iv. Job description;
v. Delegation of authority;
vi. Job redesignation to increase employees' challenges and opportunities for participation in decision-making;
vii. Socialization;
viii. Separation of business from one's personal life;
ix. Seeking counseling and guidance;
x. Undergoing training on time, crisis and risk management;
xi. Spiritual and physical exercises;
xii. Resting and relaxation;

xiii.   Being happy and humorous;
xiv.   Taking balanced diet; and
xv.   Constant medical check-ups.

Employee Performance

A major area of concern is the definition and limitations of the term 'performance' as used in the evaluation. Currently, performance measures are greatly determined by a firm‟s financial performance and productivity, normally within a highly managerialist perspective (Guest, 1997). This approach has limitations in that it neglects employees‟ role and contribution in the achievement of organizational performance and also fails to take into account how employees‟ perceive HR practices (Guest, 1999). Rath and Conchie (2009) stated that employee performance was linked to how well an employee achieved his or her goals and objectives. Employee Performance is the ability to achieve the set objectives within the required timelines and parameters (Yusuf, Mohammed & Kazeem, 2014). Having regards to employee performance Sundi (2013) proposed five primary criteria that could be used to measure performance, namely; work quantity, work quality, work independence, timeliness and individual relationships. Many researchers focused on the relationship linking job performance and satisfaction in the area of organizational psychology and found out that the employees' performance depended on employees satisfaction (Yahaya, Yahaya, Bon, Ismail, & Noor, 2012). This indicated that great employee performance can be achieved by a high level of job satisfaction (Insan Astuti, Raharjo, and Hamid, 2013). Yahaya et al. (2012) concluded that for the employees to remain motivated as well as to boost their job satisfaction, the employers should provide a good environment.

Methodology

This study employed descriptive research design. The target population of the study was 355 employees in service industries in Enugu, Nigeria. The sample size was 188.079 using the Taro Yamani formula and Spearman`s rank correlation were used for data analysis and hypothesis testing.

Hypotheses Testing

The study was conducted to assess the impact of stress management on employee performance in service industries. Correlation is a measure of the strength of a relationship between two variables and it is represented by a correlation coefficient. Pearson`s product moment coefficient is the best and most frequently

used correlation. Values of correlation coefficients range between -1 and +1. Low or near zero values indicate weak relationships, whereas values nearer to +1 or -1 imply stronger relationships The findings are presented below:

Hypothesis One

H0: Work overload does not have a significant impact on employee performance in service industries

Table 1.

		Work overload	Employee performance
Work overload	Pearson correlation Sig.(2-tailed) N	1 139	.323** .000 139
Employee performance	Pearson correlation Sig.(2-tailed) N	.323** .000 139	1 139

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

The Pearson correlation shows that work overload have a positive impact on employee performance, the R=0.323 and this was statistically significant (p>0.001). Therefore, the null hypothesis is rejected.

Hypothesis Two

H0: Employee turnover rate does not have a significant impact on employee performance in service industries

Table 2.

Employee turnover rate	Pearson correlation Sig.(2-tailed) N	1 139	.602** .000 139
Employee performance	Pearson correlation Sig.(2-tailed) N	.602** .000 139	1 139

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

The Pearson correlation shows that employee turnover rate has a strong positive effect on employee performance, the R=0.602 and this was statistically significant (p>0.001). Therefore, the null hypothesis is rejected.

Hypothesis Three
H0: There is no significant relationship between denial of fringe benefits and employee commitment.

Table 3.

		Denial of fringe benefits	Employee commitment
Denial of fringe benefits	Pearson correlation Sig. (2-tailed) N	1 139	.529** .000 139
Employee commitment	Pearson correlation Sig. (2-tailed) N	.529** .000 139	1 139

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

The Pearson correlation shows that denial of fringe benefits has a positive influence on employee commitment, the R=0.529 and this was statistically significant (p>0.001). Therefore, the null hypothesis is rejected.

Discussion of Findings
The results revealed a strong and positive relationship between stress management and employee performance of Nigeria service industries using the Product moment correlation coefficient. The findings of this study confirmed that there is a strong and positive relationship between stress management and employee performance. The finding of this research reinforces the previous studies and these studies include: Falkenberg (1997) established a link between employee recreational activities and organizational performance. Their study was based on the premise that employee recreational activities were attractive to employees, were mechanisms for retaining employees, and were significant in reducing stress which had a negative impact on work performance and productivity. Their study showed that recreational activities had a significant positive impact on employee productivity and performance which births commitment. It showed that majority

of employees who participated in recreational activities had above average performance, lower rates of absenteeism, higher commitment to work, and lower employee turnover. The findings supported the assertion that recreational activities had a positive impact on employee performance. Moreover, the study supported the need for workplace recreation programmes to improve employee performance and health needs. Similar studies by Pronk and Kottke (2009) and Kerr and Vos (1993) supported the implementation of recreational activities to improve employee well-being and reduce absenteeism. Kerr and Vos"s research sought to determine whether employee recreational activities (ERAs) improved the health, performance, and well-being of employees of ING bank. The results of their study showed that ERAs reduced absenteeism rates and improved commitment.

The finding of this study corroborates what previous research has concluded on how flexible work schedule in an organization influenced employee commitment, and generally found a positive relationship between these two variables (Dex and Smith, 2002; Harris and Foster, 2005; Maxwell *et al.*, 2007). There is continuous interest from other researchers to study flexible work as it has been advocated as a means of increasing employee commitment. According to Glass & Finley (2002), their study concluded that a flexible work schedule does impacts positively on employee commitment. Pierce (1980) compared employee commitment among those employees with flexible work schedule and those without flexible work schedule and found the former were more committed. Glass & Finley"s (2002) review of the literature ratifies these findings, and concluded that flexible work creates favorable impacts on employee's well-being and reducing work-family conflict.

Conclusion
Stress is one of the major challenges bedevilling employee in the workplace, it cannot die neither be eliminated hence the need to manage it to ensure efficiency and effectiveness of the workforce. The organization should ensure that their work environment is in order, jobs are designed to accommodate employees and policies that make for flexibility in workplace should be put in place.

Recommendations
Based on the discussion and conclusion above, the following recommendations are hereby made:

1. Remedial measures need to be taken by management to minimize the effects of job stress on a permanent basis. For this purpose, management must conduct research programs to build the managerial and technical skills of employees.

2. The managers and supervisors should give proper attention to the employees and create an amiable environment that may urge them to be responsible and productive.

3. Management must conduct an analysis of the organizational mood and climate by assessing the reasons the employees think the organization does not care about its employees and what they can do to change it.

4. Supervisors must assess the level of their subordinates' knowledge and skills and whether they will be able to meet their deadlines. They must agree on a performance contract, so that they can give employees with job maturity, control over their jobs.

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Chapter 7

Strategic Management and the Process of Entrepreneurship Development in Nigeria

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Abstract

The success of any endeavor actually begins with the smoothening of the process itself. This study examined the strategic management process with a view to ascertaining the worthwhileness of its adoption for enhanced business performance in Nigeria. It employed the descriptive survey research design in which a structured questionnaire was administered on fifty small business holders in Bwari Local Council area of Abuja Federal Capital Territory (FCT). Frequency tables and simple percentages were employed for data analysis. It was revealed that the strategic management process was meticulously designed and should be adopted to enhance business performance (SMEs) in the area.

Keywords: *Strategic management, Business performance, Entrepreneurship development, Small and medium scale Enterprises.*

Introduction

Strategy is a detailed plan for a business to enable it attain its goals and objectives. Dauda, Akingbade and Akinlabi (2010) are of the view that "since business is a high stakes game, a poorly planned and executed strategic move could result in loss of millions of dollars, thousands of jobs, or even bankruptcy of the business. This necessitates the introduction of strategic management to develop an effective strategy. Strategic management, therefore, consists of a set of decisions and actions which lead to the formulation and implementation of plans aimed at achieving an organization's objectives. It is a process of decision-making,

planning, coordinating and taking some actions by top management of a company in order to realize set goals and objectives. Until they are acted upon, decisions are of little use. Firms have to take the necessary actions to implement their strategies. According to Dess, Lumpkin and Marilyn (2005), "this requires top managers to allocate the necessary resources and to design the organization to bring the intended strategies to reality".

The contemporary business realities present a twenty-first century scenario in which the global business community affects and is in turn affected by social change, events and pressures around the world. This is so as the business environment keeps changing, is dynamic, turbulent, discontinuous and highly competitive. In this era, the relationship between business and society has witnessed a radical change. Among the key drivers of this change are – the globalization of trade, increased size and influence of corporate organizations, the repositioning of government and the rise in the strategic importance of stakeholder's relationships, knowledge, and brand reputation (Olanipekun, 2014 cited in Olanipekun, 2015). Strategic processes allow more accurate anticipation of environmental changes and improved preparedness for reacting to unexpected internal and competitive demands. Porter (1985) argues that the essence of formulating a comprehensive strategy is relating a company to its environment.

The Strategic Management Process
Bovaird (2009) argues that "an organization without a strategy does not have a direction and this leads to incompetence". There can be no exaggeration in the statement that the use of strategic management particularly in this contemporary era when public institutions are perceived as under-performing and uneconomical in their use of public resources, could, among other things, help to enhance the image and legitimacy of such institutions. Generally, the impression of the public is that public managers must do more with less, a situation that requires strategic thinking in order to 'reduce wastes'. Berry (2001) noted that the widespread recession of the early 1990s precipitated the need to hold down the size of the government thereby forcing political leaders to initiate a public sector reform process that takes strategic management to its heart. Thus, new approaches to management in the public sector become imperative as governments enter the new trajectory. This is more so as market dynamics have created challenges for public organizations with the emergence of the global economy, advances in technology, increased societal demands, and the need to provide more social services with fewer resources. Again, a widespread desire for increased organizational scrutiny

has increased the pressure for change, given more accessible globalized information systems and heightened media attention critical of government inefficiencies in service delivery. Strategic management has gained a sustained prominence in the management of public services in the last two decades.

It is necessary to observe that the guiding principles in any strategic management process, be it in the public or private sector, are to understand what changes are to be made, how to implement and manage such changes, and the way to create a roadmap for sustaining improvements which can lead to better performance. However, the difficulty in strategic management is the challenge of laying a foundation for success in the future while meeting today's challenges.
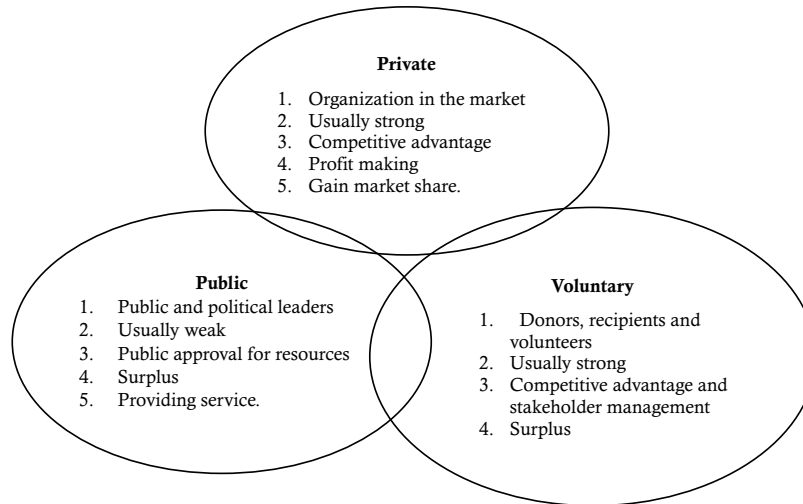
Strategy

A strategy is all about integrating organizational activities and utilizing as well as allocating the scarce resources within the organizational environment so as to meet the present objectives. It is an action which managers take to attain one or more of the organization's goals. Strategy may be defined as, "a general direction set for the organization and its various components to achieve a desired state in the future. Johnson and Scholes (2002) defines strategy as "the direction and scope of an organization over the long term: which achieves advantage for the organization through its configuration of resources within a challenging environment to meet the needs of markets and to fulfil stakeholder expectations". In his conclusion, Lawrence (2013), cited in Maleka (2014) asserts that, "it may be better to look at strategy as a form of script, albeit one which incorporates the possibility of chance events, which attempts to anticipate the interactions of many players over a long time and which is open-ended". It should be noted that strategic management is obligatory to achieve success in all types of organizations. Notwithstanding, however, the manner in which strategy is understood and applied differs depending on the sector in which your organization operates be it a private, public or voluntary organization. Williams (2009:14) cited in Maleka (2014) presents the clarity of different strategy of different sectors as follows:

Table 1.

Private sector strategy	The private sector is defined by competition. Companies continue to exist only if they provide products or services that are better than those of their competitors, so the concept of sustainable competitive advantage is usually at the heart of company strategy. Another key dimension of private sector strategy is time. Lead time for developing new products and getting them to meet the market are often short and tension can exist between delivering short-term profits, planning and resourcing long-term strategy.
Public Sector Strategy	The public sector delivers public policy and undertakes functions such as collecting taxes. It is largely immune to the forces of competition, although competition does exist internally, such as between departments seeking funding from a limited government pot. If public sector organizations spend less than they receive, the difference is known as "surplus", not "profit". Strategy in the public sector is usually centred on delivering goals to satisfy the political process ad produ cing conspicuous efficiency and value for money to reassure taxpayers. Political pressure commonly leads to changes in priorities to gain voter supports, and to a short -term view that impacts upon longer-term strategic planning.
Voluntary Sector Strategy	Voluntary organizations can be considered to fall between public and private sectors. While their objectives may be social or political, they are subject to the same competitive forces as the private sector. They must compete for funding from public or private organizations and individuals. Unlike the private sector, however, it is not always clear who the customers of a voluntary organization are– is it the recipients of funding, the donors, the trustees who help make it run? Consequently, strategic ma nagement of voluntary sector organizations is heavily based upon satisfying all of these different groups through careful stakeholder management. Voluntary sector organizations must be careful not to spend more than they receive in donations. Like public s ector organizations, if a voluntary organization spends less than it receives, the difference is known as "surplus" rather than "profit", for social, political and presentational reasons.

Figure 1: Features of Private, Public and Voluntary Sectors

Private
1. Organization in the market
2. Usually strong
3. Competitive advantage
4. Profit making
5. Gain market share.

Public
1. Public and political leaders
2. Usually weak
3. Public approval for resources
4. Surplus
5. Providing service.

Voluntary
1. Donors, recipients and volunteers
2. Usually strong
3. Competitive advantage and stakeholder management
4. Surplus

Strategic Management

Strategic management is a process that involves various activities which must be performed systematically. This process is dynamic rather than static process in which events and relationships are seen as dynamic, continuous, flexible and as such must be considered as a whole. It is "the of decisions and actions in formulation and implementation of strategies designed to achieve the objectives of an organization" (Pearse and Robinson, 1999). An appraisal of various definitions of strategic management suggest that it deals with the following aspects: continuously relating the organization to its environment; formulating suitable strategies to maintain this relationship; implementing strategies and ensuring through evaluation and control that strategies are implemented properly and produce intended results (Prasad, 2002). The inference drawn from the above is that strategic management deals with the future implication of present decision. Robert (2002), believes that the strategic management process consists of four major steps: analysis, formulation, implementation and adjustment evaluation. The steps could further be summed up in five key facets: goal setting, analysis, formulation, strategy implementation, and strategy monitoring. When applied together, these integral elements distinguish strategic management from less comprehensive approaches like operational management or long-term planning. Strategic management is an iterative, continuous process that involves important interactions and feedback among the five key facets.

Approaches to Strategic Management

Organizations may differ in terms of:

a. Degree of formulation in decision making process from highly formalized and structured to informal and unstructured process

b. Managerial power relationship from the dominant role of the strategist to compromise of different interest groups and

c. Nature of environment from highly complex to simple and stable. The above listed differences determine the type of approach which an individual organization may adopt.

Key Concepts of the Strategic Management Process

1. **Goal Setting:** Organizations plan how to compete in an increasingly competitive and global business arena through goal setting. Thus, goal setting is at the core of the whole process of strategic management. It involves the creation of a mission statement, values and organizational objectives. These are the essential guides to meet organizational targets.

2. **Analysis and strategy formulation:** Apart from internal analysis, an organization also undertakes external analysis of factors like emerging technology and new competition. This is generally referred to as SWOT (strengths and weaknesses) analysis. This analysis enables the organization to formulate goals and objectives that will turn weaknesses to strengths. It also places the organization in a good position to strategize on ways to adapt to changing technology as well as emerging markets.

3. **Strategy Formation:** This entails developing specifications that will enhance the organization's ability to meet its goals. It involves using the information from the analyses, prioritizing and making decisions on how to address key issues facing the organization. It is through strategy formulation that an organization seeks to find ways of maximizing profitability and sustain its competitive advantage.

4. **Strategy Implementation:** Strategy implementation refers to the gathering of all the available and necessary resources required to bring the strategic plan to life. Thus, it is the activation of the actual strategy into practice to meet organizational goals. The success of the strategic plan depends on the level of cooperation between management and other personnel. Such implementation becomes realistic through proper budgeting, programs and policies in order to meet financial, management, human resources and operational goals.

5. **Strategy Monitoring:** Monitoring the strategy after its implementation is also very necessary in the process of strategic management. It simply involves evaluating the strategy to ascertain if the desired results are being realized. In this case, the organization determines what areas of the plan to measure and what techniques to adopt. Finally, it compares the anticipated results with the actual ones; by so doing, an organization is able to understand when and how to adjust the plan to adapt to changing trends.

The Benefits of Strategic Planning

In the views of David (2009) "strategic planning is sometimes confused with strategy formulation because strategic plan is constructed in this stage". Both terms – strategic management and strategic planning mean the same thing. The difference is that the latter is used more in the business world while the former is used in the academic environment. Thus, listing the benefits of strategic planning is the same as listing those of strategic management. These benefits are as listed below:

1. Defines organization's vision, mission and future goals.
2. Identifies the suitable strategies to achieve the goals
3. Improves awareness of the external and internal environments, and clearly identifies the competitive advantage.
4. Increases manager's commitment to achieving the organization's objectives.
5. Improves coordination of the activities and more efficient allocation of organization's resources.
6. Better communication between managers of the different levels and functional areas.
7. Reduces resistance to change by informing the employees of the changes and their consequences
8. Strengthens the firm's performance
9. On the average, organizations which employ strategic management are known to be more successful than those that do not.
10. Strategic planning allows the organization to become more proactive than reactive.

Against the background of the aforementioned benefits of strategic management, this chapter attempts an appraisal of the efficacy of the strategic management process through an appraisal of the performance of business organizations

(SMEs) in the Bwari Area Council of Abuja. The chapter employs the descriptive research design in which structured a questionnaires were administered on fifty small and medium scale business enterprises owners across the local council comprising Bwari metropolis, Kubwa and Dutse Alhaji. Frequency tables and simple percentages were employed in the analyses – which revealed answers to questions that include – How have SMEs performed in the past ten years in the area council; did the businesses employ the strategic management strategies in their operations? To what extent has the use of strategic management process enhanced or curtailed business performance?

Table 1: Socio-Demographic Distribution of Respondents

Variable		Frequency	Percentage (%)
Gender	Male	34	77.3
	Female	10	22.7
	Total	**44**	**100.00**
Age	13 – 20 yrs.	3	6.8
	21 – 30 yrs.	4	9.1
	31 – 40 yrs.	29	65.9
	41 – 50 yrs.	5	11.4
	51 and above	3	6.8
	Total	**44**	**100.00**

Variable		Frequency	Percentage (%)
Gender	None	-	-
	Primary	3	6.8
	Secondary	21	47.7
	Tertiary	20	45.5
	Total	**44**	**100.00**
Working Experience	1-5 yrs.	8	18.1
	6-10 yrs.	12	27.3
	11-15 yrs.	15	34.1
	16 and above	9	20.5
	Total	**44**	**100.00**
Year of Establishment	1-5 yrs.	6	13.6
	6-10 yrs.	21	47.7
	11 – 15 yrs.	9	20.5
	15 and above yrs.	8	18.2
	Total	**44**	**100.00**
Nature of Business	Service oriented	12	27.3
	Trading (sales)	30	68.2
	Productive	2	4.5
	Total	**44**	**100.00**

Annual Turnover in a fiscal year	Before	%	Currently	%
₦50,000 – ₦99,000	2	4.5	1	2.2
₦100,000 – ₦149,000	3	6.8	2	4.5
₦50,000 – ₦199, 000	6	13.6	3	6.8
₦200,000 – ₦249, 000	8	18.2	11	25.0
₦250, 000 – ₦299, 000	9	20.5	10	22.7
₦300, 000 – ₦349, 000	4	9.1	8	18.2
₦350, 000 – ₦399, 000	2	4.5	4	9.1
₦400, 000 – ₦449, 000	4	9.1	3	6.8
₦450, 000 – ₦599, 000	3	6.8	1	2.2
₦500, 000 – ₦1, 000, 000	3	6.8	1	2.2
Total	**44**	**100.00**	**44**	**100.00**

Source: Field Survey, 2020.

Results

Table 1 above clearly shows that most SMES in Bwari Area Council comprising Kubwa and Dutse Alhaji, are owned by men (77.3%) while women only run 22.7% of such businesses. The predominant age in the business are those within the 31-40 years bracket and over 92% of them are quite literate having obtained either secondary or tertiary education. About 54.6% percent of the business owners have working experience of between 11% and above while 86.4% have established and operated the business for six years and more. All businesses fall within three categories – services, trading (buying and selling), and production (pure water etc.).

Table 2: Extent of the use of Strategic Management in SMEs in Bwari Area Council

Items	Often (%)	Seldom (%)	Rarely (%)	Not at all (%)
How often do you apply strategic plans to your business?	15 (34.1%)	8 (18.2%)	20 (45.5%)	1 (2.3%)
How often do you review or adjust your strategic plans?	14 (31.8%)	7 (15.9%)	20 (45.5%)	3 (6.8%)
How often od you encounter problems in formulating strategic plans?	14 (31.8%)	9 (20.5%)	10 (22.7%)	1 (2.3%)
How often do you encounter problems in implementing strategic plans?	13 (29.5%)	10 (22.7%)	10 (22.7%)	11 (25.0%)

Source: Author's Field Survey, 2020.

Table 2 above shows that the extent of application of strategic management techniques and processes is too low to translate to good business performance. Only about thirty percent of businesses in the area follow strategic management processes and techniques. Most of the businesses seldom, rarely or do not use the techniques at all.

Table 3: Profitability of businesses over the past five years.

SMEs Profitability	SA	A	N	D	SD
1. Boosts efficiency, reduces costs and productivity	5	9	13	7	10
2. It enhances delivery of products	4	2	12	5	21
3. Product quality/services of SME is improved	3	2	11	6	22
4. Has led to increase in turnover over the past five years.	3	4	15	8	14
5. SM has enhanced business profits over the past five years.	4	3	5	21	11

Source: Author's field survey, 2020.

The overall results as presented on table 3 shows that 72.7% of respondents believe and lament the poor performance of businesses (SMEs) in the past five years. They attribute the development to sheer luck and the prevalent unfavourable business climate created by government. Many remained neutral and unable to comment.

Conclusion
Evidence from respondents to question items as presented on tables 1, 2, and 3 reveal the lack of awareness of the processes and techniques of strategic management among owners of small and medium scale enterprises in the Bwari Area Council of Abuja. Interestingly, a great majority of owners of these businesses are literate enough to understand and appreciate the benefits of strategic management techniques and its processes. Unfortunately, the situation is the reverse as most of them are totally ignorant of the processes. These operators (SMEs) believe that business has not been favorable in the past years due to harsh business climate in the country as created by government. However, results show that the poor performance of businesses in the area is the lack and inadequate adoption of strategic management.

This chapter recommends that government, through its relevant ministries – information, trade and industries, begins to mount seminars/workshops for owners of small and medium scale enterprises in the area council. The council itself should align with this arrangement.

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$\left(\textit{Chapter 8}\right)$

Application of Transformative Educational Research Paradigm Theory: Implications for Improved Research Studies on Transformation Agenda

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Abstract

This paper explored the relevance of theory in research studies. The educational research paradigm theories among others are; positivist/post-positivist/transformation, constructivist and pragmatic paradigm theories. Emphasis was on the transformative paradigm theory. The relevance of transformative paradigm theory was stated. From the theoretical discourse, the study examined the significance of the transformative paradigm in setting educational agenda for people with disabilities. The agenda was premised on the principle of social justice. Adopting a qualitative technique, the study recommends that faculties of education should embrace and introduce the application of transformative paradigm theory in the methodology of research studies. Also, National Association for Evaluation and Research (NAERE) should emphasise on the application and reference of transformative paradigm theory in research and teaching.

Keywords: *Educational Research Paradigm Theories (ERPT), Transformative Educational Research Paradigm Theory (TERPT), Transformation Agenda, Community Transformation, Personal Transformation, Paradigm Language, Paradigm Method*

Introduction

The importance of research writing in education has in recent times culminated in new and diverse methods for the application of theories such as the educational research paradigm theories. These are theories that help the researcher to create avenues for inquiries, formulate questions, select methods with which to examine questions, areas of relevance, establish and create meaning in a research study. Educational research paradigm theories are co-related with research methodology, research design, pre-ordinate role, while methodology is the central point of focus coming together to form a research study. According to Orluwene, Teibowei and Osusu (2018) citing Pararus (2011), Neolla and Sally (2006) educational research theories are:

1. Positivist/post positivist educational paradigm theory
2. Constructive/interpretive educational paradigm theory
3. Transformative educational paradigm theory
4. Pragmatic educational paradigm theory

Across disciplines, there are different views of what research is and how this relates to the knowledge that is being developed. The educational research paradigm theories guide how we make decisions and how we carry out research. For instance, lawyers use adversarial research theories and judgment research paradigm theories. These two theories are geared towards the belief that enquiry needs to be intentioned with politics and political agenda for a change in society.

This study is limited to the use of transformative research paradigm theory in research studies. A research study needs to be coherent enough to make meaning to the reader and scientifically acceptable, hence the need to apply and use necessary theories in the methodology or literature review as a theoretical framework of the study. Orluwene, Teibowei and Osusu, (2018) educational research paradigm theories have not yet gained wide acceptance and application in research studies, but their scientific connotations afford a green high for its popularity amongst researchers. Educational research paradigm theories are made up of the general theoretical assumptions, laws and techniques for their applications that members of a particular scientific community adopt; it has sure components as follows:

1. Explicitly stated laws and theoretical assumptions
2. Standard ways of applying the fundamental laws to a variety of situations
3. Instrumentation and instrumental techniques that bring the laws of the educational research paradigm theories to bear on a real world view

4. General principles that guide a study within the paradigm theories
5. General methodological prescriptions about how to conduct work within the paradigm theories. Chalmers, (1982).

Paradigm theories are frameworks that guide research and practice in a field of study. For research work to be all-embracing, there is a need to refer to the educational research paradigm theory to enable the study to have a framework on which the study is built on educational research paradigm. Theories are a necessary tool for research study, to enable research have a more meaningful approach. Noella (2006) explains paradigm language and methods as follows;

Paradigm Language
Commonly associated with major research paradigms

Table 1.

Positivist/Post Positivist	Interpretive/Constructivist	Transformative	Pragmatic
Experimental quasi-experimental co-relation reductionism theory verification casual comparative determination normative	Naturalistic phenomenological hermeneutic interpreivist ethnographic multiple participant meanings theory generation symbolic interactionism	Critical; theory neo-marxist feminist critical race theory participator emancipation advocacy grand narrative empowerment issues oriented change oriented interventionist race specific political	Consequence of actions problem-centered pluralistic real-world practice oriented mixed models

Paradigms: Methods and Tools
Table 2.

Paradigm	Method (primarily)	Date collection tools (examples
Positivist/post positivist	Quantitative "although Qualitative methods can be used within this paradigm, Quantitative methods tend to be predominant". (Mertens, 2005,p.12)	Experiments quasi experiments Test Scales
Interpretive	Qualitative method predominate be utilized	Interviews Document reviews Visual data analysis
Transformative	Qualitative methods with quantitative and mixed methods. Contextual and historical factors describes, especially as they relate to oppression	Diverse range of tools particular need to avoid discrimination e.g; Sexism, racism and homophobia

The theme of this study which is built in transformation agenda needs the reference of transformation paradigm theory as a framework on which all transformative paradigm theory provides a mechanism for addressing the complexities settings that can provide a basis for social change. Therefore, for any study on social transformation to be all-embracing and have a more meaningful approach it needs to embrace, include, or refer to transformative research paradigm theory (TRPT).

The relevance of this paradigm theory is based on the following,
   a) Community transformation
   b) Personal transformation

Transformative, in the new international Webster's comprehensive dictionary of English Language means, having power or a tendency to transform community transformation, therefore, is the change that occurs within any research community having cognizance of the presence, purpose, passion (Paulson, 2005). Community transformation in this regard is the transformation that occurs when a community of researchers adopts a style of making research that will enhance and improved research writing pattern. It may be within the university communities' research writers association, employers of labour, government parastatals and private firms.

Personal transformation includes a new of doing things driven by passion and purpose, which will eventually lead to a new innovative approach that will culminate in personal transformation, community transformation national transformation and global transform, Pausson, (2005), transformative paradigm theory is very relevant as a point of reference in the theoretical framework of all research studies that have to do with transformative agenda for a nation's transformation.

Transformative paradigm theory, according to Well (2003) is designed to address four key areas in managerial functions;
   1. Executive quality commitment. This deals with long term planning of politics and sustainability and quality, no matter the competition on rivals
   2. Meta Planning: This is mainly on enterprise, sustainability and quality vision. It is the centre for transformation initiative
   3. Transformation accomplishment: This includes quality strategies, process transformation, quality evaluation and learning transformation by transformative initiative

4. Realization: This is the final phase that recognizes the tracking of efforts and translating all efforts to tangible benefits for the corporate body. Here the best is required of all practices, products, services and processes

Transformative paradigm theories, therefore are useful to institutions of learning, when all four steps above are taken into consideration.

Transformative Paradigm theory is also an aspect that deals with appreciation inquiry. Watkins (2006) explains this as follows:
1. What is it? He explained it as a thought that holds a system in an affirmative manner for problem solving
2. Why do it? To him this is to exchange a behaviour due to historical realities as according to Skinner, (2008), the past was mostly irrelevant, therefore researchers need current realities. Then the great question.
3. How to do it? This has to do with fixing a concept to actualize the essence of the study. All will bring to bear more nationalized questions as to what made it exist. Who else was involved? And how the presentation is? Transformation paradigm theory is an aspect that should be included in the theoretical framework or the methodology of a research study.

The Importance and Relevance of Adopting Transformation Paradigm Theory in Research Studies
1. Theoretical framework and methodological guidance: it provides a framework as well as methodological guidance for researchers who work in culturally complex communities. In the interest of changing the status quo and furthering social justice, for methodological issues, theoretical framework and philosophical assumptions are an internal part of viewing research as a tool to further social justice agenda (Martens, 2005). Transformative educational research paradigm theory (TRPT) relevance can be noticed in research studies that deal with national transformation agenda of any nation
2. Evacuation purpose: It provides a useful theoretical umbrella to explore the philosophical assumption that guides the methodology in a study when it concerns evaluative structures. The agenda extends the thinking of democracy and responsiveness by consciously including the identification of important dimensions of diversity on evaluating studies and all that concerns, discrimination and oppression (Martins 2005). The evaluation process deals with the collection of information, analyzing the information for conclusion or judgment.

3. Ontological assumptions: Transformative Paradigm Theory holds that reality is a social construct with special recognition that certain individual occupies a position of greater power (Martins 2005). This has greatly resulted to classification in society since some individuals are responsible for divisions making which include definitions of research problems, questions and other method assumption that brings up the relationship between the research studies. This explains in numerous ways the culture and trust of a people.

4. Social justice agenda: All international or national development, race-based research and psychology-based research and psychology (Wilson, 2001) Research studies that are centered on international, or national development on racism, need for positive psychological development will need the reference. The emergence of positive psychology was grounded in positive psychology and grounded in positive psychology and resilience theory (Szarkowsiki 2002). This mainly had to do with improving positive behaviors on mentally ill individuals and other abnormal behaviors in schools.

5. Useful for people with disabilities in developing countries: The Transformative Research Paradigm theory is useful for historical endure of people denied of basic social service by the government and has to rely on international organization for education, job, training and basic healthcare. This also can be classed as social research and participatory research (Martins 2005). Most depressed persons as a result of our disability or infer upon the need to employ transformative research paradigm theory in research studies.

6. Understanding of our world views: The understanding or reframing of a specific context to avoid additional damage to population by using labels such as "at risks" that can be de-meaning and self-deflecting and to recognize the barriers that exist to bring part of a group that can contributive to the research result is imperative (Mertins 2005) tagging of classified people as a means of social, racial inequality or discrimination can be reduced when transformative research paradigm theory is referred to in research studies.

7. Relevance in qualitative and mixed-method approaches: The use of data collection methods in both mixed methods of qualitative and quantitative members in decision making, the appropriateness of method with a depth of understanding of the cultural issues involved, building trust to obtain valid data, and the need to bring data together on social action, to transformation research parading theory is most imperative for reference in methodologies and theoretical framework of research studies.

Conclusion

As stated in this research study, it is imperative, necessary and of value that researchers need to embrace the use of references and application of transformation research paradigm theory in all research studies that have to do with transformation agenda of any nation. This enables research studies here a better world view of what extent we intent to transform in the society.

Recommendations

1. Faculties of education of universities in Nigeria and the globe should embrace the reference and application of Transformation Educational Research Paradigm Theory in research studies that cover transformation agenda.

2. Transformation Educational Research Paradigm Theory should be sited and applied in the metrology and Theoretical framework of research studies that relate to transformation agenda.

3. Association for Counseling, (CASSON), Research and Evaluation (NAERE) should include and make relevance the sitting and application of Transformation Education Research Paradigm Theory as an accepted method of world view for research studies of transformation agenda.

4. The curriculum of universities should include not only transformation educational research paradigm theory but all four of the Transformation Education Research Paradigm Theories as part of theories of Evaluation, Assessment and General topics of research studies. And most important to be included in Course outlines of special methods, that covers Theories and methods of application.

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