



26th - 27th March, 2025

# **CONFERENCE PROCEEDINGS**

Lagos State University, Nigeria

Theme: Strategies for Good Governance, Security & Economic Development in Africa

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LAGOS STATE UNIVERSITY

**THEME:** Strategies for Good Governance, Security & Economic Development in Africa

**DATE:** Wednesday 26th - Thursday 27th March, 2025

**VENUE:** Faculty of Management Sciences Resource Centre, 1st Floor, FMS Building,

Lagos State University, Ojo, Lagos

TIME: 10:00am

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#### **CONFERENCE PROGRAMME**

#### DAY ONE - Wednesday 26th March, 2025

Arrival of Conferees/Guests/Delegates

#### DAY TWO - Thursday 27th March, 2025

#### **OPENING SESSION/PLENARY**

Conference Registration - 8:00am - 9:00am
Opening Prayer/Welcome Remark - 9:00am - 9:15am
Institutional Brief/Chairman's Opening Remark - 9:15am - 9:30am - 9:30am - 12n0on
Launch Break/Group Photograph - 12n0on - 1:00pm
Plenary Session - 1:00pm - 4:00pm - 4:00pm - 5:00pm

#### DAY THREE - Friday 27th March, 2025

Departure of Conferees/Guests/Delegates

# Welcome to Lagos State University

he Lagos State University (LASU), located at Ojo, was established as a Public University in 1983 by the enabling law of Lagos State. Established with the vision of pursuing the advancement of learning and academic excellence, the university has been unrelenting in the pursuit of its mission of becoming a citadel of learning, a community with the trademark of excellence in teaching, research and service to humanity, a catalyst as well as an agent for development.

In April 1981, an ad-hoc committee headed by the Late Dr. Femi Agbalajobi, who was then a member of the Governing Council of the Lagos State College of Science and Technology, was set up to look into the modalities for converting LASCOTECH into a University. This committee advised that the college should remain. Later, in 1982, another 12-man technical committee headed by Dr. Abisogun Leigh recommended the establishment of a multi-campus and non-residential university. It was suggested that the proposed institution should be named LAGOS STATE UNIVERSITY (LASU).

The Administrative structure of the university has been built on a network of units and departments including the Registry, Academic Planning Unit, General Administration, Academic and Students Affairs, Senior Staff Establishment and Welfare, Junior Staff Establishment and Training. The other organs of the university administration include: Works and Services, Health Centre, Multi Media centre, Information Unit and the Security Unit.

The Lagos State University currently operates three major campuses, namely: Ojo, Ikeja, and Epe. The Ojo campus is the Main Campus and the seat of the Central Administration. It houses the faculties of Arts, Education, Law, Management Sciences, Science and Social Sciences, School of Transport, School of Communication, Centre for Environment Studies and Sustainable Development (CESSED), Centre for General Nigerian Studies, Centre for Planning Studies, Information and Communication Technology Centre (ICTC), Online and Distance Learning and Research Institute (ODLRI) and Centre for Entrepreneurial Studies. The Postgraduate School is also on the Ojo Campus.

The Lagos State University (LASU) currently has a total of 43,362 Students (inclusive of 1,052 students from the College of Medicine at Ikeja campus, 1,758 from Engineering Faculty and 2,810 from School of Agriculture both of which are from the Epe campus), distributed in various faculties for different programmes (Full-time Undergraduates = 29,991; Postgraduates = 2,921; Sandwich = 7,651; Diplomas = 1,747; Joint University Preliminary Examination Board [JUPEB] = 639 and Pre-Degree Science [PDS] = 413).

The University is currently under the able leadership of Professor Ibiyemi OLATUNJI-BELLO, MNI as the Vice-Chancellor and his progressive Management team; Professor Olufunsho Abayomi OMOBITAN (Deputy Vice-Chancellor Academic), Professor (Mrs) Adenike Omotunde BOYO (Deputy Vice-Chancellor Administration), Mr Emmanuel FANU (Registrar), Mr Sa'id Mohammed OLAYINKA, FCA (Bursar) And Dr. Omawunmi Orighomisan Makinde (Librarian).

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- 1. The Plenary/Technical session is compulsory for all conferee. You are advised to note the comments pointed out by the Chairman of the Technical Session and other members of the plenary group. This will help you effects corrections as expected.
- Corrections of manuscript(s) (full papers) must be effected and submitted within 2 weeks after the conference. All submission must be made to: bookindex247@gmail.com
- 3. The Conference Professional Peer Review Editorial Panel (CPPREP) will meet 2 weeks after the league conference to review papers. This usually takes one week, after which the papers are forwarded to Google scholar International Standard Peer Review Research Council for professional and disciplinary blind peer review and plagiarism check. Usually this takes about 3 weeks.
- 4. Letter of Papers Acceptance and Journal Publication will be issued to author(s) on the 6th week after the conference. Acceptance will be in three forms:
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- 6. Accepted papers will be published in International Scientific Disciplinary Research Journals with high level Impact Factor (in hard print and e-version). Published journals will be indexed in Google scholar and other online research directory.
- 7. Refer/click on the website links below to access more information on:
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# BOOK OF PROCEEDINGS

# POLITICS AND GOVERNANCE IN NIGERIA: ANALYZING THE CHALLENGES AND THE ROLE OF DEMOCRACY

#### **Nura Abbas Hamid**

Department of Political Science, Bayero University, Kano Nigeria

#### Abstract

Politics and governance in Nigeria are often characterized by a disconnect between electoral promises and governance outcomes. Politicians frequently fail to fulfill campaign promises, attributing inefficiencies to external factors or the failures of past administrations. Voter behavior, shaped by ethno-religious affiliations, financial inducements, and voter apathy, further exacerbates the governance challenges, while systemic inefficiencies such as corruption, weak institutions, and centralized power hinder effective policymaking and implementation. Using Political Systems Theory, this study examines the interactions between politicians, the electorate, and systemic structures to understand the root causes of governance failures in Nigeria. The findings highlight the critical need for electoral reform, strengthened accountability mechanisms, decentralized governance, and enhanced voter education. The study concludes with actionable recommendations to foster inclusive governance, improve democratic processes, and enhance the responsiveness of Nigeria's political system to the needs of its citizens.

**Keywords:** Nigerian politics, Governance, Political Systems Theory, Accountability, electoral reform, Systemic inefficiencies, Voter behavior, democracy, Corruption, inclusive governance

#### Introduction

The act of politicking in Nigeria is predominantly characterized by electioneering campaigns, where politicians sell their agendas to the electorate, making grand promises of improved living standards, progressive governance, and economic transformation. These campaigns often present ambitious manifestos designed to appeal to the socio-economic needs of citizens. However, a recurring trend is observed where, once elected, these officeholders fail to deliver on their promises. Instead, they resort to blaming past administrations for the challenges they face or attributing their inefficiencies to systemic constraints and external factors (Aiyede, 2020; Ojo, 2012). This disjunction between pre-election promises and post-election performance has contributed to widespread political disillusionment and a growing mistrust in the democratic process.

This phenomenon raises critical questions about the underlying dynamics of Nigerian politics. Is the issue rooted in the insincerity or incompetence of individual politicians, the structural weaknesses of Nigeria's democratic system, or the inadequacies of the electorate itself? Scholars such as Diamond (1999) and Obi (2009) have debated whether the challenges stem from a lack of institutional accountability, the absence of political ideology, or the manipulation of ethnoreligious sentiments during campaigns. Additionally, voter apathy and uninformed electoral choices have been identified as significant factors contributing to the persistence of governance failures (Arowolo & Aluko, 2010). These pressing questions necessitate a comprehensive exploration of the interactions between politicians, the electorate, and the democratic framework that underpins governance in Nigeria.

This study adopts Political Systems Theory, which conceptualizes political activities as part of a larger systemic process involving inputs, conversions, and outputs (Easton, 1965). Inputs, such as the demands and support of citizens, are processed by the government to produce outputs in the form of policies, programs, and governance outcomes. Feedback loops allow citizens to evaluate these outputs and hold politicians accountable, thereby influencing future inputs. In the Nigerian context, this framework provides a lens for analyzing the interaction between key stakeholders—politicians, the electorate, and institutions—and the systemic structures that shape governance outcomes. By examining how inputs (e.g., electoral demands) are converted into outputs (e.g., policies and governance performance), Political Systems Theory offers insights into the root causes of Nigeria's governance challenges.

This paper is structured as follows: Section one provides the introduction, outlining the context, key questions, and theoretical framework. Section two reviews existing literature on Nigerian politics and governance, exploring key themes such as the role of politicians, the electorate, and systemic challenges. Section three explains the methodology, detailing the content analysis approach used to examine these issues. Section four presents the analysis, applying Political Systems Theory to assess governance challenges and propose solutions. Finally, section five offers the conclusion and recommendations, summarizing key findings and suggesting actionable measures to improve governance in Nigeria.

#### Literature Review

The governance challenges in Nigeria have been extensively discussed in scholarly literature, focusing on the roles of politicians, the electorate, and the systemic inefficiencies within the

democratic framework. This section examines key themes in the literature to provide a foundation for understanding the dynamics of Nigerian politics.

#### **Politicians and Governance**

One of the recurrent themes in Nigerian politics is the behavior of elected officials, often characterized by unfulfilled campaign promises and a lack of accountability. Scholars have argued that the political elite in Nigeria prioritize personal and partisan interests over public service, leading to governance failures (Aiyede, 2020). Ojo (2012) identifies a pervasive leadership crisis in Nigeria, noting that politicians frequently lack the vision and commitment necessary to address the country's developmental challenges. Furthermore, the absence of strong institutional frameworks allows politicians to evade accountability, perpetuating cycles of inefficiency and corruption.

#### The Role of the Electorate

The electorate plays a critical role in shaping governance outcomes, yet voter behavior in Nigeria is often influenced by factors such as ethnicity, religion, and financial inducements rather than competence and policy proposals (Arowolo & Aluko, 2010). This phenomenon, termed "ethnoreligious voting," undermines the democratic process and results in the election of candidates who may lack the capacity or willingness to govern effectively. Additionally, voter apathy, driven by historical disillusionment with governance, further weakens electoral accountability. Diamond (1999) emphasizes that an informed and active electorate is essential for the success of democracy, suggesting that Nigeria's political challenges are partly rooted in the electorate's limited engagement and awareness.

#### Systemic and Structural Challenges

Systemic inefficiencies within Nigeria's democratic framework further exacerbate governance challenges. The political system is often characterized by weak institutions, excessive centralization of power, and widespread corruption. Obi (2009) highlights how these structural flaws hinder effective policymaking and implementation, resulting in poor governance outcomes. Additionally, the manipulation of electoral processes, including vote-buying and rigging, undermines the legitimacy of elected officials and erodes public trust in democracy. Easton's (1965) Political Systems Theory underscores that the quality of governance outputs is directly influenced by the efficiency of the systemic processes that convert citizen demands into policies. In Nigeria, these processes are frequently undermined by inefficiencies, leading to a disconnect between electoral promises and governance outcomes.

#### Accountability and Feedback Mechanisms

Effective governance requires robust accountability and feedback mechanisms that allow citizens to evaluate and influence the actions of their leaders. However, in Nigeria, these mechanisms are often weak or non-existent. Aiyede (2020) notes that the absence of institutionalized channels for citizen feedback limits the ability of the electorate to hold politicians accountable for their actions. This gap in accountability contributes to the recurring cycle of unfulfilled promises and governance failures. Strengthening feedback mechanisms is therefore critical to improving governance outcomes and ensuring that political leaders remain responsive to the needs of the electorate.

#### Methodology

This study adopts a **qualitative research approach** using content analysis to explore the governance challenges in Nigeria within the context of Political Systems Theory. Content analysis is a systematic method of analyzing textual data to identify patterns, themes, and insights, making it well-suited for examining the dynamics of politics, governance, and democratic systems. The methodology ensures a comprehensive understanding of how political actors, the electorate, and systemic structures interact to influence governance outcomes in Nigeria.

#### Research Design

The study is exploratory and descriptive, aimed at analyzing the recurring failures in governance and their root causes. Political Systems Theory serves as the guiding framework, enabling an indepth examination of the inputs, processes, and outputs within Nigeria's political system. This design focuses on secondary data from academic literature, institutional reports, and relevant case studies to uncover systemic inefficiencies and governance gaps.

#### **Data Collection**

Data were collected from multiple credible sources to provide a robust foundation for the analysis:

- **1. Academic Literature**: Peer-reviewed journal articles and books discussing Nigerian politics, governance challenges, and Political Systems Theory.
- **2. Institutional Reports**: Publications from organizations such as the Independent National Electoral Commission (INEC), National Bureau of Statistics (NBS), and civil society organizations analyzing governance and electoral performance in Nigeria.
- **3. Case Studies**: Documented examples of political campaigns, governance outcomes, and electoral behavior in Nigeria, particularly post-election performance of elected officials.
- **4. Historical Records**: Archives detailing political trends, voter behavior, and the evolution of Nigeria's democratic system.

#### **Analytical Framework**

The study applies **Political Systems Theory**, which conceptualizes political activities as a system comprising inputs (e.g., electoral demands and citizen support), processes (e.g., governance and policymaking), and outputs (e.g., governance outcomes). Feedback loops within this framework allow citizens to evaluate government performance and influence future political inputs.

The analysis was carried out in the following steps:

- 1. **Thematic Analysis**: Textual data were categorized into key themes, including politician accountability, voter behavior, systemic inefficiencies, and feedback mechanisms.
- **2. Comparative Analysis**: Governance practices and outcomes in Nigeria were compared across different electoral cycles to identify recurring patterns and variations.
- **3. Interpretation**: Insights were drawn by examining the interactions between politicians, the electorate, and systemic structures to understand the root causes of governance challenges in Nigeria.

#### **Evaluation Parameters**

The study evaluates Nigeria's governance challenges based on the following parameters:

- **1. Inputs**: The nature of electoral demands, campaign promises, and citizen participation in the democratic process.
- **2. Processes**: The effectiveness of governance mechanisms, including policy formulation, implementation, and institutional accountability.
- **3. Outputs**: The actual governance outcomes, such as policy performance, service delivery, and adherence to electoral promises.
- **Feedback Mechanisms**: The ability of citizens to evaluate and influence government performance through electoral participation, protests, and public advocacy.

#### **Ethical Considerations**

The study relies exclusively on publicly available secondary data, ensuring compliance with ethical research standards. All sources are properly cited to maintain academic integrity. The analysis is conducted objectively, avoiding bias by incorporating diverse perspectives from different regions, scholars, and institutions.

#### **Analysis**

This section presents an analysis of the governance challenges in Nigeria through the lens of Political Systems Theory, focusing on the interactions between politicians, the electorate, and the systemic structures that shape governance outcomes. The analysis is organized around four key themes: politician accountability, voter behavior, systemic inefficiencies, and the role of feedback mechanisms.

#### Politician Accountability and Governance

Politicians in Nigeria are often criticized for failing to fulfill their campaign promises after being elected. Campaigns are typically marked by ambitious rhetoric, with candidates promising significant improvements in infrastructure, economic opportunities, and social services. However, once in office, many elected officials fail to translate these promises into actionable governance. Instead, they frequently resort to blaming previous administrations or external factors for their lack of progress.

This lack of accountability is deeply rooted in weak institutional frameworks. Nigeria's governance system lacks robust mechanisms to hold politicians accountable for their actions or inactions. For instance, the absence of a legal framework that enforces adherence to campaign promises enables elected officials to prioritize personal or partisan interests over public service (Aiyede, 2020). Political Systems Theory highlights that the conversion process—where citizen demands are translated into governance outputs—is often undermined by corruption, inefficiency, and elite capture, which divert public resources for private gain (Obi, 2009).

#### Voter Behavior and the Role of the Electorate

The electorate plays a critical role in shaping governance outcomes, yet voter behavior in Nigeria often undermines democratic accountability. Many voters make decisions based on ethnic, religious, or financial considerations rather than evaluating candidates based on competence, integrity, and policy proposals. This pattern, commonly referred to as "ethno-religious voting," perpetuates the election of leaders who may lack the capacity or commitment to govern effectively (Arowolo & Aluko, 2010).

Additionally, voter apathy is a significant challenge in Nigeria. Many citizens, disillusioned by years of unfulfilled promises and poor governance, choose not to participate in elections. This low voter turnout weakens the democratic process, reducing the pressure on politicians to deliver on their mandates. Diamond (1999) argues that an informed and active electorate is essential for the success of democracy, as it ensures that leaders are accountable and responsive to public needs. In Nigeria, the lack of voter engagement creates a feedback gap, where citizens are unable to effectively influence governance outcomes.

#### Systemic Inefficiencies and Structural Challenges

Nigeria's democratic framework is characterized by systemic inefficiencies that hinder effective governance. Weak institutions, excessive centralization of power, and widespread corruption undermine the ability of the political system to deliver on its promises. For example, the excessive focus on federal authority often delays decision-making and reduces the efficiency of service delivery at the state and local levels (Ojo, 2012). Political Systems Theory emphasizes that systemic inefficiencies disrupt the conversion process, where citizen demands are processed into governance outputs. In Nigeria, this disruption is evident in the frequent mismanagement of public funds, delays in policy implementation, and a lack of transparency in governance. Furthermore, electoral processes in Nigeria are often marred by irregularities such as votebuying, intimidation, and rigging, which undermine the legitimacy of elected officials and erode public trust in the democratic system (Obi, 2009).

#### Feedback Mechanisms and Accountability

A key component of Political Systems Theory is the role of feedback loops, which allow citizens to evaluate government performance and influence future inputs. In Nigeria, feedback mechanisms are often weak or non-existent, limiting the ability of citizens to hold politicians accountable. For example, there are few institutionalized platforms for citizens to express their grievances or assess the performance of elected officials. Civil society organizations and media outlets play a role in filling this gap, but their reach and influence are often limited (Aiyede, 2020). Furthermore, the electoral process itself is an essential feedback mechanism. However, in Nigeria, the absence of free and fair elections undermines this function. When citizens perceive that their votes do not count or that electoral outcomes are predetermined, they are less likely to engage in the democratic process. This weakens the feedback loop and perpetuates governance failures. Strengthening feedback mechanisms through electoral reforms, civic education, and public accountability systems is critical to addressing these challenges.

#### Application of Political Systems Theory

Political Systems Theory provides a useful framework for understanding the governance challenges in Nigeria. The theory posits that the quality of governance outputs is directly influenced by the efficiency of the systemic processes that convert inputs into outputs. In Nigeria, these processes are frequently disrupted by weak institutions, voter disengagement, and corrupt practices. The lack of effective feedback mechanisms further exacerbates these challenges, as citizens are unable to hold politicians accountable or influence governance outcomes. By examining Nigerian politics through the lens of Political Systems Theory, it becomes evident that governance failures are not solely the result of individual shortcomings but are deeply rooted in systemic inefficiencies. Addressing these issues requires a holistic approach that strengthens institutions, enhances voter participation, and fosters accountability.

#### **Summary of Findings**

The analysis reveals that governance challenges in Nigeria are the result of a complex interplay between unaccountable politicians, uninformed or disengaged voters, and systemic inefficiencies within the democratic framework. Weak accountability mechanisms and the absence of effective feedback loops further exacerbate these issues. Through the application of Political Systems Theory, the study underscores the need for systemic reforms to improve governance outcomes and ensure that the democratic system delivers on its promises of development and social equity.

#### Conclusion

The challenges of governance in Nigeria are deeply rooted in the interplay of unaccountable politicians, uninformed or disengaged voters, and systemic inefficiencies within the democratic framework. Politicians often fail to fulfill their campaign promises, attributing their inefficiencies to external factors or past administrations, which perpetuates public distrust in the political system. Furthermore, voter behavior—shaped by ethno-religious influences, financial inducements, and voter apathy—weakens the electoral process and limits the electorate's ability to hold politicians accountable. Structural issues, such as weak institutions, centralized power, and corruption, further disrupt the processes that convert citizen demands into effective governance outputs.

Through the lens of Political Systems Theory, this study demonstrates that governance failures in Nigeria are not merely the result of individual shortcomings but are symptomatic of systemic flaws. The lack of robust feedback mechanisms prevents the electorate from influencing governance outcomes effectively, exacerbating the cycle of poor governance. Addressing these challenges requires a comprehensive approach that enhances accountability, strengthens institutions, and fosters greater civic engagement.

#### Recommendations

To address the governance challenges in Nigeria, the following recommendations are proposed:

#### 1. Strengthening Accountability Mechanisms

Politicians must be held accountable for their campaign promises and governance performance. Electoral laws should be reformed to include mechanisms that evaluate and track the delivery of campaign promises. Anti-corruption agencies should also be empowered to investigate and prosecute cases of financial mismanagement and abuse of office.

#### 2. Electoral Reform and Voter Education

Electoral processes must be strengthened to ensure free and fair elections. This includes addressing vote-buying, intimidation, and rigging. Voter education campaigns should be implemented to empower citizens to make informed decisions based on candidates' competence and policy proposals rather than ethnic or religious affiliations. Civic education programs in schools and media campaigns can also help foster a culture of political engagement and accountability.

#### 3. Decentralizing Power and Strengthening Institutions

Decentralizing power to state and local governments can enhance governance by bringing decision-making closer to the people. Strengthening institutions such as the judiciary, anti-corruption agencies, and electoral commissions is essential to ensure the proper functioning of the democratic system. Transparent and efficient institutions can help mitigate systemic inefficiencies and promote good governance.

#### 4. Enhancing Feedback Mechanisms

Feedback loops between the electorate and government should be institutionalized. Platforms such as town hall meetings, online grievance mechanisms, and citizen scorecards can provide avenues for citizens to evaluate government performance and hold politicians accountable. Civil society organizations and the media should also be supported to amplify citizen voices and advocate for better governance.

#### 5. Fostering Inclusive Governance

Political parties should adopt clear ideologies and policies that prioritize national development over personal or partisan interests. Programs aimed at promoting inclusive governance, such as supporting women and youth participation in politics, should be expanded. Inclusive governance fosters trust in the system and ensures that leadership reflects the diversity of the electorate.

By implementing these recommendations, Nigeria can address its governance challenges and strengthen its democratic system. Ensuring accountability, fostering active citizen participation, and reforming systemic structures are critical to achieving good governance and sustainable development in Nigeria.

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## STATECRAFT: PATHWAY TO SUSTAINABLE DEMOCRACY AND ECONOMIC DEVELOPMENT IN AFRICA

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#### Abstract

Good and sustainable democratic political culture are essential ingredient of state's nation-building and national economic development. But, continuous sprouting of poor governance since independence is causing divisive ethnoreligious politics, democratic reversal and insecurity that have destabilize pace and process of economic development in African states. Ironically, problems of poor governance are not externally propelled rather; they are internally encouraged by dearth of action-centered leadership, poor public policy, absence of dividend of democracy, biter ethnic rivalry, inter-class conflicts, poor nationalintegration and state-building, primordial and divisive political elites among many others. These generate stunted democracy, corruption and abuse of power, partial authority, repulsive citizens and turbulent state. The objective of the study is to investigate the nexus between good governance, sustainable democracy and national economic development in a state. Theoretical framework adopted for the analysis is Developmental State-cum-Liberal Democratic Theory. The study adopted qualitative research methods in which secondary data are employed for analysis. The study identifies emergence of purposeful and action-centered leadership, entrenchment of good democratic political culture, proper harmonization of resources for development, adequate knowledge on management of modern state system, good judgment of emerging socio-political and economic issues and ability of state to live up to peoples' expectations as pathway to sustainable democracy and economic development. The study recommends good governance and true fiscal federalism, dividend of democracy, free and fair elections, and prioritization of unfolding socio-political issues. The study concludes that emergence of popularly elected action-centered and functional leadership with good economic development blueprint and national integration strategies can create political stability and national economic development.

**Keywords**: Democracy, Development, Good Governance, Leadership, State-building

#### Introduction

Development is a product of internalism where available internal factors are combined to produce sustainable development. These internal factors comprises of action-centered leadership, cohesion and coherence of citizens in the political system through state building and national integration that foster unity, political stability, people oriented development plans and policies, inclusive politics that reduces unhealthy ethnic rivalry, transparency and accountability in governance, equitable distribution of resources to eliminate vicious circle of poverty, as well as time bound implementation of development plans and projects that will have meaningful impacts on the lives of citizens. Economic development, national security and self-sustenance remain epitome of national interest of a state, because it enhances nation's sovereignty and serves as element of power in state relations with other states. But these essential elements of development, security self-sustenance remain a mirage in African continent as most African states are prone to political conflicts, insecurity, poverty, dependency and underdevelopment and gross exploitation that negatively impacting on both technological and human capital development, (Saliu &Aremu,2008; Ogaleye & Vaaseh. 2024).

Surprisingly, Africa is a continent richly blessed with abundant natural resources (human and material resources), diverse cultures and many of these untapped potential resources can propelled Africa continent to become global economic power house. But, despite these abundant resources which can serve as launch pad to development there exist myriad of issues that enveloped the continent and made Africa's aspiration to development a wishful thinking. These known issues can be checkmated by statecraft. The continent of Africa has long been grappled with complex challenges of statecraft that impede her progress toward sustainable development. Majorly among these lingering challenges confronting the continent of Africa are protracted political conflicts, corruption, leadership failure, poor governance, and authoritarian leadership, dearth of action-centered leadership, filthy democratic culture, and lack of transparency, social inequality, weak institutions and above all underdeveloped economic structures. All these lingering challenges retard Africa's development and create problems of social inequality, corruption, poverty, sit-tight/imperial presidency, political instability that made ethnic conflict and fratricidal wars common features of African states. Preponderance of ethno-political conflicts in the continent made national integration and nation-building almost impossible or very difficult to be attained in many African states. However, history and globalizations as the current global trends have consistently demonstrated that the cornerstone of sustainable peace, prosperity, economic growth and development lies in statecraft principles of democracy and good governance, Meredith, 2006; Nwagu, 2018)).

Colonial state creations and colonialism have long impacts on many colonially created African states who are grappling and battling with the problem of unwielding strange bedfellow that were merged without consultation nor considered pre-colonial animosity life. Colonial state creation of disparate incongruent people continually breeds unhealthy ethnic rivalry/competition that is negatively impacting political environment, economic production and development in African continent. Meanwhile, neo-colonial domination and economic exploitation is a grand design of imperialism to serves as stumbling blocks to Africa's sustainable development, (Egwu, 2017). The end of colonial rule has not put an end to economic domination as this domination is done through different instrument of international economic relations, politics and international

trade (of grants, aids, loans, etc) and African political elites and leaders are adherent/followers of this economic domination that generate economic dependency, (Babangida,2025). Colonialism and neocolonialism profoundly influence and shaped Africa's economic development, politics and governance system through disarticulation of African economic production, and indiscriminate and artificial boundaries with extremely centralized political administration.

Disarticulation of economic production has led to extinction of indigenous African production and dearth of African science and technology that were force behind these economic productions. Compartmentalized of African Economic production to primary produce in the era of globalization is a great disincentive to modern economic growth and development. This problem is compounded by inability of African continent to determine the prices of their primary produce neither could Africans bargain for prices of imported finished products. Inability of African continent to add value to primary produce enhances dependence capitalism and service-oriented economy. Dependence capitalism introduced to African economy is seriously eroding quality part of monetary value of African production as the major determinants of monetary values is value-added to products produced and this hinges on modern technology and industrialization which are beyond the reach of African continent due to poor management of resources and corruption, (Meredith, 2016).

Despite the potential wealth, African continent is still in penury due to mismanagement and corruption that leads to underutilization of human and mineral resources to creates low income and demand in Africa. Low level of production and income produce low revenue that gave birth to sourcing for funds from outside as loans. Continuous borrowing to finance development plan without recourse to sustainable level of debt is inroad to debt burden. Meanwhile debt burden is a barrier to sustainable development as it pushes the continent deeper into dependency and external manipulation of internal economy of African states. Inability of Africans to refrain from accumulating more debts or be guided by sustainable level of debt made attainment of sustainable development a wishful thinking. Absence of buoyant economy to provide unhindered access to wealth generation activities increases poverty level that made Africans to become destitute in Europe and America. Poverty and poor economic management have made adequate training and empowering Africans to utilize her potentials impossible. Poverty from underutilization hindered economic expansion because the duo prevent ability to save and without save investment becomes impossible, (Mohammed, 2018; Danjuma, 2016).

Democracy has been darling system of governance around the world. It is worrisome that democracy as model of governance favoured by many countries in the world as source peace and security is the source crises and insecurities in Africa. Although many states in Africa claimed to be democratic and good governance, but this African state are paying lip service to real democratic principles and core values of good governance. Methods of leadership selection and political recruitment in Africa are strongly rooted in Machiavellian politics where ends justify the means to generate multiple crises. Adoption of filthy democratic culture by political leaders has made most African states riddles with democratic violence, political conflicts and insecurity which are disincentive to stable national integration, nation-building and united political system needed for sustainable economic development, (Meredith, 2006). Wrong political orientation and culture produced bad governance, decayed society and failing statehood where political

leaders are despotic, shortsighted to make attainment of development difficult, (Babangida, 2025).

There is a relationship between peace, security and national development. Meanwhile, in Africa there exist preponderance of light and small arms in the continent which accentuate insecurity that is predominant in the continent. However, national security and peace are prerequisite for meaningful development because sustainable peace cannot thrive in an atmosphere of oppression, exclusion, conflicts and weak governance institutions. Similarly, economic development is hampered by ethno-religious conflicts; political instability and governance deficits that deter inflow of foreign investments disrupt free flow of market economy and continuously widen socio-economic disparities between the continent of Africa, Europe and North America. Insecurity in most states of Africa is fueled by unhealthy ethnic rivalry, poverty, unemployment, marginalization and wrong public policy. Insecurity is compounded by insurgencies, terrorism, and transnational crimes that emanates from corruption and poor leadership. These challenges are further heightening by weak institutions that cannot respond effectively to crises that usually erode public trust and confidence in governance and democratic processes to breed violence and partial authority. An idle hand is the devil's workshop, unprecedented youth unemployment that is synonymous with African continent has contributed tremendously to Africa's economic woe and underdevelopment, through violent demonstrations, political thuggery, banditry, ethnic militias, religion bigotry, political conflicts, small and light arm proliferation all of which gave African continent bad image as the headquarters of politically unstable and failed states where political instabilities and insecurities reign supreme, Obialor & Ozuzu, 2018).

However, exploring the connection between statecraft, good governance and sustainable development shows that many African nations are struggling to balance their immediate security concerns with long term development goals. Meanwhile, addressing root causes of continental issues and problems of underdevelopment requires adherence to genuine and real democratic values and good governance ethos to prevent Africa from the risks of perpetuating vicious cycles of poverty, instability and underdevelopment. Thus, avoiding this vicious cycle of problems calls for a critical examination of how statecraft of democracy and good governance can serve as strategic tools and roadmap for fostering national security, achieving political stability, social cohesion, national integration, economic progress and much needed sustainable development in Africa. (Saliu & Aremu, 2008).

Therefore, a commitment to statecraft of democracy ideal and good governance will provide a clear roadmap for achieving, integration and cooperation security as well as sustainable continental economic development across the continent of Africa. Effective statecraft requires generally acceptable methods of political recruitment and leadership selection that will make emerging leaders' national acceptable leaders who can command loyalty, respect and support for the constituted authority. It also requires emergence of action-centered leadership who is committed to national integration for unity and cooperation will prevails through inclusive politics and realization of dividence of democracy. In Africa where, challenging issues and problems abound sustainable development is attainable through promotion of time-bound and actionable development plans, political stability, inclusive politics and policies, transparency,

accountable institutions, responsive and responsible government that provide framework for creating a secure and prosperous future. It is imperative to know that good democratic principles and robust governance structure embrace by statecraft can foster continental economic development that will eliminate dependency, facilitate technological advancement, and promote regional and continental integration and cooperation, (Enojo,2016; Edun & Garuba, 2018).

#### **Conceptual Clarification**

Statecraft: Statecraft refers to the art and skill of governing a state effectively. It involves the strategic management of a nation's political, economic, military and diplomatic affairs to achieve national objectives and maintain political stability of the state. Statecraft is an informed and organized process of the state to ensure effective governance through the instrumentalities of public bureaucracy, public policies, laws, established state institutions and agencies etc, Statecraft is a conscious administrative planning that involves democracy and good governance with intent of delivering the highest amount of public goods to the citizens of a state. There are two essential things that are germane to statecraft: methods and leadership. Methods deal with means/mechanism through which political leader emerges in a state constitutionally or unconstitutionally means. The two-affect legitimacy and authority that a leader possess because of the people's mandate, where mandate of people is absent dissident, political apathy and political conflicts ensues to cause political instability and insecurity. Leadership is person charged with political power to authoritatively allocate values, but does he allocate values transparently or otherwise. It deals with leadership integrity and purposeful leadership to create room for rule of law, strong institutions, national cohesion and integration. Statecraft ensures effective and equitable functioning of state's institutions through upholding rule of law and prevention of corruption that has been a bane to economic development of many African states. It is imperative to know that, establishment and functioning of strong institutions in a state make it difficult for criminal elements or insurgent groups to exploit governance weaknesses to cause insecurity that retard economic development many states in Africa, (Sharma, et al, 2013: Okoli.2014).

#### The Major Components of Statecraft are:

- Governance and Leadership: It deals with ability of state leadership to formulate good and concrete public policies, make informed decisions, and implement laws that promotes national unity, security and development.
- 2. Economic Management: It is the ability of the state to ensure financial stability, fostering economic growth through efficient management of the available human and material resources.
- 3. Diplomacy: It is ability of the state to manage international relations, negotiating treaties that are beneficial to the state, as well as fostering alliances with other states to protect her national interests.
- 4. National Security: It is the ability to protect the state and the citizens from both internal and external threats/attacks through proper intelligence information gathering, law enforcement and military strategies.
- 5. Public Administration: It is efficient running of public institutions to ensure effective service delivery as well as adequate maintenance of law and order in the state.
- 6. Crisis Management: It is responsiveness of state to emergencies situation that are

prominent in the urban centers and metropolitan cities, effectiveness in combating crimes and criminal activities that occurs as a result of modernity is making cities more complex and prone to criminal acts, adequate attention be given to emergency situations such as disasters, accident, health challenges to safeguard citizens and preserve state functions.

Democracy is s system of governance in which power resides with the people. It emphasizes collective decision-making through free and fair election and promotes the fundamental principles of equality, freedom and justice. Democracy as a system of government in its truest form ensures that the voices of the people are heard, their rights are protected and power is exercised through accountability and transparency. Good governance complements this by fostering efficient institutions, rule of law, and equitable distribution of national resources. These two principles of statecraft together create an enabling environment for state building, national integration, national security, economic growth and sustainable development.

Democracy as a system ensure inclusiveness through ensuring that voices of the people are heard irrespective of who they are, their rights are protected, existence of transparency in government business and dealings, as well as power is exercised through accountability and rule of law. Good governance as an essential part of statecraft resoundly complement democracy to foster strong and efficient state institutions, establishment and maintenance of rule of law as well as equitable distribution of resources for social equity and equality that can banish poverty and promote sustainable economic development. Together these two cardinal pillars serve and create enabling environment for sustainable development, (Sharma, et al, 2013) (emphasis is mine)

#### **Key Elements of Democracy**

- i. Popular sovereignty in which ultimate authority lies with the people.
- ii. Rule of law; laws apply equally to all, ensuring fairness and justice.
- iii. Human rights: protection of civil liberty, political freedoms and social rights.
- iv. Participation: active involvement of citizens in political and civil responsibilities.
- v. Accountability and Transparency: leaders and institutions are answerable to the public.

Good Governance: Good governance refers to the effective equitable and accountable management of a country's resources and affairs in a manner that upholds the rule of law and promotes the welfare of its people. It ensures that public policy institutions serve all stakeholders fairly and effectively. Good governance is a form of political system and the structure, the manner in which power is exercised in utilizing the country and social resources for development. It is the capacity of government to design, formulate and implement policies and also the way government discharges its functions and copes with the emerging challenges of the society, Good governance refers to the ability to deliver goods to various stake holders by making various agents of political system work for the betterment of the citizens especially the marginalized section of society. (Emphasis is mine).

Good governance establishes the rule of law, enforces contracts and agreements between the individuals, maintains law and order and guarantees security to the people economizes on costs and resources, protects the environment and property, deliver services to society Sharma et al

(2013:64). Good governance is a phenomenon that depends on the efficient functioning of arms of government (Executive, Legislature and Judiciary) where each organ of the government performs the tasks assigned with integrity and commitment. Good governance makes levels of government (center, and other components) work in a manner that ensures responsive, accountability.

#### **Characteristics of Good Governance**

- i. Participation: inclusive decision-making processes that involves all stakeholders
- ii. Transparency: open and clear communication of government actions and decisions.
- iii. Accountability: leaders and institutions take responsibility for their actions
- iv. Rule of Law: consistent enforcement of laws to protect rights and uphold justice
- v. Equity and Inclusiveness: ensuring all groups have access to opportunities and resources and nobody is marginalized.
- vi. Efficiency and Effectiveness: Optimal use of resources to meet public needs.
- vii. Responsiveness: addressing the needs and concerns of citizens promptly.

#### Nexus Between Statecraft, Democracy, Good Governance and Sustainable Development

Democracy and good governance are principles for fostering national security and driving economic development in Africa. Democracy ensures the inclusion of diverse voices in decision-making, creating system that promotes accountability, equity and justice. Good governance is characterized by transparency, rule of law and efficient public institutions that foster trust between government and citizens which is critical for sustainable peace, unity and progress. In Africa, Botswana's adherence to democratic principles and sound governance has enabled the country to witness political stability and economic growth to become one of the most stable economies in Africa. Rwanda's adherence to governance reforms has significantly improved the security situation in the country and make prospect for economic development by attracting foreign direct investment that has significantly reduced poverty, (Ogaleye & Vaaseh, 2024).

The intersection of democracy, good governance and development is democracy and good governance are pillars of statecraft that facilitate realization of meaningful development. Democracy as a system of governance ideally provides a framework for political inclusiveness, accountability and citizen participation. Good governance provides transparency, rule of law and effective public service delivery which reduces socio-economic inequalities foster peace and orderliness that creates fertile ground for security and sustainable development in the continent. Democracy as a system of governance ideally provide a framework for political inclusiveness and accountability and citizen participation in politics and decision-making processes, while good governance promotes transparency, rule of law and effective public service delivery which will accelerate socio-economic equalities, foster internal peace that creates fertile ground for security and allows sustainable development in the continent, (Oagidi, 2019).

While democracy provides the framework for participation and legitimacy in governance, good governance ensures that the system is administered in a way that promotes fairness, development and accountability. A democratic system without good governance may leads to corruption or inefficiency which is very prominent in Africa and is a major cause of political conflict, insecurity, poverty and underdevelopment in Zimbabwe, Sudan, Niger and Chad. On the other hand, good governance without democracy may suppress freedoms and political participation to orchestrate

dictatorship as it occurred in Libya under Muammar Gaddafi, Omar Bongo in Gabon and Paul Biya In Cameroon. The two together form the basis of statecraft on which a prosperous and egalitarian state can build sustainable economic development. Therefore, adherence to good democratic principles and robust governance structures can serve as transformative tools for fostering national security and sustainable economic development across the continent of Africa. With genuine national rebirth, integration, nation-building and unity in African states sustainable development will be realizable thing, (Nwanegbo, 2017). These issues identified are internally created and can be corrected by domestic politics not externally formulated policy. Attaining this core needs is a function of statecraft offered by purposeful and action-centered leadership, (Okoli, 2014). Democratic governance as an inclusive system foster national integration, cooperation and unity among the citizens to prevent rampant ethno-religious and political conflicts in the continent; all these serve as the basis of insecurity in many African states.

#### **Theoretical Framework**

The theories for analysis are Developmental State Theory and Liberal Democratic Theory; the two Theories are effective analyzing the topic because they aligned and both focus on Governance, Security and Economic progress and development.

**Developmental State Theory**: Development State Theory was propounded in the 1980s and 1990s by scholars who were analyzing the rapid economic growth of East Asian countries like Japan, South Korean and Taiwan. Chalmers Johnson, a key contributor to this theory, who introduced the concept in his book "MITI and the Japanese miracles" others, are Alice Amsden, Robert Wade, and Peter Evans. The theory emphasizes the role of a strong, capable interventionist state in guiding economic development and maintains stability through policies such as industrial planning, export-orientation growth and strategic investment in key industries. Thus, for African states to experience development there must be in existence of good governance that can empower the state to effectively utilize both human and material resources, foster industrialization as well as address social inequalities which are usually the driver of political conflicts, ethno-religious crisis, unhealthy ethnic competition, primordial politics all of which serves as causes of corruption, wars, bad governance that sustain poverty and underdevelopment in Africa. The development state theory also stresses the importance of state led initiatives in building robust institutions that ensure accountability, transparency and public participation in governance,

Liberal Democratic Theory: The Liberal Democratic Theory foundation was laid by 17<sup>th</sup> Century by John Locke in 1689 in his book *The Two Treatises of Government*. Later Montesquieu, Rousseau, and James Madison developed key principles of liberal democracy such as individual rights, rule of law and separation of power. The modern framework of liberal democracy became more formalized with the American (1776) and French (1789) Revolutions, which institutionalized ideas of popular sovereignty, constitutional government and representative democracy. The twenty-first century political theorists that have contributed to liberal democratic theory are John Rawls (Political Liberalism and Justice), Jurgen Habermas (Deliberative and Legitimate Democratic Governance), Amartya Sen (Democracy, Justice and human Capabilities). The theory argues that democracy foster political stability and creates conducive environment for sustainable economic growth. It highlights the role of democratic

governance in promoting accountability, citizens' participation, rule of law and protection of human rights, all of which are crucial to national security that is necessary for sustainable economic development. But, in African states, it is the poor governance challenges that undermine development; the Liberal Democratic framework underscores the importance of inclusivity and equitable distribution of resources to prevent conflicts and economic stagnation. Its application is that values embedded in democratic principles are essential or core in achieving peace and development, while Developmental State Theory explains how state can pragmatically harness her governance capabilities for economic transformation. Therefore, the two theories offer a comprehensive roadmap by suggesting good democratic ethos/values and good governance as a practical mechanism for achieving continental security and sustainable economic development in Africa.

**Issues that Undermine Statecraft Principles of Democracy and Good Governance in Africa** These challenges and issues are often interrelated and deeply rooted in historical, sociopolitical and economic context of African politics and political system

- i. Corruption: African politics is affected by endemic, monstrous and cancerous plague called corruption in which there is wide spread of diversion of public funds into personal purse across many African states, graft for personal wealth weaken institutions as well as undermine trust in government and hampers efficient public service delivery. It also creates enmity between the public and elected public officials. Ikoiwak (1987) cited in Sharma, et al.(2013:929)deduced that "corruption by political office-holders and bureaucrats in Nigeria has stigmatized the image of the government, weaken its credibility and *reduced the effectiveness of the development programmes*.(emphasis is mine)
- ii. Weak Institutions: Many African states suffer from partial authority and leadership deficit prevent ability to build effective and responsive institutions that can promote sustainable socio-economic development. Building enduring institutions matter because institution endure and outlive the people that create them. Existence of weak democratic institutions such as electoral commission (which is not independent), Judiciary (whose integrity is undermined), and Parliament (whose members are bereft of their constitutional roles). Even the civil society have compromised in most African states These institutions often lack independence and capacity to act and this make them susceptible to manipulation by political elites, Enojo, (2016); Babangisa, (2025:115).
- iii. Electoral Fraud and Malpractices: African political elites are inundated with many fraudulent means to win election like "Full Ivorian Blood" in Cote D'Ívoire, ballot stuffing, underage voting in Nigeria, as well manipulated and caged electoral commission Conducts of elections are usually marred by irregularities such as rigging, violence and lack of transparency by electoral umpire which undermines legitimacy, leading to partial authority and political instability, Nwolise, (2011): Adadu, (2017).
- **iv.** Ethnic and tribal Politics: Although, Machiavelli the proponent of power politics enumerates two avenues for Prince to win and retain political power: these are by "Law or by Force" but he quickly added that "those who make use of lawful means are civil while those who make use of force are animals" (Machiavelli, 2003). In an attempt to win political power at all cost, many African political elites fight dirty in politics like animals by resorting to divisive means of ethnic and religion to wipe up sentiment. To the gullible

- citizens with little political education who are looking at politics from myopic eyes ethnic and tribal loyalty usually takes precedence over national unity, leading to unhealthy ethnic rivalry, ethno-religious conflicts and marginalization to fuel political conflicts and instability, Danjuma, (2016); Ojukwu, (2019).
- v. Authoritarianism and Imperial Presidency: Africa's political elites have mixed traditional political norms with modern political etiquette. Africa's traditional leaders (the Monarchs) reign and rule for life, no term of office, this is co-opted into modern political lexicon of African politics where elected African leaders want to remain in power for life. Many African leaders in an attempt to extend their stay in power erode democratic norms/ethos by suppressing oppositions and manipulate constitution to accommodate their innate desire of life president, (Nwolise, 2011)
- vi. Poverty and Inequality: African political elites deliberately perpetuate high levels of vicious circle of poverty and inequality to create disconnection between governments and citizens. Most Africans due tota poverty are more concerned with survival than participating in democratic politics to vote for candidate of their choice. (Stomach infrastructure of Fayose *dibo ko sebe* meaning vote and cook soup in Ekiti state), (Abubakar & Bakare, 2018).
  - vii. Lack of Accountability: Political Leaders, Governments and government officials at all level are not accountable to their citizens that elected into power due to weak civil societies, compromised media and inadequate checks and balances. Displaying the ill-gotten wealth without remorse further heightens unhealthy ethnic rivalry and misconception of politics as avenues amass wealth. This generate "do or die" politics, God fatherism, unethical electoral financing and lack of internal/party democracy that degenerate into defections, political thuggery and other electoral frauds, (Agagu, Gbadamosi & Ariyo, 2022).
  - viii. External Influence of Multinational Corporations and International Financial Institutions: Emergency of poor leadership quality enables foreign powers, multinational corporations and international financial institutions (World Bank and International Monetary Fund) influence African states economic policies to favour their own interests to the detriments of welfare and wellbeing of African nationals. This accentuate debt burdens, widens social inequality, increase poverty rate and loss of respect by political leaders, (Aremu & Miah, 2008).
  - vix. Low Level of Civic Education and Political Awareness: Many African states do not give adequate political education to enlighten their citizens, this limited political education prevents many citizens from fully understand their rights and responsibilities which usually resulted into political apathy and manipulation of the gullible citizens by political elites. This also contributes to lack of understanding of roles of state and political leaders in delivering political goods and dividends of democracy, (Edun & Garuba, 2016)...
- x. Conflicts and Insecurity: Insecurity challenges faced in Africa is a product of many variables and two of the variables are related to poor leadership and stunted economy. Divisive and ethno religious politics that heat up the polity are cause by political elites. Insecurity is a bane to peaceful political environment that discourages social and economic growth and development. Leadership poor sense of judgment and inability to promote/provide good public policy led to failed youth development policy. Meanwhile, failure to have qualitative public policy to empowering youths in state is invitation to crises

as witnessed in many African states like Nigeria, Somalia and Niger. These African states are living witness to violent demonstration, arm rebellion, trans-border arm movement (gun-running), insurgency, ethnic militias and terrorism of different kinds. Meanwhile, preponderance of political conflicts, insurgencies and terrorism disrupt governance structures and divert funds from developmental purpose to security. Insecurity scared away foreign investors and prevents foreign direct investment (FDI), (Danjuma, 2016).

**xi. Unemployment and Youth Disenfranchisement**: High unemployment rates among the youths contribute to youth restiveness, frustration, radicalization, and violent protest which made youths to be susceptible to political manipulation and thuggery that usually hit up polity and source of arms that are used for other nefarious activities.

#### Statecraft Strategies Roadmap to Sustainable Africa's Economic Development

Addressing these issues requires robust reforms, strengthened institutions, active civil societies and long-term investments on education, infrastructures, and equitable development. Overcoming the problems of political instability to sustainable economic development involves multifaceted approach to arrive at predetermined socio-economic, political objectives and goals Statecraft can serve as powerful roadmaps to continental economic development in the following ways:

**Social Cohesion and National Identity:** Statecraft through principles of democracy and good governance can make citizens to have sense of belonging as stakeholders who have a lot to benefit in governance, inclusive politics and policies where all voices are consulted by state before policy decision is reached. In in the state, Thus, inclusive politics reduces ethno-religious tension to strengthen social cohesion and eliminate unhealthy ethnic rivalry and regional tension that usually cascaded into political conflicts currently destabilizing African states. Meanwhile, a unified population is necessary and needed for long term planning, stability and sustainable development. Existence of good governance that promote equitable distribution of resources and opportunities can reduce grievances, divisive political conflict and can minimize inequalities that breeds insurgent and other ethnic militias that are rampaging African states. Good governance can placate all causal factors of insecurity and political instability that are impeding socioeconomic development in Africa, (Nwanegbo, 2017).

**Strengthening Rule of Law and Justice System:** Statecraft with functioning democracy and good governance that ensures citizen rights are respected and put in place legal frameworks to protect individual freedoms and property rights from abuse. Encouragement of rule of law reduces frictions and law enforcement agents excesses as well as address grievances that occurred in society through legal means/mechanism rather resorting to violent means. Good governance on the other hand ensure a transparent and effective justice system that make application of laws on equity and fairness to create a predictable environment for robust industrial and commercial business to thrives. This will promote sustainable economic development by projecting investments and foster fair business climate, (Edun & Garuba, 2018).

**Strengthening Democratic Institutions**: Building independent and robust institutions such as electoral commission, judiciary, and legislature to ensure accountability and transparency can leads to attainment of sustainable economic development where preponderant poverty and

underdevelopment can be overcome. Establishment of independent and healthy institutions will also prevent abuse of power and emergence of authoritarian rule that promotes corruption, partial authority and democratic violence that usually prevent economic development in a state, (Babangida, 2025).

Human Capital Development and Job Creation: Statecraft on the standpoint of good democratic ethos/values and good governance tends to invest more in education, health and social services to meet the needs and aspiration of people. Thus, facilitate raising human capital development which is key to sustainable economic development. Also, inculcation of good governance in a state leads to proper management of public funds as well as adequate funding of key sectors such as education, healthcare, infrastructure and job creation to promote sustainable economic development. Creating jobs reduces youth restiveness and unemployment that usually serve as the nursery shed for insurgents and violent extremists, Tsuwa & Ngyusha, 2018).

Improved Foreign Relation and Regional Cooperation: Statecraft through democracy and good governance can foster stronger diplomatic relationship among states within and outside the continent of Africa. As states becomes genuinely democratic, they are more stable and predictable in international political system to attract international aid and grants, enter into trade agreements or economic partnership as well as involved in foreign investment to stimulate sustainable economic development. Good governance can make states align national policies with international standard in the areas of trade and security that cooperation with international bodies like African Union (AU) or Economic Community of West African States (ECOWAS) to create a collective regional or continental economic framework that enhances national, regional and continental economic development, (Oagidi, 2019).

Addressing Security Challenges Through Democratic Oversight: Statecraft with genuine democracy oversight where military and other security institutions are subject to civilian oversight to ensure that they act within the law and protect interests of citizens. This reduces the chances of security forces being misused for political purposes or involved in human right abuses. While good governance through effective governance structures ensure that security force is well trained, well-equipped and held accountable for their actions. By investing in security sector with transparency and checks, governments can better address threats to state such as terrorism, insurgency and organized crimes, (Nwede & Alegu, 2018: Jacob, 2017)).

**Building Trust and Social Capital:** Statecraft that promotes democratically elected governments that are accountable to the people will build trusts between citizens and the state. This trust is essential for promoting social cooperation and collective action which are germane to national security and sustainable economic development. While good governance where government works efficiently to provide public good and enforce laws fairly enhances the legitimacy of the state. Government with highest level of legitimacy will always get citizens to support government policies, abide by the law because the citizens believe government is acting in their best interest and this contribute meaningfully to sustainable economic development, (Mazzucto, 2024).

**Peaceful and Stable Political System**: Statecraft with entrenched of sustainable democratic values of free and fair election, orderly transfer of power, inclusive policy and politics, responsible and responsive government to the need of the people, action-centered leadership that is transparent. All these reduces threats to national economic development because it addresses issues of violent political uprising, conflicts, coups and instability that made Africa the continent of misery, poverty, and underdevelopment, (Nwagwu, 2018).

Inclusive Economic Policies: Statecraft through adherence to good democratic ethos and practices ensures formulation and implementation of inclusive public policies that take cares of diverse interests and social groups to reduce unhealthy ethno-religious competition that has been Balkanizing economic development plans in the continent of Africa. Existence of inclusive public policies enables marginalized groups effectively participate and genuinely feel to be part and parcel of the government by supporting every aspect of government policy. because everybody is included and are stakeholders reduces economic disparity that usually culminate in social unrest to brewed confrontation between government and the aggrieved groups to cause underground militia. Through good governance sound public policies are effectively implemented in line with public interest. Also, by promoting transparency, efficiency and accountability in managing national resources can boost foreign investor's confidence and interest to attract more foreign direct investments for continental development, (Obialor & Ozuzu, 2018).

Visionary and action-centered leadership: emergence of a visionary action-centered leader that is nationally acceptable and priotized public welfare over personal interest. Implementation of inclusive public policies that ensure no one is marginalized as every group (ethnic, youth, religion minorities etc) are adequately represented. Through debates and deliberations on public issues that goes beyond primordial or Prebendal interest of individual, (Ogunleye & Vaaseh, 2024).

Addressing Corruption: Addressing increasing cases of corruption which is the continent endemic and cancerous socio-economic issue by strengthening ant-corruption agencies and empower them to investigate and prosecute corruption cases without political interference. Significant reduction in corruption and corrupt practices in African polity will contribute significantly to sustainable economic development, (Ojo-Eyitope & Ojo, 2019: Nwagwu, 2018: Abubakar & bakare, 2018).

#### **Recommendation and Conclusion**

**Recommendation**; Youth unemployment rate in Africa is one of the highest in the world thus, African countries must be committed to responsive government that tackles youth unemployment through functional education and entrepreneurial training, provide employment opportunities as well as creating enabling environment for investment and growth of small and medium scale enterprises (Africa Progress Report, 2020). Africa possess high percentage of poverty level, and must be responsive in taken urgent steps to bringing down poverty level through bridging the inequality gaps between the poor and the rich, reduce underutilization of resources including human capital, educational and research institutions that causes low production, income and demands, Danjuma (2016).

High rate of illiteracy is an index of underdevelopment; African states must prioritize education that can unlock human and material potentials. State must be responsive in providing functional education that produce complete and self-made graduate through relevant entrepreneurship and training that made graduate independent and major plagues confronting socio-political and economic development in Africa depend less on white collar jobs. (Africa Progress Report P12). African state must investment in health of the citizenry to make the healthy people have both physical and mental capabilities to contribute to the sustainable economic development. African states must organize organizational capital for economic of large-scale production to reap economies of scale and specialization. Encourage political dialogue, inclusive representation and government to foster peace that will attract foreign direct investments to Africa. The continent must place priority on sectoral linkage to facilitate transformation of primary produce to industrial finished products to reduce compartmentalization and dependency on foreign industrial products, (Maduegbunam, 2013).

African states must take proactive measures to militate against food insecurity and combat ravaging climate change that is causing desertification and induce farmers-herders clashes to cause insecurity that is heating up African polity. African political leaders and political elites must be ready to be visionary and good role model that will shun filthy democratic culture and embrace good demonstrate culture of good leadership like Nelson Mandela. Prospective African political leaders must aim at good governance that is necessary for sustainable development Enojo (2016). Since good governance and democracy are pathway to sustainable development, the purpose of must be addressing the problems of society whose outcome will promote development and uplift people's well-being — In conclusion, modern government must be mission driven and be associated with addressing dissatisfied issues existing in the political system to create expected positive political outcome that will have positive impacts on the polity and citizens from result oriented policy-decisions, (Agagu, Gbadamosi & ariyo, 2022).

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#### THE ROLE OF WOMEN AGRO-TRADE ENTREPRENEURSHIP ON FOOD SUPPLY AND SOCIO-ECONOMIC DEVELOPMENT: EVIDENCE FROM AGUATA LOCAL GOVERNMENT AREA, ANAMBRA STATE, NIGERIA

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#### Abstract

This study examines the impact of Women Agro-Trade Entrepreneurship on Food Supply and Socio-Economic Development: Evidence from Aquata Local Government Area, Anambra State, Nigeria. Using a multiple regression analysis through Logistic method, the study evaluates how these factors—food availability (FAV), food affordability (FAF), financial capital (FIC), and microfinance access (MIF)—contribute to socio-economic development, measured by income (Y). The findings revealed that microfinance access (MIF), financial capital (FIC), and food availability (FAV) significantly influence Y, while food affordability (FAF) showed a weaker statistical effect. The model explains 14.2% of the variance ( $R^2 = 0.142$ ), indicating that other unexamined factors may also contribute to economic and food security dynamics. The ANOVA test confirms the model's statistical significance (p = 0.000, F = 8.054), reinforcing the relevance of these independent variables. The study highlights the critical role of financial empowerment in ensuring food security and economic resilience, particularly through enhanced microfinance access and increased financial capital. Findings also underline the importance of sustaining food availability through efficient agricultural policies and improved supply chain. Based on these findings, the study recommends expanding microfinance programs, increasing agricultural investments, implementing price stabilization policies, and improving financial literacy initiatives. A multi-sectoral approach integrating financial inclusion, agricultural development, and policy interventions is necessary for sustainable economic growth and food security.

**Keywords:** Women, Agro-Trade, Food Supply, Socio-Economic Development, Anambra State, Nigeria, Rural Entrepreneurship, Gender, Poverty Reduction, Food Security.

#### Introduction

The role of women in agriculture has long been recognized as crucial to ensuring food security and fostering economic development in rural communities. In many parts of sub-Saharan Africa, including Nigeria, women are at the forefront of agricultural production, processing, and trade (FAO, 2021). As agro-trade entrepreneurs, Nigerian women have increasingly become pivotal in the agricultural value chain, not only producing and processing food but also engaging in the distribution and commercialization of agricultural products. This trend is particularly evident in Anambra State, a region known for its rich agricultural activities, where women are key players in shaping local food systems and driving socio-economic progress (Okoye & Nwachukwu, 2020).

This entrepreneurial engagement has profound implications for food supply, socio-economic empowerment, and the overall economic development of rural areas. By engaging in agrobusinesses, women not only increase food availability in their communities but also create employment opportunities, enhance income diversification, and contribute to the broader socio-economic development of the region (Akinyemi & Adebayo, 2019). Women agro-trade entrepreneurs in Anambra State contribute significantly to the local food supply by engaging in diverse agricultural commodity trade (Olayemi et al., 2020). A significant proportion of the food consumed in Anambra State is facilitated by women agro-trade entrepreneurs (Nwachukwu et al., 2021). This makes women central to the functioning of local food markets, food pricing, and the overall food system.

Recent empirical studies have shown that women's involvement in agro-trade has a direct impact on improving the accessibility and affordability of food. For instance, research by Doss (2018) emphasizes that women's control over food production and trade allows for better access to nutritious food at the household level, thus enhancing food security. Moreover, women agroentrepreneurs are often the primary actors in addressing food wastage by adding value to raw agricultural products through processing and preservation techniques, which extends the shelf life of perishable foods and improves their marketability (Nwankwo et al., 2020).

The socio-economic impact of women agro-trade entrepreneurship is substantial, particularly in terms of poverty alleviation, employment generation, and income diversification in rural areas. Women-led agro-businesses have been found to create jobs for other women, providing them with income-generating opportunities in food processing, and retailing. This is especially important in rural communities where job opportunities are limited and where agricultural activities serve as the primary livelihood (Okoye & Nwachukwu, 2020). Empirical evidence has shown that women agro-entrepreneurs have contributed to increasing household incomes, which in turn improves their ability to meet basic needs such as food, healthcare, and education. For example, a study by Akinyemi and Adebayo (2019) highlights that women agro-entrepreneurs in rural Nigeria report higher household incomes compared to those engaged in subsistence farming. Moreover, by engaging in agro-trade, women are able to diversify their sources of income, reducing their vulnerability to agricultural risks such as crop failure and price fluctuations (FAO, 2021). The socio-economic benefits of women's agro-trade activities also extend to community development. The presence of women-run agro-businesses stimulates local economies by creating markets, driving trade, and encouraging infrastructural development such as roads, transportation, and storage facilities.

Despite their significant contributions, women agro-entrepreneurs in Anambra State face several challenges that hinder their full potential. One of the primary barriers is limited access to finance. Women often struggle to secure loans or credit from formal financial institutions due to limited collateral, lack of financial literacy, and gender bias in lending practices (UN Women, 2020). In addition, women are frequently excluded from land ownership and inheritance, limiting their ability to expand their agro-businesses (World Bank, 2021). Furthermore, women agro-entrepreneurs often face difficulties in accessing markets and marketing their products effectively. Sudden government policy changes like the fuel subsidy removal, and poor infrastructure in rural areas pose significant challenges to the growth and sustainability of women-led agro-businesses (Doss, 2018). Therefore, this research seeks to examine the role of women agro-trade entrepreneurs in the food supply and socio-economic development of Anambra State, Nigeria. It aims to understand how women contribute to local food systems, the challenges they face, and the broader socio-economic impacts of their entrepreneurial activities.

### Literature Review

Women agro-trad epreneurship refers to the entrepreneurial activities undertaken by women in the agricultural trade sector, encompassing the buying, processing, distribution, and selling of agricultural products to ensure the effective linkage between producers and consumers. This concept integrates the entrepreneurial and trade skills women apply in managing agricultural value chains, emphasizing their roles in enhancing food availability, accessibility, and economic empowerment (Adebayo et al., 2023). This concept extends beyond the economic dimensions to include social and cultural impacts. It highlights the critical role of women in reducing post-harvest losses, stabilizing food prices, and contributing to the socio-economic development of local communities (Musa & Ibrahim, 2022).

Empirical evidence consistently demonstrates the profound socio-economic impact of women agro-trade entrepreneurs on local communities. These studies have highlighted that women agro-trade entrepreneurs significantly contribute to household income and poverty alleviation in rural communities. A study by Obasi and Nnadi (2023) in South-East Nigeria found that women engaged in agro-trading played a vital role in job creation. Their activities generated employment for both skilled and unskilled labour, with each enterprise creating an average of 3–5 jobs. Additionally, the study revealed that women's involvement in agro-trade enhanced household food security, with 78% of respondents reporting improved access to nutritious food. A study by Atanga et al. (2022) examined the contributions of women agro-traders in Cameroon. The research highlighted that women entrepreneur were key players in rural economic growth, contributing significantly to household incomes, community employment, and food availability. The findings revealed that women's agro-trading activities reduced post-harvest losses by 35% through processing and preservation, and increased market accessibility for smallholder farmers.

Concerning women-led agro-entrepreneurship and community development, Musa and Ibrahim (2022) investigated the impact of women entrepreneurs in agro-business on community development in rural Kaduna State. The study revealed that women-led agro-enterprises improved community access to food contributed to infrastructure development (e.g., local markets), and fostered social cohesion through cooperative societies. The study also highlighted

that communities with active women agro-traders experienced a 15% higher rate of economic growth than those without. Similarly, on women in Agro-business and poverty alleviation, Agada and Okonkwo (2021) explored the role of women agro-trade entrepreneurs in reducing poverty in rural Nigeria. Using a survey of 250 women entrepreneurs, the study found that women-led enterprises contributed to a 20% reduction in poverty rates within their households. The study also noted that these women reinvested approximately 65% of their earnings into community activities such as education and healthcare, reinforcing the socio-economic development of their localities.

Nonetheless, women agro-entrepreneurs are instrumental in ensuring food security through their roles in trade and distribution. Their efforts to connect farmers to markets, reduce food losses, and diversify food products directly address critical dimensions of food security, including availability, accessibility, and affordability. A study by Adebayo et al. (2023) found that the investment of women involved in agro-trade in Southwestern Nigeria in food processing, preservation, and storage facilities reduced post-harvest losses by 30%. By extending the shelf life of agricultural produce, they ensured consistent availability of food throughout the year, directly enhancing household and community food security. Similarly, Obasi and Nnadi (2023) found that women's agro-trade activities improve food accessibility by linking producers with local and regional markets in South-East Nigeria. Women entrepreneurs dominate rural food markets, facilitating the flow of agricultural produce to urban centres. The study indicated that 65% of rural farmers rely on women traders to distribute their products, which prevents food wastage and ensures a steady flow of produce to areas with higher demand. Musa and Ibrahim (2022), women in Kaduna State dominate the retail segment of agro-trade, ensuring the availability of diverse and affordable food products.

This study is anchored on the Gender and Development (GAD) Theory and supported by the Resource-Based View (RBV) Theory. Together, these theories provide a comprehensive framework for analyzing how women's agro-tradeprenuership contributes to food security and socio-economic development through their entrepreneurial roles. The GAD theory emphasized the importance of addressing the socio-economic roles of women and men in development processes, focusing on how gender inequalities impact economic participation and outcomes (Kabeer, 1999). This framework is particularly relevant as it recognizes women as active agents of development, highlighting their contributions to food supply chains and socio-economic growth through agro-trade entrepreneurship. The RBV theory complements the GAD framework by focusing on how women agro-trade entrepreneurs leverage unique resources and capabilities to achieve competitive advantage and drive socio-economic development (Barney, 1991). This theory provides insights into the entrepreneurial strategies and resource management skills women utilize to enhance food supply systems.

### Methodology

The study adopted a mixed-methods approach, combining both qualitative and quantitative methodologies. This approach ensures a comprehensive understanding of the role of women agro-trade entrepreneurship in food supply and socio-economic development. The study focused on Igbo-Ukwu, Aguata Local Government Area (LGA), Anambra State, Nigeria. This area is a hub for agricultural trade and known for its vibrant agro-trade activities driven by women

entrepreneurs. The local economy is heavily reliant on agricultural value chains, making it an ideal context for this research. The target population includes women agro-trade entrepreneurs actively engaged in agricultural trade, including wholesalers, retailers, and distributors in Igbo-Ukwu.

Purposive sampling was deployed to select women entrepreneurs actively involved in agro-trade in the study area. To ensure representation across various subgroups, such as product types (e.g., grains, yam, tomatoes, vegetables, livestock), stratified sampling was extensively utilized. Therefore, using Cochran's formula for sample size determination, the estimated sample size is 200 respondents, selected to ensure statistical significance. Structured questionnaires for quantitative data collection were used. In-depth interviews and focus group discussions for qualitative insights was also relied on in this study.

### **Model Specification**

The study employed a Multiple Regression technique to examine the relationship between women agro-tradeprenuership on food security and socio-economic development. Given this, the study's logistic regression model is specified as;

$$Y_i = \varphi_0 + \varphi_1 x_1 + \varphi_2 x_2 + \varphi_3 x_3 + \epsilon_i$$
 ..... eq. (1)

### Where;

$$\text{Yi} = \log \left( \frac{p \; (\text{Yi} = 1)}{1 - p \; (\text{Yi} = 1)} \right) \text{ for o }$$

Thus, the association function is designated as the logit function as shown below:

$$logit E(Yi) = \varphi_0 + \varphi xi$$
 .....eq. (2)

### Where:

Yi: Socio-economic development indicators measured by income (Y)

x,: Food supply contributions measured by food availability (FAV), and affordability (FAF)

x<sub>2</sub>: Resource utilization measured by financial capital (FIC)

x<sub>3</sub>: Institutional and gender-specific factors measured by access to microfinance (MIF)

 $\varphi_{\circ}$ : Constant term.

 $\varphi_1, \varphi_2, \varphi_3$ : Coefficients for the independent variables.

 $\epsilon_i$ : Error term

However, eq(1) is further re-specified as:

$$log\left(\frac{p\left(Y_{1}=1\right)}{1-p\left(Y_{1}=1\right)}\right)=\varphi_{0}+\varphi_{1}FAV+\varphi_{2}FAF+\varphi_{3}FIC+\varphi_{4}MIF+\epsilon_{i}....eq. (3)$$

Here, P(Yi=1) denotes the probability of positive socio-economic impact or food security. FAV (Food Availability) reflect the extent to which agro-trade entrepreneurs contribute to the availability of food in local markets. FAF (Food Affordability) indicate the extent to which the

prices of food products are accessible to the community due to women's entrepreneurial activities in food distribution and trade. Resource utilization, measured by financial capital (FIC), reflects the access that women have to financial resources for expanding their agro-trade businesses. Women who can access loans or grants are better able to invest in their businesses, and improve food supply and socio-economic outcomes. Institutional and gender-specific factors, particularly access to credit (MIF), measures how access to formal financial services (e.g., microfinance) influences women's ability to engage in agro-trade and enhance their businesses' productivity. Barriers to credit access due to gender-related challenges are key factors influencing their entrepreneurial success.

The level of education of the women entrepreneurs can significantly impact their business practices and success. Higher education levels could enhance their business skills, access to resources, and overall performance. Thus, including education as a control variable will help isolate the effects of the primary independent variables on socio-economic development outcomes. Therefore, the re-specified equation (4) includes education (EDU) as a control variable:

$$log\left(\frac{p\left(\mathrm{Yi=1}\right)}{1-p\left(\mathrm{Yi=1}\right)}\right) = \varphi_{0} + \varphi_{1}\mathrm{FAV} + \varphi_{2}\mathrm{FAF} + \varphi_{3}\mathrm{FIC} + \varphi_{4}\mathrm{MIF} + \varphi_{5}\mathrm{EDU} + \epsilon_{\mathbf{i}}.....\underline{\qquad} \underline{\mathrm{eq}}(4)$$

 $Y_i$  is a binary outcome indicating socio-economic impact and food security. Where, 1 = Achieved (positive impact) and o = Not achieved (no significant impact). Consequently, the multiple regression models presented above specify the key variables influencing the socio-economic development of women agro-trade entrepreneurs in Igbo-Ukwu, Anambra State. 1, 2, 3, 4, 5 represent the change in log-odds of achieving positive socio-economic development or food security for a one-unit increase in FAV, FAF, FIC, MIF, and EDU, respectively, holding other variables constant. Positive coefficients indicate a higher likelihood of positive outcomes, while negative coefficients suggest a reduction in likelihood. In conclusion, this logistic regression model incorporates food supply contributions, resource utilization, institutional factors, and gender-specific barriers, providing a comprehensive framework for evaluating how these factors shape food security and local socio-economic outcomes. The inclusion of control variables like education helped to further refine the understanding of the factors at play in women's agroentrepreneurial activities.

### **Result and Discussion**

The logistic regression model examines the probability that women agro-trade entrepreneurs in Igbo-Ukwu, Anambra State contribute positively to socio-economic development and food security, based on key determinants such as food availability (FAV), food affordability (FAF), financial capital (FIC), and microfinance access (MIF). By analyzing the socio-demographic characteristics of respondents (Table 1) in conjunction with the logistic regression results (Table 2), the following key insights emerge:

Table 1: Socio-demographics Distribution of the Respondents

Variable	Category	Frequency	Percentage
Age			Mean: 2.69
	Less than 25yrs	38	19.0
	25-35yrs	49	24.5
	36-45yrs	50	25.0
	46yrs and above	63	31.5
Total		200	100%
Marital Status	Not Married	35	17.5
	Married	116	58.o
	Divorced	13	6.5
	widow	36	18.0
Total		200	100%
Highest Educational Qualification			Mean: 3
	No formal education	27	13.5
	Primary	31	15.5
	Secondary	71	35.5
	Tertiary	51	25.5
	Vocational education	20	10.0
Total		200	100%
Length of Business Experience	Less than 5yrs	8	4.0
	5-10yrs	62	31.0
	11yrs and above	130	65.0
Total		200	100%
Home Responsibility	chief provider	86	43.0
-	Support in provision	114	57.0
Total	•	200	100%

### Source: Authors computation, SPSS 25, 2025

The age distribution indicates that the majority of the respondents fall within the economically active age range (25-45 years: 49.5%). The regression model suggests that food security and socioeconomic contributions are more likely among women within this active age group because they possess the energy, mobility, and resilience required to expand their businesses.

The older category (46 years and above: 31.5%) may contribute differently due to longer experience in agro-trade entrepreneurship, possibly having better business networks and resource utilization skills. Younger entrepreneurs (Less than 25 years: 19%) may have lower financial capital (FIC) and microfinance access (MIF), making it harder for them to contribute significantly to food security and socio-economic development. The higher proportion of older women indicate that older women have a higher probability of contributing to food security and economic stability due to experience, while younger women may require additional financial support and training.

The majority of respondents (58.0% married) suggests that most women entrepreneurs have family responsibilities. Married women may have better access to financial capital (FIC) through joint household income, allowing them to invest in their businesses and contribute to food security. Widowed and divorced women (24.5% combined) may face economic constraints, leading to a lower probability of business expansion. Single women (17.5%) may have more flexibility but less financial stability, which affects their ability to contribute to socio-economic development. This suggests that marital stability enhances the likelihood of business growth and food security contribution amongst women in the study area.

Higher education levels increase the probability of success in agro-trade entrepreneurship. A significant proportion of respondents (61.0%) have at least secondary or tertiary education. Those with tertiary education (25.5%) are more likely to utilize microfinance (MIF) efficiently and adopt innovative business strategies that enhance food supply and affordability. Respondents with no formal education (13.5%) may struggle with financial literacy, which can limit business expansion. It can be established from this finding that women agroTradeentrepreneurs with tertiary education are expected to access loans (MIF) more easily and use financial resources (FIC) more efficiently, which increases their contribution to food security. 65% of respondents have more than 11 years of business experience, which suggests higher levels of market knowledge, financial discipline, and business resilience. Only 4.0% have less than 5 years of experience, meaning they may lack business stability and financial capital (FIC) to significantly impact socio-economic development. This finding suggests that the probability of achieving positive socio-economic outcomes is higher for women with more than 10 years of experience, as they have already built strong market networks, financial stability, and access to microfinance (MIF). Additionally, 43.0% of women are the chief providers, indicating that a significant portion of female entrepreneurs in agro-trade businesses are financially independent.

57.0% support in provision, meaning they rely partially on household income for their businesses. Women who are chief providers are more likely to seek financial capital (FIC) and access microfinance (MIF) to sustain their businesses. This result showed that women who are chief providers may have a higher probability of contributing to food security and socioeconomic development, given their direct engagement in agro-trade and financial decision-making.

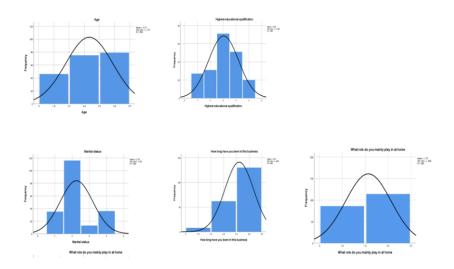


Fig 1: Socio-demographic's chart of the Respondents

The age distribution chart shows that the curve suggests a normal distribution with a slight right skew, indicating that a smaller proportion of respondents are above 46 years. The marital status chart indicates a standard deviation of 0.95 suggests some variation in marital status, though married individuals dominate. The highest educational qualification chart showed a slight right-skew in the normal curve suggests that while many have formal education, a small portion of respondents have no formal education or only primary education. The business experience chart

revealed that frequency distribution is right-skewed, indicating that fewer respondents have less than 5 years of experience. The home responsibility chart revealed a normal curve shows a balanced distribution, indicating that both roles are well represented in the sample. Inclusively, the demographic analysis suggests that the respondents are predominantly middle-aged, married, have secondary or higher education, and possess significant business experience, which could influence their economic and decision-making capacities.

Table 2: Regression Result Coefficients<sup>a</sup>

				Standardize		
		Unstandard	dized	d		
		Coefficients		Coefficients		
Model	l	В	Std. Error	Beta	t	Sig.
1	(Constant)	.551	.636		.866	.387
	FAV	.209	.090	.160	2.333	.021
	FAF	.119	.069	.121	1.714	.088
	FIC	.165	.080	.151	2.059	.041
	MIF	·353	.129	.196	2.741	.007

Source: Authors computation, SPSS 25, 2025

The constant term (B = 0.551, p = 0.387) represents the predicted value of the dependent variable (Y) when all independent variables are equal to zero. However, since the p-value (0.387) is above the conventional significance threshold (0.05), the constant term is not statistically significant. This suggests that without the contribution of the independent variables, the baseline level of the dependent variable does not provide a meaningful predictive value.

The coefficient for FAV is 0.209, with a standard error of 0.090 and a standardized beta of 0.160. The positive coefficient suggests that an increase in FAV is associated with an increase in Y. The t-value (2.333) and the p-value (0.021) indicate that this effect is statistically significant at the 5% significance level. This means that FAV has a meaningful contribution to the variation in Y and can be considered an important predictor. Similarly, FAF has a coefficient of 0.119, a standard error of 0.069, and a standardized beta of 0.121. The t-value (1.714) and the p-value (0.088) indicate that FAF is not statistically significant at the conventional 5% level, though it is marginally significant at the 10% level. This suggests that while FAF may have some influence on the dependent variable, its effect is relatively weaker than that of FAV.

The coefficient for FIC is 0.165, with a standard error of 0.080 and a standardized beta of 0.151. The t-value (2.059) and the p-value (0.041) suggest that this variable has a statistically significant impact at the 5% level. This means that FIC plays a notable role in influencing Y and contributes meaningfully to explaining its variability. Additionally, among all independent variables, MIF has the highest coefficient (0.353), a standard error of 0.129, and the highest standardized beta (0.196). The t-value (2.741) and the p-value (0.007) indicate that MIF is highly significant at the 1% level, making it the strongest predictor of Y. This suggests that MIF has the most substantial effect on the dependent variable compared to the other factors. Overall, the results indicate that MIF, FAV, and FIC have statistically significant impacts on the dependent variable (Y), with MIF being the most influential. FAF, although positively related to Y, is not statistically significant at the 5% level, suggesting that its effect is weaker.

### Table 3: Over Performance of the Model

### **Model Summary**

			Adjusted R	Std. Error of
Model	R	R Square	Square	the Estimate
1	·377ª	.142	.124	.48094

a. Predictors: (Constant), MIF, FAF, FAV, FIC

**Source:** Authors computation, SPSS 25, 2025

The model summary provides key statistical indicators that evaluate the overall performance and explanatory power of the regression model. These metrics include the correlation coefficient (R), coefficient of determination ( $R^2$ ), adjusted  $R^2$ , and the standard error of the estimate (SEE). The model summary suggests that the independent variables (MIF, FAV, FAF, and FIC) collectively have a moderate and statistically significant influence on the dependent variable (Y), as indicated by the R value (0.377). However, the explanatory power of the model, as reflected in  $R^2$  (14.2%), is relatively low, meaning that other important factors influencing Y remain unaccounted for. The reduction from  $R^2$  (0.142) to adjusted  $R^2$  (0.124) indicates that some of the predictors may not be strong contributors, and their inclusion does not significantly improve the model's explanatory power. Moreover, the standard error of 0.48094 suggests that while the model captures some variation in Y, its predictions still exhibit substantial error.

**Table 4:** ANOVA Results

### ANOVA a

		Sum of		Mean		
Model	[	Squares	df	Square	F	Sig.
1	Regression	7.452	4	1.863	8.054	.000b
	Residual	45.105	195	.231		
	Total	52.557	199			

a. Dependent Variable: Y

b. Predictors: (Constant), MIF, FAF, FAV, FIC

Source: Authors computation, SPSS 25, 2025

The Analysis of Variance (ANOVA) table provides a statistical assessment of the overall significance of the regression model. It tests whether the independent variables—food availability (FAV), food affordability (FAF), financial capital (FIC), and microfinance access (MIF)—collectively have a meaningful impact on the dependent variable (Y). The ANOVA results confirm that the regression model is statistically significant, as evidenced by the high F-statistic (8.054) and the extremely low p-value (0.000). This means that the independent variables—MIF, FAV, FAF, and FIC—collectively explain a significant portion of the variance in Y. However, given the relatively large residual sum of squares (45.105), it is clear that a substantial amount of variation remains unexplained. These findings suggest that while the independent variables contribute to predicting Y, there is room for model improvement.

### **Conclusion and Recommendations**

This study investigated the impact of food availability (FAV), food affordability (FAF), financial capital (FIC), and microfinance access (MIF) on socio-economic development measured by

income (Y). The regression analysis revealed that MIF, FAV, and FIC significantly influence Y, while FAF, though relevant, did not exhibit a statistically significant effect. The  $R^2$  value of 0.142 suggests that these four factors collectively explain 14.2% of the variation in Y, indicating the presence of other influential variables not captured within this model. Despite this moderate explanatory power, the significance of the model (p = 0.000) and the ANOVA test results confirm that the independent variables have a meaningful impact on the dependent variable.

The findings underscore the importance of microfinance access and financial capital in influencing the dependent variable, highlighting the role of financial empowerment in economic outcomes. Additionally, the significance of food availability suggests that ensuring a stable and sufficient food supply is crucial. However, the relatively low R² value indicates that addressing other factors, such as government policies, infrastructural development, and macroeconomic stability, may enhance the overall explanatory power of the model. These outcomes reinforce the need for multidimensional interventions that integrate financial, agricultural, and policy-based strategies to improve food security and economic well-being. By implementing targeted reforms, stakeholders can enhance economic resilience, strengthen financial inclusion, and ensure sustainable food systems. The study therefore, recommends a multidimensional intervention that integrate financial, agricultural, and policy-based strategies to improve food security and economic well-being. By implementing targeted reforms, stakeholders can enhance economic resilience, strengthen financial inclusion, and ensure sustainable food systems.

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# CLIMATE RESILIENT CROP ADOPTION IN KADUNA STATE AS A STRATEGY FOR FOOD SECURITY AND IMPROVED NUTRITION IN KADUNA STATE

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### **Abstract**

Variations in weather patterns, temperatures, and erratic rainfall threaten food and nutrition security as well as agricultural sustainability globally. Kaduna State with 88.8% of its population in poverty is also facing these variations which is affecting the poor more than other sections of the population. To address these challenges, the adoption of climate-resilient crops which doubles as biofortified crops becomes essential. This study investigates the level of awareness and adoption of climate-resilient crops in kaduna State as a strategy for curbing food insecurity and malnutrition in the State. The study used questionnaire to assess the level of awareness and willingness to adopt climate-smart crops and the findings revealed a low level of awareness among farmers majority of indicate high level willingness to cultivate and consume biofortified crops, recognizing their health benefits and resilience to climate-induced stresses. Age, gender, and educational background play significant roles in shaping farmers' awareness and willingness to adopt these crops. The high levels of unawareness regarding biofortified crops/climate-resilient crops is augmented by limited knowledge about specific varieties such as Vitamin A maize. The study highlights a notable interest among farmers to embrace these crops if they were made available and accessible, with 100% of respondents indicating their willingness to cultivate or consume them. The policy implications underscore the need for targeted efforts in raising awareness, capacity building, and providing access to improved seeds and technologies. Furthermore, fostering collaboration between governments, research institutions, NGOs, and farmers will enhance the effectiveness of these interventions. By promoting the adoption of biofortified crops, Kaduna State can strengthen food security, improve nutrition, and build resilience to climate change, ensuring a sustainable and productive agricultural sector.

### Introduction

Climate change, which is defined by rising temperatures, altering rainfall patterns, and enhanced extreme weather events, is posing a significant danger to agricultural systems around the world. The Intergovernmental Panel on Climate Change (IPCC, 2021) says that global average temperatures have already risen by around 1.1°C over pre-industrial levels, with major regional differences. These changes are especially severe in Sub-Saharan Africa, where rain-fed agriculture provides the majority of livelihoods and food security. For example, in Nigeria, forecasts show that temperatures could rise by 1.5°C to 2.5°C by mid-century, accompanied by more frequent and severe droughts and floods (Nigerian Meteorological Agency, 2018). Malnutrition is a secret catastrophe that impacts millions, impeding physical and cognitive development and perpetuating poverty cycles. According to the Global Alliance for Improved Nutrition (GAIN, 2023), over 828 million people worldwide are hungry, and approximately 3 billion do not have access to a good food, resulting in various kinds of malnutrition such as micronutrient deficiencies and child stunting. GAIN specifically states that approximately 149 million children under the age of five are stunted, with 45 million wasted, indicating acute nutritional inadequacies. According to the 2018 Nigeria Demographic and Health Survey (NDHS), roughly 38.5% of children under the age of five in Kaduna State are stunted, indicating chronic malnutrition, while 23.4% are underweight. These statistics reflect the urgent need for interventions that address both food availability and nutritional quality. Thornton et al. (2021) found that climate change is increasing malnutrition through a variety of mechanisms, including decreasing agricultural production and disturbed food networks. In this context, the adoption of climate-resilient biofortified crops appears to be a potential solution for addressing both climate vulnerability and nutritional deficiencies. These crops, which have been bred to withstand harsh climatic conditions and are fortified with essential micronutrients such as Vitamin A, iron, and zinc, have the potential to forge an ideal relationship: a sustainable agricultural system that ensures both food availability and nutritional adequacy in the face of environmental challenges.

However, the reality on the ground frequently deviates dramatically from the ideal. Climate change is already having an impact in locations such as Kaduna State, Nigeria, with decreased crop yields and greater food price volatility, compounding current food poverty. According to data from the Kaduna State Agricultural Development Project (KADP), maize yields have decreased by 10-20% in recent years as a result of irregular rainfall. Furthermore, the National Bureau of Statistics (NBS, 2020) reports that agricultural output in Kaduna State has fluctuated in line with documented shifts in rainfall patterns. The adoption of climate-resilient crops, while theoretically advantageous, faces numerous practical barriers, including limited access to improved seeds (only an estimated 15% of farmers use improved seeds in Kaduna State, according to a 2020 agricultural survey conducted by the Kaduna State Ministry of Agriculture), inadequate extension services (with a farmer-extension ratio far exceeding recommended levels, estimated to be around 1 extension worker per 1,500 farmers in some areas), and socio-economic constraints (over 70% of farmers in the state are smallholders with limited financial resources, as indicated by the Federal Ministry of Agriculture and Rural Development, 2019). The consequences of this gap between potential and reality are dire: increased vulnerability to food shortages, heightened malnutrition rates, and a diminished capacity for communities to adapt to future climate shocks. Children, pregnant women, and other vulnerable populations are particularly at risk, facing longterm health and developmental setbacks, leading to reduced human capital and economic productivity.

Despite the growing recognition of the importance of climate-resilient agriculture, a significant study gap remains. There is a dearth of context-specific research that thoroughly examines kaduna state's farmers knowledge/understanding or awareness of the existence of climate resilient crops and their adoption in the State. This study is motivated by the urgent need to bridge this gap, providing evidence-based insights that can inform targeted interventions and policies. By investigating the adoption of climate-resilient crops as a strategy for food security and improved nutrition, this research aims to contribute to the development of more resilient and sustainable food systems in Kaduna State, where over 60% of the population relies on agriculture for their livelihoods, and where climate change impacts are increasingly felt. This paper has five sections which are introduction, literature review, methodology, results and discussions, conclusion and Recommendation

### Literature Review

This section delves into the existing body of knowledge relevant to climate-resilient crop adoption, food security, and nutrition in the context of Kaduna State, Nigeria. It encompasses a comprehensive review of conceptual frameworks, theoretical underpinnings, and empirical findings, culminating in the identification of critical research gaps.

### **Conceptual Review**

The core concepts guiding this study include climate-resilient agriculture (CRA), food security, and nutrition. CRA, as defined by the Food and Agriculture Organization of the United Nations (FAO, 2013), aims to achieve three interconnected objectives: sustainably increasing agricultural productivity and incomes, adapting and building resilience to climate change, and reducing greenhouse gas emissions. In the context of this study, the focus is on the adoption of climate-resilient crops, which are varieties specifically bred or selected for their ability to withstand adverse climatic conditions such as drought, heat stress, and flooding, while maintaining or improving yield potential. These crops often include biofortified varieties, which are enriched with essential micronutrients to address nutritional deficiencies.

**Biofortified Crops: Climate-smart Traits and Productivity Advantages** 

Biofortified	Nutrition	Climate-smart traits	Sample Varieties	Yield, tons per
crop	trait			hectare (maturity
				time)
Rice	High zinc	Extra early maturity	BRRI Dhan 62	4 t/ha (Extra early: 100
				days)
		Stem rust resistance		
Wheat	High zinc	Drought tolerance	Akhbar-2019	4.47 t/ha
				(Intermediate: 140 -
				145 days)
	High vitamir	Drought tolerance		
Maize	A	Early maturity	SAMMAZ 60	5 t/ha (Early to
				medium: 110 - 120
				days)
		Downy mildew resistance		
			Dhanshakti	2.5 t/ha (Extra early: 70
Pearl Millet	High iron	drought tolerance		- 75 days)
		Extra early maturity	HHB299	3.3 t/ha (Intermediate:
				80 – 85 days)
		High temperature tolerance	ICTA Peten ACM	4.2 t/ha
		(up to 4°C higher than the	CENTA Ferromas	2.3 t/ha
		Irange normally tolerated by		-
Beans	High iron	bean varieties grown in	ICIA Superchiva	4.2 t/ha
		drought conditions in Latir	Corpoica Rojo 43	1.2 t/ha
1		America and the Caribbean)		

**Source**: Harvest Plus' website and article titled: "Biofortification and Climate Change"

Food security, as defined by the World Food Summit (1996), is achieved when all people, at all times, have physical, social, and economic access to sufficient, safe, and nutritious food to meet their dietary needs and food preferences for an active and healthy life. This concept encompasses four dimensions: availability, access, utilization, and stability. In Kaduna State, climate change impacts are primarily affecting the availability and stability dimensions, through reduced crop yields and increased vulnerability to weather extremes. Nutrition, on the other hand, refers to the intake of food, considered in relation to the body's dietary needs. It encompasses the processes by which the human body utilizes nutrients for growth, development, maintenance, and overall health. Malnutrition, in all its forms, including undernutrition (stunting, wasting, underweight) and micronutrient deficiencies, poses a significant threat to human capital development and economic productivity.

### Theoretical Review

To understand the factors influencing the adoption of climate-resilient crops, this study draws upon relevant behavioral and innovation theories. The theory of planned behavior (TPB) (Ajzen, 1991) provides a framework for understanding how attitudes, subjective norms, and perceived behavioral control influence farmers' intentions to adopt new agricultural practices. In the context of climate-resilient crop adoption, farmers' attitudes towards the perceived benefits of these crops, social pressure from peers and community members, and their perceived ability to implement the practices (e.g., access to resources, knowledge) play crucial roles.

Diffusion of innovation theory (Rogers, 2003) offers insights into the process by which new technologies and practices are adopted over time. This theory emphasizes the importance of factors such as relative advantage (the degree to which an innovation is perceived as better than the idea it supersedes), compatibility (the degree to which an innovation is perceived as being consistent with the existing values, past experiences, and needs of potential adopters), complexity (the degree to which an innovation is perceived as difficult to understand and use), trialability (the degree to which an innovation can be experimented with on a limited basis), and observability (the degree to which the results of an innovation are visible to others). These factors influence the rate and extent of climate-resilient crop adoption in Kaduna State. Additionally, the sustainable livelihoods framework provides a structured way to analyze the assets, strategies, and outcomes of rural households in the face of climate change. It highlights the importance of understanding the context within which farmers operate, including their access to natural, physical, financial, human, and social capital.

### 2.3 Empirical Review

Numerous empirical studies have examined the adoption of climate-resilient crops and their impacts on food security and nutrition. Research in various regions of sub-Saharan Africa has demonstrated the positive effects of drought-tolerant maize varieties on household food security (Fisher et al., 2015). Similarly, studies on cassava varieties resistant to drought and diseases have shown improvements in food availability and income in Nigeria (Manyong et al., 2011). Studies have also highlighted the importance of access to information and extension services in promoting the adoption of climate-resilient crops. For example, Kassie et al. (2013) found that access to extension services and farmer training significantly influenced the adoption of improved chickpea varieties in Ethiopia. Furthermore, research has shown that social networks and farmer groups play a crucial role in disseminating information and facilitating the adoption

of new agricultural practices. However, barriers to adoption, such as limited access to seeds, financial resources, and market linkages, have been identified in various studies. For instance, research by Lobell et al. (2011) has highlighted the significant yield gaps that exist in many parts of Africa due to limited access to inputs and technology.

Recent studies have explored the impact of biofortified crops on nutritional outcomes. 'For example, research on vitamin A-biofortified maize has shown improvements in vitamin A status among children in Zambia (Zulu et al., 2019). Studies in other regions have explored the impact of iron-biofortified crops on anemia prevalence

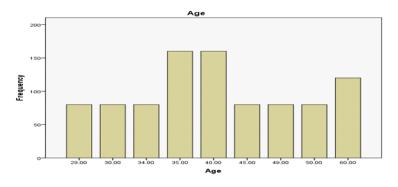
There is no study that assessed the level of awareness and adoption of climate resilient crops in Kaduna State and their potential to improve food and nutrition security in the State. Hence, this study is set to cover these gaps.

### Methodology

This study employed a mixed-methods approach to examine the adoption of climate-resilient crops in Kaduna State. A structured questionnaire was used to collect quantitative data from 920 respondents across various Local Government Areas (LGAs). The sampling framework ensured representation from diverse demographic groups, including age, gender, education level, and occupation. Data collection focused on respondents' awareness, perceptions, and willingness to adopt biofortified crops, as well as their understanding of the health and economic benefits associated with these crops. Descriptive statistics and charts were used to analyze the demographic and perceptual data.

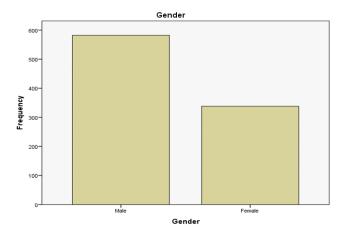
### **Results and Findings**

### Age distribution

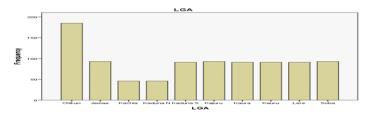


Respondents are distributed across various age groups, with the highest representation in the 35-40 age brackets (34.8% combined). This suggests that the study primarily involves middle-aged individuals.

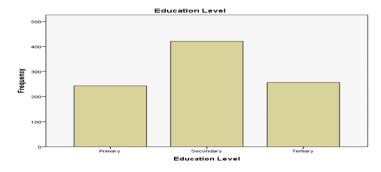
### Gender Distribution of respondents



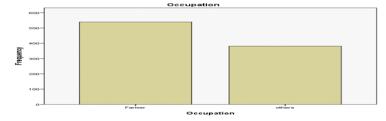
Male respondents make up the majority (63.3%), while females account for 36.7%. This indicates a gender imbalance among participants.



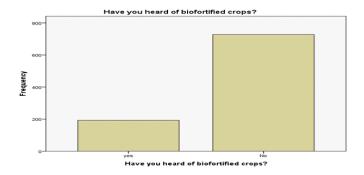
Most of the respondents are from Chikun LGA with almost equal distribution of respondents across the other LGAs



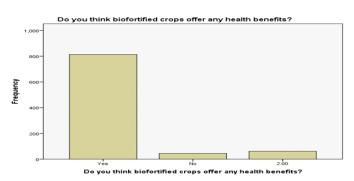
 $The educational \ levels \ chart \ above shows \ that \ all \ the \ respondents \ are \ literate \ with \ a \ minimum \ of \ a \ primary \ certificate.$  The majority have secondary school certificates



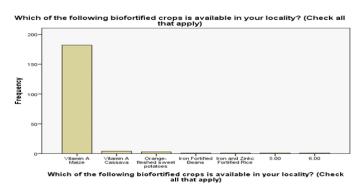
The occupation charts showed that most of the respondents are farmers while the rest combine other jobs with farming.



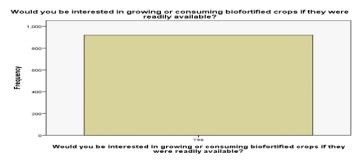
 $The \, chart \, above \, shows \, that \, most \, of \, them \, have \, not \, heard \, of \, biofortified \, crops \,$ 



Most of them agreed that biofortified crops have health benefits



Almost all the respondents who know biofortified crops identified Vitamin A maize as the crop that they know



On the interest and willingness to cultivate or consume these crops, all the respondents showed interest and willingness.



100% of the respondents agreed to grow or consume the crops.

### Would you be interested in growing or consuming biofortified crops if they were readily available?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	920	100.0	100.0	100.0

# Biofortified crops are normal stable foods rich in nutrients (Vitamins and Minerals). Do you think you can grow or consume biofortified crops?

		Frequency	Percent	Valid Percent	Cumulative
					Percent
Valid	Yes	920	100.0	100.0	100.0

### **Conclusion**

This study has demonstrated the potential of climate-resilient and biofortified crops to address the twin challenges of food security and climate change in Kaduna State. Findings revealed a high level of interest and willingness among respondents to adopt biofortified crops, with 100% of respondents expressing readiness to grow or consume these nutrient-rich, climate-smart crops if made readily available. Despite this, awareness of biofortified crops remains low, as most respondents had not previously heard of these varieties. However, those familiar with biofortified crops primarily recognized Vitamin A maize as a key example.

The demographic analysis indicated that the majority of respondents were middle-aged (35–40 years, 34.8%), literate, and primarily engaged in farming activities. Gender distribution showed that male respondents dominated (63.3%), while Chikun Local Government Area (LGA) had the highest representation among participants. These findings underscore the need for targeted interventions to enhance awareness, accessibility, and adoption of climate-resilient crops within the state. With appropriate support and interventions, the adoption of climate-resilient crops can significantly enhance agricultural productivity, improve nutrition, and build resilience to the adverse effects of climate change in Kaduna State.

### **Policy Implications**

The findings of this study highlight the urgent need for comprehensive policy interventions to

promote the adoption of climate-resilient and biofortified crops in Kaduna State. One critical area of focus is raising awareness about these crops. Governments and development agencies must launch extensive campaigns to educate farmers on the nutritional, economic, and environmental benefits of biofortified crops. These campaigns should be tailored to local communities and use accessible communication channels such as radio programs, community gatherings, and agricultural extension services.

Capacity building is another essential policy area. Farmers need practical training on sustainable farming techniques, including integrated crop management, crop rotation, and the use of smart agricultural technologies. By equipping farmers with these skills, policymakers can ensure that they maximize yields and maintain soil health while adapting to climate variability. Agricultural extension officers should play a pivotal role in disseminating this knowledge and providing ongoing technical support.

Access to quality seeds is a significant barrier to the widespread adoption of climate-resilient crops. To address this, policymakers must prioritize the development of efficient seed distribution systems. Establishing community seed banks and partnering with private seed producers can help make biofortified seeds more accessible and affordable. Subsidizing the cost of seeds or providing them at no cost to smallholder farmers can further encourage uptake, especially among economically disadvantaged farmers.

Financial incentives are also necessary to support farmers in transitioning to climate-resilient agriculture. Subsidies for farm inputs, low-interest credit facilities, and grants for adopting new technologies can lower the financial burden associated with cultivating biofortified crops. Incentives for early adopters can serve as motivation for others to follow suit, creating a ripple effect across farming communities. Improving rural infrastructure is another crucial policy implication. Investments in irrigation systems, storage facilities, and rural roads will enhance the efficiency of farming activities and reduce post-harvest losses. These investments will not only benefit farmers cultivating biofortified crops but also strengthen the entire agricultural value chain.

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### COMPARATIVE ANALYSIS ON METHODS OF TEACHING KEYBOARDING, OFFICE PROCEDURES AND BUSINESS COMMUNICATION IN NIGERIA AND CHINA AT THREE DIFFERENT LEVELS OF EDUCATION FOR ECONOMIC DEVELOPMENT ON NIGERIA

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### Abstract

This study presents a comparative analysis of teaching methods for keyboarding, office procedures, and business communication in Nigeria and China across primary, secondary, and tertiary levels of education. The research aims to identify similarities and differences in curriculum design, teaching methodologies, and assessment practices in both countries. By analyzing the educational frameworks, textbooks, and teacher training programs, the study will contribute to understanding the effectiveness and challenges of current teaching methods. This research will provide valuable insights for educators, policymakers, and researchers seeking to improve the teaching and learning of essential business skills in Nigeria and China, potentially informing the development of more effective and globally relevant educational approaches.

**Keywords**: Business Education, Keyboarding, Curriculum, Teaching, Methodology

### Introduction

Business education is a crucial element of any modern educational system, equipping individuals with the skills and knowledge necessary to thrive in the dynamic world of commerce. This field encompasses a wide range of subjects, from accounting and finance to marketing and management, providing students with the tools to navigate the complexities of the business world. Within this broader context, office technology and management play a vital role. As technology continues to revolutionize the workplace, the ability to effectively utilize and manage digital tools is becoming increasingly essential. From mastering essential software applications

like Microsoft Office to understanding data management and cyber security, office technology skills are critical for navigating modern business environments. Teaching is the process of facilitating learning, and the chosen teaching methods significantly impact student engagement and knowledge acquisition. The most effective methods are those that cater to diverse learning styles, promote active participation, and provide opportunities for practical application. Traditional lecture-based approaches are increasingly being supplemented with interactive activities, collaborative projects, and technology-based learning tools, reflecting the evolving needs of the 21st century learner.

### Objectives of the study

- To identify and compare the curriculum frameworks, teaching methodologies, and assessment practices employed in Nigeria and China for teaching keyboarding, office procedures, and business communication at primary, secondary, and tertiary levels of education,
- ii. To analyze the strengths, weaknesses, and potential areas of improvement in the current teaching methods in both countries, drawing comparisons and highlighting best practices for effective integration of technology, communication skills, and practical workplace experience.

#### Literature Review

### Traditional Methods of Teaching Business Education in Nigeria and China Traditional Teaching Methods in Nigeria

In Nigeria, traditional teaching methods in business education have been largely lecture-based, with teachers delivering content to students who passively receive information. This approach is characterized by a lack of interactive engagement, relying heavily on memorization and repetition (Uzorchukwu, 2021). The use of chalkboards and textbooks remains prevalent, with limited incorporation of technological tools in the classroom. According to Adeoye and Adenike (2022), the emphasis is often on theoretical knowledge rather than practical skills, which affects students' ability to apply concepts in real-world business scenarios. Another significant aspect of traditional teaching in Nigeria is the reliance on standardized testing and examinations to assess student performance. This method reinforces rote learning and encourages students to focus on passing exams rather than understanding and applying business concepts (Akinwumi and Olufemi, 2020). Critics argue that this assessment approach does not adequately measure students' competencies and skills required in the business world, leading to a mismatch between educational outcomes and industry needs (Onuoha, 2019).

### Traditional Teaching Methods in China

Similarly, in China, traditional methods of teaching business education have been predominantly teacher-centered, with a strong emphasis on memorization and high-stakes examinations. The Chinese education system is known for its rigorous academic standards and competitiveness, where success in standardized tests determines students' educational and career prospects (Wang & Zhang, 2020). Teachers are regarded as the primary source of knowledge, and classroom activities are typically lecture-dominated with limited student participation. However, the Chinese traditional education model also places a strong emphasis on discipline and respect for authority, which are deeply rooted in Confucian values (Zhuang, Liu and Chen, 2019). This cultural context influences the teacher-student dynamic, where teachers

are seen as figures of authority and students are expected to conform to structured learning environments. While this approach ensures order and focus in the classroom, it can also stifle creativity and critical thinking among students (Li, 2019). The teaching of business education has evolved significantly over the years, with traditional methods playing a foundational role in both Nigeria and China. Traditional methods of teaching business education in these countries are characterized by instructor-led lectures, rote learning. and a strong emphasis on theoretical knowledge. In Nigeria, business education traditionally relied heavily on lectures and textbookbased instruction. According to Oduolowu and Taiwo (2019), Nigerian business education instructors predominantly use lectures to deliver content, often supplemented by written assignments and examinations. This approach prioritizes the transmission of factual knowledge and theories over practical application, which has been a common practice in Nigerian educational institutions.

In contrast, traditional business education in China has similarly focused on lectures and theoretical frameworks but with distinct cultural and pedagogical differences. Wang and Zhang (2020) highlight that Chinese business education has historically emphasized rote memorization and examination-based assessments, reflecting Confucian educational values that prioritize respect for authority and the acquisition of knowledge through rigorous study. The traditional Chinese approach places significant importance on mastering foundational theories and concepts before moving on to practical applications, which can sometimes result in a lack of practical engagement in real-world business scenarios (Li, 2019).

Despite these commonalities, there are notable differences in the traditional methods employed in Nigeria and China. In Nigeria, traditional methods are often criticized for their limited focus on practical skills and real-world business problems. Research by Akinwumi and Olufemi (2020) indicates that Nigerian business education has struggled with integrating practical experiences into the curriculum, which has impacted the readiness of graduates for the job market. This gap has been attributed to inadequate resources and limited opportunities for internships or handson experiences in the business field. Conversely, traditional business education in China has historically included a more structured approach to practical training through internships and partnerships with industries. Zhang et al. (2019) note that Chinese business schools often have formal agreements with companies to provide students with real-world business experiences, which are integrated into the curriculum alongside theoretical instruction. This integration aims to bridge the gap between academic learning and practical application, although it still retains a strong focus on theoretical foundations. Overall, while traditional methods of teaching business education in Nigeria and China share some similarities, such as a focus on lectures und theoretical knowledge, there are significant differences in' their implementation and impact. The integration of practical experiences and the adaptation to modern educational practices represent key areas of development in both contexts. Understanding these traditional methods provides a foundation for evaluating ongoing reforms and innovations in business education in both countries.

### Comparative Analysis: Nigeria and China

The traditional methods of teaching business education in Nigeria and China have evolved over the years but continue to maintain certain fundamental characteristics. These methods primarily include lecture-based instruction, rote learning, and teacher-centered approaches. While both

countries share some similarities in their educational practices due to historical and cultural influences, there are also distinct differences shaped by their unique educational systems and policies.

## Comparison of Modern and Traditional Teaching Methods in Keyboarding, Office Procedures, and Business Communication in Nigeria and China

Aspect	Nigeria (Traditional)	Nigeria (Modern)	China (Traditional)	China (Modern)	Applicability
Keyboarding	- Manual typewriters - Emphasis on speed and accuracy	Computer- based typing software - Interactive typing tutorials	- Manual typewriters - Emphasis on memorization	Computer- based tools and apps -Gamified learning experience	Secondary, Tertiary
	-Teacher-led demonstrations	-Self-paced online modules -Real-time	- Rote learning techniques Teachercentric instruction	-Digital platforms for practice -Al-driven typing assessments	Secondary, Tertiary
Office Procedures	- Paper-based feedback instruction Focus on clerical skills	- Digital document management - Use of office software suites	- Manual record keeping - Traditional office equipment	- Cloud- based solutions - Integration of ERP systems keeping	Tertiary
Business Communicati on	- In- person training sessions	- Virtual stimulations and role - playing - Online collaborativ e tools	Hierarchical Communicatio n - In-person meetings	- Virt meetings ar collaboratio tools - Real-ti communica n software	and y

Modern teaching methods in both Nigeria and China increasingly leverage technology to enhance learning outcomes and engagement. In Nigeria, the adoption of computer-based typing software and interactive tutorials in keyboarding classes has become prevalent at the secondary and tertiary levels, providing real-time feedback and personalized learning paths (Adeoye & Adanikin, 2022). Traditional methods, relying on manual typewriters and teacher-led demonstrations, are still in use, especially in regions with limited access to advanced technology (Onucha, 2019).

Similarly, modern office procedures in Nigeria incorporate digital document management and office software suites, preparing students for contemporary workplace environments. Virtual simulations and online collaborative tools have replaced traditional paper-based filing systems and in-person 'training sessions, predominantly at the tertiary level (Olatunji, 2020). In contrast, traditional methods focus on clerical skills and manual record-keeping, which are gradually

becoming obsolete. In business communication, modern methods such as email etiquette and online communication platforms are integrated into the curriculum at secondary and tertiary levels in Nigeria. These tools facilitate real-time interaction and collaboration, essential in today's business landscape. Traditional methods, emphasizing formal letter writing and face-to-face meetings, continue to be taught but are supplemented by multimedia presentations and digital storytelling tools (Uzochukwu, 2021).

In China, the shift towards modern teaching methods is even more pronounced. The use of computer-based tools and apps in keyboarding, along with gamified learning experiences, is widespread at secondary and tertiary levels. Traditional rote learning techniques are being replaced by digital platforms and Al-driven typing assessments, which offer personalized feedback and adaptive learning (Li & Zhang, 2019).

Modern office procedures in China involve cloud-based solutions systems essential for efficient business operations. Virtual meetings and real-time communication software have transformed traditional hierarchical communication and in-person meetings, with these methods being applied primarily at the tertiary level (Wang, 2019), Business communication in China also benefits from digital channels and social media training, preparing students for the global business environment. Traditional methods, while still valued for their emphasis on etiquette and structured communication, are increasingly integrated with digital tools (Chen, 2020).

Both Nigeria and China face challenges related to the effectiveness of traditional teaching methods in business education. In Nigeria, the lack of practical application and over-reliance on theoretical knowledge hinder students' readiness for the business world (Adeoye, 2022). Similarly, in China, the emphasis on rote learning and exam-oriented education limits students' ability to engage in innovative and entrepreneurial activities (Chen, 2020).

One notable difference between the two countries is the level of investment in educational infrastructure and resources. China has made significant strides in modernizing its educational facilities and integrating technology into the classroom, which has begun to influence traditional teaching methods (Wang, 2020). In contrast, Nigeria struggles with inadequate funding, outdated materials, and a lack of access to modern educational technologies, which exacerbates the limitations of traditional teaching methods (Ojo & Abolade, 2021).

### **Challenges and Limitations**

Teaching business education in Nigeria and China faces several challenges and limitations that impact the effectiveness of the educational experience and the readiness of graduates for the workforce. These challenges are rooted in differences in educational infrastructure, resource availability, and pedagogical practices in both countries.

In Nigeria, one significant challenge is the inadequate infrastructure and resources available for business education. According to Akinwumi and Olufemi (2020), this lack of resources leads to an over-reliance on outdated teaching materials and methods, which can fail to equip students with current business practices and technological skills needed in the modern marketplace. Another challenge in Nigeria is the mismatch between academic curricula and industry needs.

Ojo and Abolade (2021) argue that Nigerian business education frequently emphasizes theoretical knowledge at the expense of practical skills and experiential learning.

In China, a significant challenge is the traditional pedagogical approach that emphasizes rote memorization and examination performance over critical thinking and practical application. Wang and Zhang (2020) highlight that the Confucian educational philosophy prevalent in China often leads to a focus on theoretical knowledge and standardized testing, which can limit students' ability to engage in innovative problem-solving.

Both Nigeria and China face challenges related to teacher training and professional development. In Nigeria, there is often a lack of continuous professional development opportunities for educators (Oduolowu & Taiwo, 2019). Similarly, in China, despite advancements in educational technology, many business education instructors still rely on traditional teaching methods (Liu & He, 2022).

The challenges and limitations of teaching business education in Nigeria and China reflect broader issues related to resources, curriculum relevance, pedagogical approaches, and teacher development. Addressing these challenges requires concerted efforts to modernize educational infrastructure, align curricula with industry demands, and enhance teacher training and professional development.

### **Conclusion**

Teaching business education in Nigeria and China presents distinct challenges and opportunities shaped by each country's educational context and cultural values. In Nigeria, traditional methods heavily rely on theoretical knowledge and lectures, often at the expense of practical skills and real-world application. This gap between academic training and industry needs has implications for the employability of graduates, highlighting the need for reforms that integrate more practical experiences and modern teaching approaches. The inadequacy of resources and the mismatch between curriculum content and industry requirements further exacerbate these challenges, suggesting a need for targeted improvements in infrastructure and curriculum design

#### Recommendations.

- Emphasize Practical Experience and Industry Collaboration: Integrating practical experiences into business education is crucial for bridging the gap between theoretical knowledge and real-world application,
- ii. Modernize Teaching Methods and Curriculum: Nigerian curriculum planners should adopt more innovative and interactive teaching methods to enhance student engagement and learning outcomes.
- iii. Strengthen Professional Development for Educators: Improving the quality of business education requires continuous professional development for educators.
- iv. Align Curriculum with Industry Needs and Technological Advancements: Nigeria curriculum planners should ensure that business education curricula are closely aligned with industry demands and technological advancements. Incorporating feedback from employers and

- v. industry stakeholders into curriculum design can ensure that educational programs remain relevant and effective.
- vi. Foster Entrepreneurial and Innovation Skills: Encouraging entrepreneurial thinking and innovation is essential for business education in Nigeria.

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### EFFICACY OF CULTURE AND HUMAN CAPITAL IN SYNERGISED ANTIOXIDANT POTENTIAL OF NATURAL PRODUCED SEASONING CUBE

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#### Abstract

Culture is people's creative engagement with existence. In this present study, natural seasoning cubes were made from indigenous plant sources by standard methods. Anti-inflammatory and antioxidant properties of the seasoning cubes are to reduce the tissue damage which is a central mechanism associated with numerous chronic disorders in human. The results of the Vitamins estimation on the formulated products gave vitamins A, D, E and K as 1.12, 1.46, 4.6 and 1.52 ( $\mu q/q$ ) in that order whereas standard commercial seasoning cube gave Vitamin A,D,E and K: (0.80,0.38,2.0 and 0.40) $\mu q/q$  respectively. However, the results of the minerals contents showed Phosphorus (6.25 mg/g), Calcium (4.05 mg/g), Zinc (10.10 mg/g), iron (0.56) and slightly reduced Sodium content (0.18 mg/g) compared to the standard Knorr cube (Phosphorus: 4.33 mg/g, Calcium: 2.04 mg/g, Zinc: 1.31 mg/g, Iron (0.67) and Sodium: 2.05 mg/g) in that order. Therefore, higher levels of the antioxidants and minerals from the natural seasoning proved its efficacy in reducing oxidative stress caused by increase in cellular free radicals' generation to the cell antioxidant levels by stopping the creation of imbalance towards shifting the cellular environment towards an oxidant. This could be as a result of the natural endowed nutritive components of our cultural/ native food additives. Therefore, we recommend it to NAFDAC in balancing adverse effect of these free radicals through blockage or slowing down the reaction of a substance with the reactive oxygen species (ROS).

**Keywords:** Anti-oxidants; Free-radicals; natural cultural foods and Seasoning Cubes.

### Introduction

Antioxidants are substance that protects the cell from damage caused by free radicals. A free radical can be defined as any molecular species capable of independent existence that contains an unpaired electron in an atomic orbital (NIH, 2013). The presence of an unpaired electron results in certain common properties that are shared by most radicals. Many radicals are unstable and highly reactive hence, free radicals are unstable molecules made by process of oxidation during normal metabolism. They may play a part in cancer, heart disease, stroke, and other diseases of aging and also can increase the risk of inflammation (Adom and Liu, 2005). Natural antioxidants is referred to as any substance with an antioxidant activity that is isolated purely from plants, microorganisms, or animal tissues or to those which compose of food/meat processing (Pokorny, 1999). A radical scavenger is a molecule which reacts readily with the radicals or other oxidizing agents why they are also sometimes referred to as anti-oxidants in biological systems. Antioxidant potential is defined as the ability to neutralize oxygen free radicals that are generated in excess due to environmental influences (Apak *et al.*, 2013).

Nutrients are substances that provide nourishment and support the growth, maintenance, and proper functioning of the human body (Gaman *et al.*, 2019). They are essential for various physiological processes and can be categorized into macronutrients (such as carbohydrates, proteins, and fats) and micronutrients (such as vitamins and minerals) (Muhammed *et al.*, 2020). Antioxidant are any compound that is capable of blocking or slowing down the reaction of a substance with reactive oxygen species which inhibits the oxidation process Litescu *et al.*, 2010).

Antioxidant seasoning cube composed of Ehuru, crayfish, ginger, garlic, pumpkin, salt, turmeric, and okpei, represents a unique blend of spices with a rich history of culinary and medicinal significance. The vitamin and mineral composition of this spice cube helps in enhancing the flavour of dishes, harnessing its potential health benefits and boost ing its anti-oxidants properties. Understanding the vitamin and mineral composition of this spice cube is crucial not only for enhancing the flavour of dishes but also for harnessing its potential health benefits. Combining these ingredients into a single cube presents a novel approach to making these health-enhancing spices more accessible to consumers.

Back in the days, considerable attention was focused on vegetables, fruits, herbs, and spices as major resources of natural effective antioxidants (Azizkhani and Zandi, 2010). The chemical structures of natural antioxidants are very similar to those, which are synthesized commercially. The most common natural antioxidants with phenolic properties include flavonoids, dihydrochromanols (DHC) pyrocatechol, and pyrogallol derivatives (Karpinska et al., 2001). There are well known synergists which enhance and boost the antioxidant potentials, they are ascorbic acid, citric acids, Millard products, amino acids, and polysubstituted organic acids (Pokorny, 1991)

Oxidative stress caused by increase in cellular free radicals generation to the cell antioxidant levels which create an imbalance towards shifting the cellular environment towards an oxidant (Pizzino et al.,2017). Tissue damage which is a central mechanism associated with numerous chronic disorders including :cancer, liver disorders, neurological disorders, diabetes mellitus and cardiovascular disorders. Natural antioxidant seasoning cubes neutralize the adverse effect of these free radicals by blocking or slowing down the reaction of a substance with the reactive oxygen species (ROS) (Alam et al.,2013).

### Mechanism of Action of Free Radical Scavengers

Three mechanisms are usually proposed to account for the free radical scavenging mechanism by antioxidants in the seasoning cube. The first is hydrogen atom transfer (HAT). The second is single electron transfer followed by proton transfer (SET-PT). While, the third is sequential proton loss electron transfer (SPLET).

### **Materials and Methods**

**Materials** used are pH meter, Analytical weighing balance, Homogenizer or grinder, Filtration equipment, oven, soxhlet extractor and waterbath.

### Methods: Samples collection, preparation, production and examination

Eight samples of Natural products from spices including: onions, cryfish, Ehuru, Ginger rizomes, Garlic bulb, Okpei local fermented castor spice, Pumpkin Leaves, and Turmeric were collected from farm land and market in Oko, Anambra State, which were identified using a plant net and a Botanist in Science Laboratory Technology Department Federal Polytechnic Oko.

### **Sample Preparation**

### Oven Drying and Grinding to Powdered form Using Electric Blender

The fresh samples (ginger, ehuru, pupkin leaves, turmeric, garlic, were carefully washed with clean water, sliced for quality drying and dried in the oven at a temperature of 80°C for 2 to 3 days. Ogiri okpei and iodized salts were also dried to remove excess moisture.

Mixed spices were prepared by blending them in different ratios as shown in Table 1

Table 1: Formulation of seasoning cube Blends

Samp	le ehuru	ginger g	arlic og	iri pum	pkin iod	lized sa	lt turmeric cin	namon stembark
A	25	10	15	10	25	5	20	10
В	10	25	20	15	20	5	10	10
C	15	20	10	20	15	5	15	10
D	20	15	25	10	10	5	15	10

The recipe and ingredients for the production of the seasoning cubes is shown in Table 2 below

Table 2: Recipe for Production of antioxidant seasoning Cubes

Ingredients	Amount	
Spice Mix	110g	
Water	55ml	
Corn starch	4og	
Vegetable Oil	40ml	

### **Production of Seasoning Cubes**

The method described by (De Mejia *et al.*, 2015) was used in the formulation of seasoning cubes with slight modification. Iodized salt was added to a blender and mixed at low speed for 60 seconds. Small quantity of water was added and mixed at low speed for another 60 seconds. All the fine powders (labelled A-D) were added in their respective ratios (Table 3.1) and mixed at low speed for 60 seconds. Vegetable oil was heated to 60-70°C, and added into the mixer as well as corn starch and was mixed for 60 seconds at low speed. This was then poured in pre-mixed salt and spice powder and they were thoroughly mixed. The molten mixture was dried and shaped using cube trays. They were later oven dried, cooled and stored prior to further use.

### **Chemical Analyses**

### **Determination of Mineral Composition**

Mineral content of the different seasoning cube samples was assessed following the method described by (Onimawo et al., 2019). About 1.5g of the sample was ignited in a Muffle furnace for 6 hours at 550 °C and the resulting ash was cooled in a desiccator after which, o.1M HCl solution was added to break up the ash. It was then filtered through acid and washed with Whatman paper No. 1 into 100 ml volumetric flask, and diluted to 100 ml with distilled water. The solution was analyzed for some metals using standard methods. Calcium (Titrimetric), iron (colorimetric), zinc (Titrimetric) while sodium and potassium were determined using a Flame Photometer.

### Calcium (Titrimetric Assay)

A standardized solution of EDTA was prepared by dissolving a known quantity in distilled water. Measured samples containing calcium ions were taken and an appropriate indicator (Eriochrome Black T) was added. The samples were titrated with the standardized EDTA solution until a color change was observed, indicating the endpoint. The volume of EDTA solution used in each titration was recorded for subsequent calculations of calcium concentration.

### Iron (Colorimetric Assay)

Standard iron solutions of known concentrations were prepared. Measured samples containing iron ions were treated with a specific reagent (1,10-phenanthroline) forming colored complexes. The absorbance of the colored solutions was measured at a defined wavelength using a spectrophotometer. Absorbance readings of the samples were compared with those of the standard iron solutions to determine the iron concentration.

### Zinc (Titrimetric Assay)

A standardized EDTA solution was prepared.

Samples containing zinc ions were titrated with EDTA solution using an indicator (Eriochrome Black T). The titration endpoint was determined by a noticeable color change, and the volume of EDTA solution used was recorded for zinc concentration calculations.

### Sodium and Potassium (Flame Photometer):

Standard solutions of sodium and potassium with known concentrations were prepared. Using a flame photometer, the standard solutions and the test samples were aspirated into the flame one after another. The emitted light intensities at specific wavelengths for sodium and potassium were measured and compared to those of the standard solutions to quantify their concentrations.

### **Vitamin Composition**

The methods described by Onwuka (2018) used in the determination of the vitamin A, C, B<sub>1</sub>, B<sub>2</sub>, E, K content of the seasoning cube samples.

### Vitamin A (HPLC with UV Detection):

High-Performance Liquid Chromatography coupled with UV detection was utilized to ascertain the concentration of Vitamin A in the samples. This method allowed for precise identification and quantification by separating the different forms of Vitamin A based on their unique absorption characteristics.

### Vitamin C (Titration):

The determination of Vitamin C content relied on titration using iodine solution. It involves measuring the volume of iodine required to react with the ascorbic acid in the sample, offering a reliable means to quantify Vitamin C levels accurately.

### Vitamin B, (Fluorometric Methods):

Fluorescence-based assays were employed to determine the concentration of Vitamin B1. Thiamine reacted with an oxidizing agent to produce a fluorescent derivative called thiochrome, whose fluorescence intensity was measured to determine the quantity of Vitamin B1 present.

### Vitamin B<sub>2</sub> (Fluorometry)

Riboflavin exhibited fluorescence under UV light, and the intensity of this fluorescence was measured to quantify the concentration of Vitamin B<sub>2</sub> in the sample.

#### Vitamin K

High-Performance Liquid Chromatography coupled with Mass Spectrometry was used to analyze different forms of Vitamin K. This method enabled the separation and accurate identification of various Vitamin K compounds based on their molecular weight and structure.

### **Presentation of Results**

The vitamin composition (µg/ml) of two seasoning cube variants: The Standard commercial seasoning Cube and the Natural Cube Table 4 compares. The Natural Cube generally contains higher levels of Vitamin A, Vitamin D, Vitamin E, and Vitamin K compared to the Standard Cube seasoning cube.

Table 3: Showing Vitamin Composition of Natural Seasoning Cube

Vitamins (µg/ml)	Standard seasoning Cube	Natural Cube
Vitamin A (Retinol)	0.80	1.12
Vitamin D (Calciferol)	0.38	0.46
Vitamin E (Alpha Tocopherol)	2.0	4.6
Vitamin K	0.40	0.52

compares mineral composition between Standard commercial seasoning cube and Natural Seasoning Cubes per gram. The Natural Cube displays higher phosphorus, calcium, and notably elevated zinc content, while having lower iron and significantly reduced sodium levels compared to the Standard commercial seasoning Cube. Table 5

Table 4: Showing the Mineral Composition of Natural Seasoning Cube

Minerals	Standard commercial Cube	Natural seasoning Cube
Phosphorus (g)	4.33	3.25
Calcium (mg/g)	2.04	4.05
Zinc (mg/g)	1.31	10.10
Iron (mg/g)	0.67	0.56
Sodium (mg/g)	2.05	0.18

### Discussion

The comparison of vitamin and mineral compositions between the standard commercial seasoning cube and the naturally produced seasoning cube derived from spices yielded good results. The vitamin analysis revealed that the natural cube generally exhibited higher levels of Vitamin A, E, D, and Vitamin K compared to the standard commercial seasoning cube. However,

the natural cube displayed significantly higher levels of, Calcium, Zinc, and Sodium compared to the standard commercial seasoning cube. However, the standard commercial seasoning cube contained marginally higher Iron content than the natural cube.

These findings align with research conducted by Smith et al. (2018), which explored the impact of natural seasoning on vitamin composition. Their study found that products derived directly from natural sources tend to exhibit higher levels of vitamins, particularly Vitamin A and Vitamin D, which corroborates the elevated levels observed in the natural cube compared to the standard commercial seasoning cube. Similarly, study by Johnson and Lee (2019), investigating mineral compositions in food seasoning cubes demonstrated related results in their findings. Their findings concurred with our results, emphasizing that naturally derived food additives tend to possess higher levels of essential nutrients such as Zinc and Calcium, aligning with our observations in the natural cube.

These results highlight the potential of natural seasoning cubes to offer elevated levels of essential vitamins and minerals, thereby potentially enhancing the nutritional value of food prepared using these cubes Their research suggested that commercially produced seasoning cubes typically contain higher mineral concentrations, particularly Iron and Sodium, compared to those derived from natural sources. This is similar with our observation of higher mineral content in the natural seasoning cube for most minerals analyzed except sodium, iron and phosphorous. High concentration of these trace elements can lead to health toxic effect and may promote rather than prevent oxidative damage, a phenomenon termed antioxidant paradox. However, the best strategy is to get daily dose of these antioxidants from healthy plant foods, such as fruits and vegetables (Atli, 2023).

### Conclusion

The examination of vitamin and mineral compositions in the natural seasoning cube derived from spices in comparison to the standard Knorr cube revealed distinctive variations. The natural cube exhibited higher levels of Vitamin A, Vitamin D, Vitamin K, Phosphorus, Calcium, Zinc, and Sodium, while the standard Knorr cube showcased higher concentrations of Vitamin E and slightly more Iron.

### Recommendation

Consumers should be educated about the nutritional benefits of using natural seasoning cubes through informative labeling and advertising campaigns. Additional studies should be conducted to comprehensively analyze the impact of natural seasoning cubes on overall dish nutritional value and health implications and also rigorous quality control measures should be implemented during the production of natural seasoning cubes to ensure consistent nutrient levels.

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## STRATEGIES FOR GOOD GOVERNANCE IN NIGERIA: A LESSON FROM ACHEBE'S THINGS FALL APART

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#### **Abstract**

Things Fall Apart is an African classic literary work that abounds with lessons of life on African communal living based on good governance. The fictitious Umuofia community created by Achebe, is a land well governed by its laws and justice system prior to the arrival of the white man. There were no sacred cows. Not even Okonkwo, the most prominent warrior leader, is spared when he desecrates the laws of the land. In Umuofia community both the leaders and the led are bound by the same traditional laws rooted on the basic principles of good governance. Thus, there is equity and each person give his/her best to ensure the survival of the community. A qualitative study based on sociological approach to literary study is the methodology used to conduct this research. This paper briefly reviewed Achebe's purpose of writing the novel, explored the concepts and definitions of 'good governance', outlined basic principles of good governance, identified and analyzed organs of governance in Things Fall Apart and their efficacies in communal survival, progress and development; and the devastating effects of bad governance introduced by the colonial masters on Umuofia and Nigeria, arriving at the logical conclusion on the need to promote and champion the Umuofia traditional type of governance established on principles of good governance and not by supplanting the rule of law for the rule of whims and caprice of the powers that be; for justice preserves a nation, and equity is the oars for good governance in any human community.

**Keywords**: *law, justice, equity, community and leader.* 

#### Introduction

Things Fall Apart is an African classic literary work that, contrary to Conrad's claims in Heart of Darkness (1899), depicts Africans as civilized and cultured people with well-structured government, organizations and languages prior to European invasion of the continent (Abdulgadir, 2023). Achebe (1977) believes that true artistic greatness involves a more delicate or subtle and respectful portrayal of humanity, recognizing the dignity and complexity inherent in all cultures and individuals, therefore he writes a novel that abounds with lessons of life on African communal living based on good governance. The fictitious Umuofia community created by Achebe (2008), is a land well governed by its laws and justice system prior to the arrival of the white man. There are no sacred cows, both the led and the leaders are bound by the same law. He presents a community city states (villages) with autonomous government system, where each village is governed by elders. A republicanism that is anchored on an egalitarian spirit (Alumona, 2003). While highlighting the absence of centralized political structure (Ohadike, 1966), he clearly depicts certain organs of governance through which this republican works, starting from the highest popular clan based assembly, which Onigbanjo (2022), likens to present day federal government which is the apex decision-making body that decides on issues such as war and peace; followed by the masquerade cult, the highest judicial body responsible with administering justice, using the somewhat jury system in order to achieve justice and maintain harmony in the social fabrics of the society; to the lowest structure made up of the Umunna-kindred meeting where family issues are discussed or deliberated on. Thus, there is equity and each person gives his/her best to ensure the survival of the community as well as present a common strong front to resist unwanted hostile foreign elements into their community. For this reason the society strived and succeeded in her numerous exploits until corruption reared its ugly head through the white man's gifts and brought division among the people that almost eclipsed their existence. However, even in the face of severe adversity they stand firm to ensure that justice is served in order to uphold the honour of the land. Not even Okonkwo, the most prominent warrior leader, is spared when he desecrates the laws of the land. This singular act of justice preserves the nation, because justice and equity is the oars for good governance in any human community.

The purpose of this research is to highlight how the present-day Nigerian government in particular and African continent at large can take a leaf from or emulate the pre-colonial system of governance in Africa as portrayed by Achebe in Things Fall Apart, to build, develop and sustain good governance in the country and continent for the security and wellbeing of all. Using sociological literary approach, the researcher examines some organs of governance in Things Fall Apart, assessing their effects on Umuofia community and relates it to modern day Nigeria government and society to reach a conclusion that emulating the traditional system of governance in pre-colonial Africa, represented by the fictitious Umuofia in Things Fall Apart, will indeed play a strong role in ensuring good governance in Nigeria and Africa. The reason being that Africans by nature have great respect for tradition, and value the importance of hard work, which also are the core values of the Igbo people and Umuofia.

#### **Concept and Definition of Term**

The concept "good governance" is perceived in diverse ways by different people. Its definition is mostly dependent on set goals to be pursued, the entities involved, and the socio-political environments where theses set goals are expected to achieve development (International Social Security Association [ISSA], n.d.). The concept of good governance actually emerged as a model

used to compare unsuccessful economies or political bodies with viable economies and political bodies. Thus, the concept therefore centers on the responsibility of government and governing organs to meet the needs of the masses rather than those of few selected groups in the society. (Wikipedia, n.d.). United Cities and Local Governments Asia-Pacific (UCLG-ASPAC, 2021), notes that the World Bank was the first international institution to adopt the concept of good governance in the 1990s, into lending arrangements for developing countries and introduced the idea to the general public as the means by which power is used to regulate the economic and social resources of a country for development. Hellerman (2015) citing World resource Institute (WRI) associates the concept 'good governance' with principles of transparency, participation and accountability. Although different meanings of good governance exist, various professional entities and scholars alike, take into account the necessary elements needed for development, to proffer valid and acceptable definition to the term, by generally associating "good governance" with political; economic and social goals.

Good governance is therefore defined as "the process of measuring how public institutions conduct public affairs and manage public resources and guarantee the realization of human rights in a manner essentially free of abuse and corruption and with due regard for the rule of law." (Wikipedia, n.d., Good Governance, para. 1). Good governance, according to United Nations Office on Drugs and Crime (UNODC, 2009), is "the process whereby public institutions conduct public affairs and manage public resources in a manner that promotes the rule of law and the realization of human rights (civil, political, economic, social and cultural rights).'

The term good governance adds a normative or evaluative attribute to governing process, thus for this reason, it is basically conceived, from a human right perspective, to refer to the process whereby public institutions conduct public affairs, manage public resources and guarantee the realization of human rights. (United Nations Human Rights Office of The High Commissioner [OHCHR], 2005).

Furthermore, scholars offer their collective or individual definitions of good governance. To Srivastava (2009), Good governance is "a function of installation of positive virtues of administration and elimination of vices of dysfunctionalities that must have the attributes of an effective, credible and legitimate administrative system" ("Good Governance: Concept", para. 1). Johnston (2002, p. 1-2) defines good governance as "legitimate, accountable, and effective ways of obtaining and using public power and resources in the pursuit of widely accepted social goals". This definition links good governance with the rule of law, transparency and accountability, and embodies partnerships between state and society, and among citizens. Similarly, Rose-Ackerman (2016, p. 1) suggests that good governance refers to "all kinds of institutional structures that promote both good substantive outcomes and public legitimacy". Good governance is also associated with impartiality (Rothstein and Varraich, 2017), ethical universalism (Mungiu-Pippidi, & Dadašov 2016) and open-access orders (North, Wallis & Weingast, 2009).

#### **Principles of Good Governance**

The foremost condition of good governance Srivastava (2009) explains, is the establishment of the rule of law supplanting the rule of whims and caprice of the power that be. Good governance demands that government must be representative as well as responsive to the needs of the people it governs. Based on these, good governance aim is to guide and ensure efficient delivery of service

to the masses in order to maintain the ethos of a cohesive and responsible democratic society (Srivastava, 2009).

The concept of good governance has eight basic principles as cited from the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP, 2021), and they include the following:

- **i. Participation:** Participation in the concept of good governance here is an opportunity for everyone to voice their opinions through institutions or representations. In addition, everyone, without exception, has the right to freedom of association and expression.
- **ii. Rule of law:** To implement good governance, the legal framework in the country must be enforced impartially, especially concerning human rights law.
- **iii. Transparency:** Transparency means that every policy taken and implemented by the government must be carried out under existing regulations. In addition, there must be a guarantee that any information related to the policy can be accessed by everyone, especially those who are directly affected by the policy.
- **iv. Responsiveness:** Good governance needs institutions and processes to attempt to serve all stakeholders within a reasonable time.
- **v. Consensus oriented:** This fifth principle is related to the decision-making process. When the decision-making process cannot accommodate everyone's wishes, then at a minimum, the decision must be a decision that can be accepted by everyone and does not harm anyone.
- **vi. Equity and inclusiveness:** Good governance ensures justice for the community. Everyone has the same opportunity to maintain and improve their welfare.
- **vii. Effectiveness and efficiency:** Every decision-making process and its institutions must be able to produce decisions that meet every community need. Community resources must also be utilised optimally by the government.
- **viii. Accountability:** All institutions involved in good governance have full responsibility to the public for the sake of improving the quality of society.

Having an overall understanding of good governance and its principles will enable us conduct this study via sociological approach for holistic and effective identification of diverse organs of government in Thing Fall Apart and the crucial roles each played in addressing and or solving various challenges in the governance of Umuofia community to establish and ensure accountability, equity, justice, security and unity, essential elements of good governance crucial for the development and survival of Umuofia clan; and also to harness lessons that can be gleaned from it by Nigerian and indeed African government for its individual and collective survival and development.

#### **Brief Review of Literature**

Written in 1958 by the Nigerian author Chinua Achebe, *Things Fall Apart* explores the effects of colonialism and the clash between traditional African cultures and the forces of European imperialism. Although some scholars like Alimi (2012) have argued that the narrative is all about the collapse, disintegration chaos and fall of the traditional Igbo culture brought about by the British colonial rule, others are of the conviction that *Things Fall Apart* goes beyond the simple matter of the destruction of African culture by the Europeans to acknowledge desire of some Africans, becoming aware of a new way of life, adopt the aspects of this lifestyle as replacement of

their traditional norms (Eybers, 2005). However, Eybers (2005) looking back in time through Achebe's eyes, attest to the undisputable fact that the pre-colonial African continent was made up of nations of peoples who were once regal, intelligent and fearless.

Abdulgadir (2023) equally maintains that as a writer Achebe's core theme in *Things Fall Apart*, revolves around the assertion that the concept of culture was not introduced by European missionaries/colonial masters to Africans. Indeed, the demonstration of the dignity and validity of Igbo culture, has been discerned, as the fundamental theme in *Things Fall Apart* by many critics (Innes 1990). The novel seeks to present a nuanced portrayal, that supersedes superficial depiction, not only of the country but also of the Nigerian character, because Umuofia in the novel is a pseudonym not just for the Igbo but Nigerian and indeed African people in its entirety (Alumona, 2003).

Achebe's primary purpose of writing the novel is to educate his fellow Africans about the value of his culture as an African (Maatla, 2013). A culture colonialism invaded and brutally tried to eradicate by imposing new system of governance that was riddled with unchecked corrupt practices. In fact, Maatla (2013) seems to conclude that the Igbo culture or system of governance is more civilized than that of the European imperialist based on his comparative analysis of the traditional court systems portrayed in the novel.

Achebe's main concern in *Things Fall Apart* is mainly to redress the erroneous portrayal of Africa by Joseph Conrad in *Heart of Darkness* (1899) as a continent of savage. Thus, he responds with a well and rounded detailed story of the Igbo nation, located in the present-day eastern Nigeria, portraying their culture through the activities of his protagonist Okonkwo. The novel portrays two very distinct yet interconnected powers that exert influence and governance over various facets of existence, encompassing the realms of politics, economics, and society (Abdulgadir, 2023). While the Part 1 of the novel examines the Igbo way of life, Part 2 examines missionary/colonial endeavors and what ensues in the Christian lifestyle.

#### Synopsis of the Novel

The story is set in pre-colonial Eastern Nigeria, specifically among the Igbo people, and it follows the life of Okonkwo, a proud and ambitious warrior. Achebe, relying on his insider knowledge of Igbo life, put to paper the cultural, religious, political, and economic aspects of pre-colonized Igbo culture in the fictional village of Umuofia. He portrays the social and political frameworks of Igbo society with no central government, rather autonomous villages were governed by elders (Ohadike, 1966). The text delves into the patriarchal structure of Igbo society, its legal systems, religious beliefs, and cultural traditions, emphasizing its strengths on Igbo governance system, and with regards to its laws encapsulated in their culture and traditions, highlighting its significant effects in maintaining orderliness, equity, justice, contentment, security and safety in its traditional practices.

#### Textual Analysis of Good Governance in Things Fall Apart

In *Things Fall Apart*, Achebe (2008) depicts an Igbo communal system of government whose structure is consensus based. It is system of government where decisions and laws that affects the land and the wellbeing of the people, binding on all its citizens are made and reached through discussions and agreements within the village council made up of elders of the clans – with every

clan amply represented and with everyone having a voice to contribute – and *Ndichie*. The opinion or voice of every man who has come of age of reasoning, irrespective of his social and economic status is taken into account in decision making. This method of governance makes every man relevant in the governance of their clan.

In *Things Fall Apart* Achebe (2008) presents different organs of governance starting with the family, where the head of the family is the eldest man, then the kindred level where the eldest member of the kindred moderates activities; then comes the clan council made up of elders and men of valour or *ndichie* (titled men), and even in this set up the eldest among the lot assumes the role leadership. Egwugwu, the ancestral nine masked spirits of Umuofia, administer, and in at times execute justice, while the Oracle of the Hills and Caves defends the land and ensures that those who desecrate the decrees of Ani are punished accordingly. Each organ discharge its duty without infringement, and there were no sacred cow or the untouchables.

Looking at governance at the family level for example, Okonkwo as a husband to three wives and father of seven children is the head of his family, his father already dead and gone. He rules his house hold as he sees fit – "with heavy hand, making his wives and children to live in perpetual fear of his fiery temper" (Achebe, 2008, p.11). His words were law and no member of his family dare go against his decree. As the man of the house, he farms the king crop – yam, while his wives plant cassava, cocoyam and other vegetable. But when on exile, and living in Mbanta, he bowed to the leadership of Uchendu his maternal uncle, who took him in and provided shelter and farmland for him and his displaced family. The head of government in this setting is Uchendu the oldest man in the family, and his words, not the words of the fearless warrior Okonkwo, was the law; and it was for this singular reason that the latter could not harm Nwoye (his own son) when the boy converted to Christian, because his uncle Uchendu ordered him to "Leave that boy at once!" when he was hitting Nwoye with a heavy stick (Achebe, 2008, p.123).

At the kindred level we see a different setting. Although he comes from a clan that "judged a man by the works of his hands," (Achebe, 2008, p. 21), and although his fellow clans men and women, old and young alike hold Okonkwo in high regards for his industry and success, he nevertheless was berated and cautioned for insulting a fellow man by calling him woman when he said, "this meeting is for men." (Achebe, 2008, p.21), simply because Osugo who is not wealthy contradicted Okonkwo's opinion in a kindred meeting. Okonkwo was subjected to public humiliation by his kinsmen who stood up for Osugo, and the eldest member of the kindred on whom falls the mantle of leadership, without hesitation openly and sternly berates Okonkwo for his insolence and arrogance by saying, "Looking at a king's mouth, ... one would think he never sucked at his mother's breast. ...those whose palm-kernel were cracked for them by benevolent spirit should not forget to be humble." (Achebe, 2008, p.21). Thus, he condemns and checkmates arrogance and pride in Okonkwo. Humiliated and humbled, the accomplished warrior is set aright, and publicly apologized to his kinsman. Even at familial level, good governance is ensured by the people to foster peace and progress in the larger community.

Irrespective of the fact that Okonkwo has risen from nothing to become one of the lords of Umuofia - attained fame very early, became a fearsome warrior credited with possessing five human heads - his war exploits, a prosperous titled man with three wives and children; indeed, a self-made man in a community that judged a man by the work of his, he is not above publicly

chastisement. Also, the eldest man of the kindred as well as his fellow kinsmen did not allow themselves to be swayed by Okonkwo's fame, prowess and prosperity to do wrong. Rather, they did right by their injured kinsman to ensure justice and equity is maintained.

Furthermore, the council of elders and *ndichie* always gather the people (men) of Umuofia to deliberate on general issues in order to reach an agreement. For example, when the daughter of Umuofia was killed in Mbaino, although all the neighbouring clans feared Umuofia because" it was powerful in war and in magic, and its priests and medicine-men were feared in all the surrounding country" (Achebe, 2008, p.10); and although "the war that now threatened was a just war" (Achebe, 2008, p.10), yet, Umuofia did not go to war, but rather through public deliberation arrived at a consensus to send emissaries of war, headed by Okonkwo to Mbaino asking the people of Mbaino to choose between war or peace which entails the offering of a young man and a virgin as compensation. However, its was only council of elders and *ndichie* of Umuofia clan that made the decision to give the virgin girl to the husband of the slain woman and entrusted Ikemefuna to Okonkwo's care pending when the oracle decides what his fate will be. This magnanimous diplomatic act of Umuofia not to wage war against an underdog although their course was justified, kept the community from engaging in unnecessary bloodshed, maintained peace with its neighbor and kept them from being political bully who abuse power and authority.

However, when Okonkwo, in a clans meeting acted alone without reaching an agreement with the people and elders of Umuofia in a general assembly, after he and six other who were detained by the District Commissioner for three days were released, following the saga of the destruction of the church, by beheading the messenger of the District Commissioner, he was left to his fate. He had acted on personal impulse and is to face the music alone. He went against the laws of the land. In the same vain, the Oracle of the Hills and the Cave is portrayed by Achebe in *Things Fall Apart* (2008), as a deity that uphold the laws of the land and does not comprise her stand for the truth. As such it never supports falsehood, therefore it only goes to war with Umuofia and gives them victory when its case was clear and just, as in the case of Ikemefuna and the fifteen-year-old virging given to Umuofia clan to compensate the murder of the daughter of Umuofia by Mbaino clan. Consequently, the oracle forbids Umuofia from waging wars of blame and the clan obeys because they know that disobedience will only lead to defeat. This strict adherence to the law is admirable and an excellent example of good governance.

Not even Okonkwo was sphered when he desecrates the scared week of peace by beating his second wife Ojiugo in anger, refusing to be placated by his wives or neighbours. Ezeani, the priest of Ani stood firm in his pronouncement against Okonkwo and will neither listen to him nor understand and excuse his irrational act irrespective of Okonkwo's personality and position being one of the ancestral masked spirits of the clan, a titled man, a strong warrior etc., Ezeani rejects all Okonkwo's attempts to placate him, "Take away your kolanut. I shall not eat in the house of a man who has no respect for our gods and ancestors." (Achebe, 2008, p.24). Okonkwo's offense was an insult to the earth goddess; thus, he was ordered by the priest to present without delay the proscribed items to the shrine of Ani to appease the goddess; which he did without complaint. Also, when he, in error, shot and killed the sixteen-year-old son of Ezeudu while performing the burial rites of the latter, he had to flee in to exile, because, though it had been inadvertent, he had committed a crime against the earth goddess by killing a clansman and the penalty for such crime is seven years of exile (Achebe, 2008, p.99). His house, barns and the

animals he left behind were destroyed by the men from Ezeudu quarter of the Kindred, amongst them is Obierika, his bosom friend. They haboured no bitterness or hatred in their hearts for Okonkwo. In fact, they mourned and sympathized with him, but they nevertheless carried out their duty as messengers of Ani because that was the justice of Ani, the earth goddess and "they were merely cleansing the land which Okonkwo had polluted with the blood of a clansman" (Achebe, 2008, p.100). This impartial system of governance, where accountability for one's actions is upheld without bias is favourable for growth and development of any community. This could possibly explain the reason the Colonialists sowed seeds of discords through trade and employment to create disunity by promulgating their laws which are in discord with the culture and practices of the clan.

While Ani represented by the Oracle of Hills and Cave, "was the ultimate judge of morality and conduct" (Achebe, 2008, p.29), egwugwu, the nine ancestral masked spirits of Umuofia which represents the nine villages of the clan, on the other hand, administer justice on very difficult cases such as land disputes, domestic violence and sacrilegious offences that desecrates the spirit of the ancestors (Achebe, 2008). The egwugwu uphold justice by discharging their duty which is to settle disputes without bias by not blaming one party or praising the other party; rather they uphold justice by calling each erring party to order through gentle rebuke, and by instructing each party on the right thing to do in order to make amend and restore peace. For instance, in the case of domestic/marital violence where a case of divorce was looming, Uzowulu the offender was rebuked for violence against his wife, and cautioned to refrain from such. He was also instructed to seek forgiveness from his wife and in-laws which he consented to; while Odukwe whose sister was battered by Uzowulu is advised to accept Uzowulu if the he comes to make amend (Achebe, 2008). This is because "in Igbo culture, justice centers around making amends and finding resolutions rather than imposing punishment" (Abdulgadir, 2023). All this was achieved without damaging the person of Uzowulu nor invalidating the feelings of the aggrieved nor dismissing the pains and sufferings of the abused woman.

However, in administering justice, it should be noted that egwugwu is not always gentle. For example, when Enoch, an overzealous convert commits the sacrilegious act of unmasking one of the nine ancestral spirits which was "one of the greatest crimes a man could commit, to unmask an egwugwu in public ..." (Achebe, 2008, p.148), they community both spirits and humans mourned all night long and the "Mother of 'the Spirits walked the length and breadth of the clan weeping for her murdered son. It was a terrible night." (Achebe, 2008, p. 149), and by the morning of the next day there was a terrible gathering of egwugwu both home and abroad, they assembled in the market place to discuss and reach a consensus on the course of action to take against the assailants because such sacrilege has never occurred in their history. In their deliberation a decision was reached that the church built by Mr. Brown must be destroyed because "It has bred untold abominations ..." (Achebe, 2008, p.152). Although they destroyed both Enoch's house and the church building and fence, leveling it to the ground themselves, they however, in fairness to respecting others religion, grant Mr. Smith the permission to live among them if he so desires and the freedom to worship his God, because in their wise assessment they believe that "it is good that a man should worship the gods and spirits of his fathers." (Achebe, 2008, p.152). Thus, without harming Mr. Smith who tried to resist them as best as he could, they executed judgment without hidden malice. "And for the moment the spirit of the clan was pacified" (Achebe, 2008, p. 152). Maintaining the peace of the clan was after all the duty of the egwugwu, only this time around, they carried out the dangerous and dirty duty themselves without delegating it to another.

Taking matters into their own hands, pronouncing judgment and executing it give dignity and integrity to the cult of egwugwu. They did not allow their personal emotions to cloud their judgment, thus they kept from causing any form of body harm to Mr. Smith and Okeke. Also, they did not run them out of the land in their anger nor demand they worship their own gods or conform to their own way of life. They rather displayed the need for tolerance of others – strangers - by admitting that each party has their culture and traditions which, in practice is seen by the other as foolishness because they do not understand one another's culture which they find strange. Finally, they demonstrate the importance of history, by recalling the good relationship they had with Mr. Brown, Mr. Smith's predecessor, and the need to maintaining cordial relation with his brother. They recognized the importance of diplomatic relations, a necessary ingredient essential to ensure peaceful co-existence among people of diverse culture, creed and tongue, so they applied the 'live and let's live' philosophy of life.

It is quite unfortunate that the British colonial masters in their arrogance and ignorance believed they brought a peaceful administration to the people so that they may be happy, because they believed that their legal system and judgment were better suited for the Igbo people, thinking they were providing a service to help them. However, the white man's justice system is quite distinct from the traditional practices of the clan. The system the District Commissioner claimed was good and will provide service of help to the Umuofia community is actually based on a governance rift with deception and unchecked corrupt practices. For instance, the District Commissioner craftily trapped, handcuff and imprisoned six leading men of Umuofia clan by inviting them to his court to "hear their grievances and give warning" (Achebe, 2008, 183). They were asked to pay fine of 200 bags of cowries for their release, a price that was inflated to 250 bags of cowries by the court messengers who assaulted and humiliated these leaders. The imprisonment served as a means of asserting dominance and exerting payment from Umuofia clan.

In conclusion, the corrupt system of government whose organs of governance do not adhere to the basic principles of good governance such as participation, inclusiveness and equity, accountability, consensus, responsiveness, transparency, abiding by the rule of law and so on, but rather encourage bribery and corruption that retrogress progress was introduced by European colonial masters, a system of governance that ruthlessly disrupts the Umuofia system of good governance hinged on principles of good governance, and unleash conflict and chaos responsible for cultural breakdown of law and order. Nigeria and the African continent in its entirety still practice this colonial system of governance. In fact, it is a system well championed by Nigerian and in deed African leaders till date which has unfortunately become a norm.

The fact remains that Umuofia clan-based system of governance was significantly effective in maintaining law and order in the community because it is not only established on the basic principles of good governance, but it kick starts from the grassroots to the very top of hierarchical power structure of governance, making it an all-inclusive system of governance that yields dividend of peace, security, prosperity, progress and development. It is not a government whose organs of governance and the rule of law are supplanted by the rule of whims and caprices of political leaders/authorities. It was government a government that was inclusive as well as responsive to the needs of the people of Umuofia, the people it governed.

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#### AN ASSESSMENT OF REHABILITATION PROGRAMMES FOR REPENTANT *BOKO HARAM* INSURGENTS IN MALAM SIDI REHABILITATION CENTER, GOMBE STATE

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#### **Abstract**

This study assessed the rehabilitation programmes for repentant Boko Haram insurgents in Malam Sidi Rehabilitation Center, Gombe State. The recognition that the war model has not only failed to reduce violence but also increased the number of deaths in the conflict zones and attracted mounting criticisms may have motivated the Nigerian state to reconsider the usefulness of non-military strategies, especially the deradicalization and rehabilitation strategy. The study adopted Social Bond Theory. Methodologically, the study used a sample size of two hundred and forty-two (242) repentant Boko Haram members who were randomly selected. Purposive sampling techniques were utilised in the selection of three personnel of the Nigerian Army, two personnel of the Nigerian Defence Intelligence Agency, two educational psychologists, two religious leaders, and personnel of the National Directorate of Employment for qualitative data. The study findings indicated that the respondents believed that rehabilitation was a good strategy for ending terrorism in northeast Nigeria. The study also found that planting spies in the dormitories of repentant Boko Haram members; psychological therapy; religious re-education; civic education; and skills acquisition training were the methods adopted during the rehabilitation. It was also found out that the methods are effective and efficient in achieving the overall objectives of the rehabilitation programme. Based on the findings of study, it is recommended that, the Federal Government of Nigeria and other partners should improve the start-up package to enable the clients to live post-training meaningful lives; the government should offer material supports to host communities as incentives for accepting reintegrated former insurgents, etc.

**Keywords**: Malam Sidi Rehabilitation Center; Gombe State; Rehabilitation Programmes; Repentant Boko Haram Insurgents.

#### Introduction

Terrorism and insurgency have resulted in series of violent attacks against government agencies, security forces, critical infrastructure, and innocent citizens. One of the major and notorious groups that perpetrated these violent acts in Nigeria is the *Boko Haram* sect, operating in the northeastern part of the country. *Boko Haram* activities have resulted in several violent attacks that occurred at high-profile government establishments, markets, banks, police stations, churches, and other public places, such as schools and motor parks (Onyebuchi and Chigozie, 2013). This increasing wave of insecurity posed by the *Boko Haram* terrorist group affected some northern states, such as Borno, Yobe, Adamawa, Gombe, Kano, Bauchi, Niger, Kaduna, Plateau, and the Federal Capital Territory (FCT). The attacks have resulted in the deaths of thousands of civilians, military personnel, hundreds of police officers, civilian task force members, and significant population displacements, as well as dangerously exacerbating economic, political, and religious divisions in the country (Onyebuchi and Chigozie, 2013). This has induced a lot of fear in the minds of every Nigerian.

The recognition that the war model has not only failed to reduce violence but also increased the number of deaths in the conflict zones and attracted mounting criticisms might have motivated the Nigerian state to reconsider the usefulness of non-military strategies, especially a deradicalization and rehabilitation strategy. Recent years have witnessed a dramatic increase in the number of programmes designed to facilitate and help motivate an exit from ideologically justified violence (Khalil et al., 2023). Thus, this led to the introduction of a rehabilitation programme labelled "Operation Safe Corridor" in 2017 under the general framework of counterterrorism operations in Nigeria, which has the principal objectives of deradicalization, rehabilitation, and reintegration of defectors in *Boko Haram* (Felbab-Brown 2018).

Looking at how the repentant *Boko Haram* members are surrendering in mass lately and being taken to rehabilitation centres for rehabilitation and possible reintegration back into social life, the programmes should be studied. However, attempts to assess the these programmes are confronted with substantial challenges, in the sense that no study has so far been conducted on the rehabilitation of *Boko Haram* members in the Malam Sidi Rehabilitation Centre. Yet, any rehabilitation initiatives need to be subjected to in-depth evaluation. For the government to know whether investing in the rehabilitation of violent extremists is worthwhile or a waste of resources, it requires a clear understanding of what these rehabilitation programmes are with a view to ascertaining whether the Malam Sidi rehabilitation model is producing the desired result.

#### Literature Review

Various methods (modus operandi) are utilized in the rehabilitation of repentant terrorists or insurgents. Although it may not be exhaustive, the following are some of the methods used from across the world which include vocational training, educational, psychology, spiritual/religious, compensation for victims, reemployment and so on (DIA, 2020) The Algerian deradicalization program aims to bring a sense of closure to its civil-war period. The approach is based on the Charter for Peace and National Reconciliation, which was put to a national referendum in 2005 and then implemented as law in 2006 (Omale, 2017). It involves a three-step program centered on restoring peace; supporting national reconciliation, solidarity, and reintegration; and

preventing the reoccurrence of civil discord, the reconciliation and reintegration step includes support at three levels (International Peace Institute, 2010).

First, the state acknowledges the disappeared, those individuals whose death has been declared by the judicial order but whose bodies remain unfound. The families of victims qualify for compensation from the state. Second, the state promotes the reemployment of individuals who had been the subject of administrative dismissals as a result of the "national tragedy." This includes either reinstating them in their former posts, providing compensation, or providing a pension for those who are now of retirement age. Third, the state is investing in health and education support programs. The right to education is emphasized, and primary schools are encouraged to teach children about tolerance and the peaceful resolution of conflicts (International Peace Institute, 2010). The Algerian model of rehabilitation is seemingly not siloed as it takes into account not only the ex-combatant, but also victims through victim's compensation programme.

Prior to the transformation of Boko Haram into a full-blown terrorist organization, there were some students of higher institutions and civil servants who joined the group following the strong message in the preaching of Mohammed Yusuf (who founded the group), but a large number of the militants have low level of both Western and Islamic education (Office of the National Security Adviser 2015). The overarching rehabilitation initiatives in Nigeria have the intended goal of supporting the reintegration of former combatants into society through educational support, although it is recognized that full re-integration may be a longer-term objective and community needs would have to also be taken into account (Anyadike, 2016:5). Moreso, Onapajo and Ozden (2020) notes that the programme principally targets "repentant insurgents", and not the community, for a 52-weeks intensive exercise based on therapies, vocational training, basic education, and religious re-education for reintegration into the society.

The rehabilitation of the repentant insurgents in Nigeria with rudimentary vocational training skills with the aim of providing them with a means of livelihood outside the Boko Haram trenches. According to Bukarti (2019) participants in the scheme are asked to choose from skills such as carpentry, tailoring, welding, poultry, shoemaking etc. Felbab-Brown (2018) argues that although the programme has its many positives, it is nonetheless riddled with a myriad of challenges; the programming is heavily skewed toward religious re-education and vocational training. Personal factors are used to analyze factors at the individual level, especially the specific individual characteristics that make them vulnerable to radicalization. Examples of the factors include troubled childhood, psychological disorders, or traumatic experiences (Vergani 2018). Understanding the above factors is a necessary step in the rehabilitation process. Rehabilitation principally targets the extreme version of radicalism given that it aims to change the violence-prone beliefs of an individual, even when they have not physically engaged in the acts of violence.

There are different strategies of rehabilitation, although it has been further observed that rehabilitation programmes cannot be generally applied, but must be specially designed to address individual cases given the wide-ranging different motivations for violent extremism and terrorism (Porges 2011). Schmid (2013) identifies many approaches generally employed in rehabilitation exercises including counselling, deprogramming, dialogue, demobilization,

disbandment, disengagement and reintegration. The broad policies of nation states around rehabilitation are further grouped into two: (i) individual ideological rehabilitation (based on psychological and religious counselling) and (ii) collective rehabilitation (based on political negotiations and co-optation) Schmid (2013). In the Middle East and South-East Asia, the more popular approach targets individuals who are seen as victims of wrong ideologies (Rabasa et al. 2010). Therefore, the state engages captured extremists and uses the period of detention to expose them to alternative and compassionate perspectives of religious teachings before reintegrating them into the society ((Onapajo 2017). The teachings focus on tolerance, love, peaceful co-existence, obedience to state authorities, and the virtues of non-violence behaviors.

#### Theoretical Framework

For the purpose of this study, Social Bond Theory will be used to explain the rehabilitation programmes in Mallam Sidi Rehabilitation Centre. Unlike other criminological theories, social control theory focuses on the reason for conformity to state norms and not the contrary. Social control theorist Travis Hirschi (1969) believed that people conform to state laws because they have social control. Hence, the nonconformists or criminals feel free to commit crime because they have no social control. The theory developed by Travis Hirschi in (1969) explains that it is the social bond that an individual has with his/her society that determines their conformity or nonconformity to societal rules. Hirschi (1969) argued that control is located in the social bonds, which tie individuals together and engender law-abiding behavior (Chamberlain, 2015).

According to the Hirschi (1969) social bonds do not limit motivations to offend, but they only limit the possibility that a person will succumb to those motivations. Hirschi (1969) believed that individual behavior is rather controlled by the bond that individuals have with their society. The weaker the bond or ties, the more likely deviance or crime is to emerge (Brown, Esbensen and Geis, 2010). The theory argued that social bond is determined by the level of attachment or affection to significant others, involvement in conventional activities, commitment to conventional institutions as well as belief system or the extent to which individuals thinks he/she should obey law. In essence, without these elements of social bond, individuals feel free to break societal rules and vice-versa. The theory is one of the most scientifically proven criminological theories. Since the original formulation of the theory, it has been subjected to further empirical studies and although by no means conclusive, the evidence does seem to tentatively corroborate the theory (Chamberlain, 2015).

Thus, the theory is relevant in explaining the rehabilitation of repentant Boko Haram insurgent and this can be achieved through the application of the four basic elements of the theory i.e. attachment which result in an affectionate bond that helped in the internalization of societal values; involvement refers to the time spent in conventional activities which reduces the chances of engaging in criminal activities; commitment which refers to the investment in conventional activities that make people to feel they have much to lose when they commit crime which make them to decide not to commit the crime; and belief which is generally interpreted as moral belief concerning the rules and regulations of the society. It is one of the most examined and consistently supported aspects of social bond. When people feel that a course of action is against their moral belief, they are much less likely to do it than who do not see a breach of morality in such behaviour). However, according to Brown Esbensen and Geis (2010) the theory is criticized

for its negligence of the origin of social bonds and their varying strengths. Hirschi (1969) claims there is variation in strengths of bond hence, it is essential to account for such differences.

#### Methodology

**Research Design:** The research is descriptive and cross sectional in nature. It is cross sectional surveys, as data are collected at one point in time. During the field work, quantitative data were collected from repentant Boko Haram insurgents in Malam sidi rehabilitation. Likewise, qualitative data were collected from officials of the rehabilitation center, namely, military, DIA, psychologists, and religious leaders. The research adopted a mixed method of data collection for complementarity.

**Study Population**: According to the Defence Intelligence Agency (2021), there are currently 650 repentant Boko Haram insurgents at Mallam Sidi rehabilitation camp undergoing rehabilitation programme. Thus, the study population consists of repentant Boko Haram insurgents undergoing rehabilitation at Malam Sidi Rehabilitation Centre and staff of Defence Intelligence Agency (DIA), Nigerian Army personal (NA), National Directorates of Employment personal (NDE), Religious Leaders, and educational psychologists who work at the centre.

**Sample Size:** For the purpose of this study, a sample size of two hundred and forty-two (242) repentant Boko Haram insurgents was drawn. The justification for using this sample size is based on Krejci and Morgan (1970) sample size determination formular which suggests that 242 is representative of population of 650 respondents.

Sampling Techniques: The respondents for quantitative category (repentant Boko Haram members in Malam Sidi rehabilitation centre) were randomly selected. The selection of the respondents was done through simple random sampling using lottery method. At the beginning, the sampling frame was obtained from the officials of the centre and the corresponding serial numbers of the insurgents in the list were written on small pieces of papers, folded, squeezed, put in a container thoroughly mixed and 242 were drawned, one after the other and without a replacement. For the qualitative data, however, purposive sampling technique was used in the selection of twelve (12) participants for Key Informant Interview (KII) as follows: three (3) personnel of the Nigerian Army, two (2) personnel of Defence Intelligence Agency, two (2) educational Psychologists, one (1) personnel of National Directorates of Employment, two (2) religious leaders. These participants were selected based on the roles they play during rehabilitation of repentant Boko Haram insurgents in Malam Sidi Camp. Purposive sampling technique was adopted because the researcher believed that the participants are knowledgeable on the subject matter of the study.

**Instrument of Data Collection**: In this study, two instrument of data collection was used namely: questionnaire, and Key Informant Interview.

**Methods of Data Analysis:** In this study, mixed method of data analysis was adopted. These are: quantitative data analysis and qualitative data analysis.

#### **Ethical Considerations**

In accordance with the ethical standard of conducting academic research, the research had to elicited data only from those respondents who are willing to participate in the study. Regarding the use of electrical recording devices, the consent of the key informant interviewees were sought for. Moreover, all the responses from both the questionnaires and interview sessions were treated with high level of confidentiality and used solely for academic purposes.

#### **Results and Discussions**

This section presents the data and discussed it. A total number of 242 structured questionnaires were administered to repentant Boko Haram insurgents, but 206 (85.1%) were completed and retrieved. Therefore, the analysis was based on the 206 questionnaires at hand and the KIIs conducted.

#### Section A: Demographic Profile of the Respondents

This section presents data on the demographic profile of the repentant Boko Haram members. These are as follows; age distributions, religious affiliations; marital status, number of children; occupations; educational background and mode of arrival into the rehabilitation centre.

Table 4.1 Sex Distribution of the of the Respondents

Age	Frequency	Percentage
Below 20 years	05	2.4
20-24 years	40	19.4
25-29 years	52	25.2
30-34 years	68	33.0
35 years and above	41	19.9
Total	206	100

Source: Field survey, 2024

Table 4.1 indicates that 33% of the respondents were between the ages of 30-34 years. One fourth (25.2%) of the respondents aged 25-29 years. 19.9% of the respondents were of 30-34 years of age. 19.4% of the respondents were between 20-24 years and 2.4% were below 20 years. This suggests that most of the repentant Boko Haram members were majority youths of (18-35). During KII with camp official Nigerian Army personnel, had remarked thus:

Table 4.2 Religious Affiliations of the Respondents

Religion	Frequency	Percentage
Islam	99	48.6
Christianity	81	39-3
Traditional Religion	26	12.6
Total	206	100

Source: Field survey, 2024

Table 4.2 presents religious affiliation of the respondents, it can be seen gthat 48.6% were Muslims, followed by Christians (39.3%) and lastly 12.6% who were practicing traditional religion. This suggests that most of the repentant Boko Haram members were Muslims. This is not far away from the Boko Haram movement which started with preaching Islam, turned into ideology accompanied with violence and killings.

Table 4.3 Marital status of the Respondents

Status	Frequency	Percentage
Single	51	24.7
Married	89	43.2
Divorced	40	19.4
Separated	19	9.2
Widowed	07	3.4
Total	206	100

Source: Field survey, 2024

Table 4.3 shows that 43.2% of the respondents were married whereas 24.7% were single, 19.4% were divorced while 9.2% were separated and 3.4% were widowed. This implies that high number of the repentant Boko Haram were married. This is not far-fetched from the fact that majority of the respondents are Hausa/Fulanis and Kanuri whose culture and tradition encourages early marriage in order to avoid unwanted pregnancy and premarital sex.

Table 4.4 Number of Children the Respondents have before joining Boko Haram

Number of children	Frequency	Percentage
None	51	24.7
1-6	57	27.7
7-12	64	31.0
13-18	22	10.7
19 above	12	5.8
Total	206	100

Source: Field survey, 2024

Table 4.4 shows that 31% of the respondents had 7-12 children, 27.7% had 1-6 children, one fourth of the respondents (24.7%) had no children at all, 10.7% of the respondents had between 13-18 children while 5.8% had 19 and above children. This suggests that most of the repentant Boko Haram members currently at Malam Sidi rehabilitation centre have many children to cater for. This perhaps, is due to the too much responsibility the respondents have on their shoulders. Farming used to be the means of livelihood but as a result of the insurgency the farmlands are no longer safe, thereby forcing the vulnerable youths to join the insurgents' group in order to feed the children.

Table 4.5 Distributions of the of the Respondents by Occupations

Occupation	Frequency	Percentage
Civil Service	07	3.3
Herding	14	6.8
Farming	41	19.9
Artisanship	34	16.5
Fishing	42	20.3
Business	11	5.3
Unemployed	53	27.7
Total	206	100

Source: Field survey, 2024

Table 4.5 presents respondents' distribution by occupation. It can be observed that 27.7% of the respondents were unemployed, 20.3% of the respondents were into fishing, 19.9% were farmers, 16.5% engaged in artisanship, 6.8% of the respondents were herding, 5.3% were into business and only 3.3% of the respondents were in the civil service. This suggests that majority of the repentant Boko Haram members under rehabilitation were self-employed. Perhaps the civil servants are believed to have certain level of literacy and are benefiting from the government resources, which makes them not to join the violent movement capable of destroying the government. On the other hand, self-employed individuals are not benefiting directly from the government have high tendency of joining the movement because they have little or nothing to lose.

Table 4.6 Educational Attainments of the of the Respondents

Educational Attainment	Frequency	Percentage
Qua'anic education	70	33.1
Primary education	51	24.8
Secondary education	59	28.7
Tertiary education	26	12.7
Total	206	100

Source: Field survey, 2024

From table 4.6, 33.1% of the respondents attained only Qur'anic education followed by 24.8% who had attained primary education. 28.7% had secondary education and 12.7% attained tertiary education. This indicates that highest proportion of the repentant Boko Haram members did not have higher education. Furthermore, the findings illustrated that those with primary and secondary level of education are more likely to be seduced into joining Boko Haram, because of low level of literacy and also the certificates cannot offer a well-paying job thereby making them vulnerable to joining Boko Haram when compared to those that attained tertiary education. The following statements were made by a camp official, as follows:

Actually, majority of the repentant Boko Haram members had only Quranic education. However, some of them have attained formal education (KII with educational Psychologist, 2022).

The findings indicate that, since the Boko Haram movement started with Islamic preaching that makes it easier for the initiators of the movement to pass their massage to those who can read the Quaran by giving them wrong interpretation of the Quran to make them play their card.

Table 4.7. How the Respondent arrived at Malam Sidi Rehabilitation Centre

Mode of arrival	Frequency	Percentage
Surrendered	206	100
Capture/Arrested	О	О
Total	206	100

Source: Field survey, 2024

Table 4.7 presents respondents' mode of arrival in Malam Sidi rehabilitation centre where all of the respondents (100%) surrendered. This suggests that the repentant Boko Haram members in at Malam sidi centre willingly surrendered to the military which qualified them to undergo rehabilitation. This also implies that the Boko Haram insurgents who were captured by the

military are subjected to legal proceedings. During KII with camp official revealed that:

As you can see this is a programme established by the Federal Government in order to bring an end to insurgency in the Northeast. Therefore, various approaches were employed to make sure that the aim and objective of this programme is achieved, but mind you, only those willingly surrendered and ready for rehabilitation are brought here, captured Boko Harams are not in this centre.

This shows that only those who willingly surrendered, who became remorseful of their actions and are open to rehabilitation. Their admission into the programme was done after subjecting them to in depth background check to ascertain their sincere surrendering while captured or arrested Boko Haram insurgents are prosecuted.

### Section B: Methods used in Rehabilitation Programme of Repentant Boko Haram Members in Malam Sidi Centre

This section presents data and discussed the methods adopted during the rehabilitation programme, effectiveness of the methods for proper reintegration, the duration of the rehabilitation programme, how to strengthen the methods used in rehabilitation of repentant Boko Haram in Malam Sidi rehabilitation Centre.

Table 4.8 Whether the Programme is a Good Strategy to Ending Terrorism in the Northeast Nigeria

Response	Frequency	Percentage
True	119	57-7
False	09	4.3
I don't Know	78	37.9
Total	206	100

Source: Field survey, 2024

Table 4.8 above presents data on rehabilitation as a good strategy to end terrorism. It can be seen that a majority of the respondents 57.7% believed that rehabilitation was a good strategy to end Boko Haram insurgency, the remaining 4.3% of the respondents believed otherwise, and 37.9% said I don't know. This revealed majority of the repentant Boko Haram insurgents in mallam sidi rehabilitation centre believed in the rehabilitation as a good strategy to ending terrorism in the Northeast Nigeria. Perhaps, this explains why they willingly surrendered themselves for participation in the programme. It also implies that rehabilitation programme is making impact on them.

Similarly, personnel of the Nigeria Army during key informant interview (Male, Colonel, Christian, Married, Malam Sidi Rehabilitation Camp B.Sc. holder, 2022) narrated as follows:

Well, this is a welcome development since the military approach has not yielded the desired results as to ending the menace. And, Nigeria is not the first country to adopt the rehabilitation programme for repentant insurgents; Saudi Arabia, Afghanistan, and India have applied the approach and according to their records the strategy has yielded positive result on the fight to end insurgency. Similarly, the Northeast is experiencing similar terror... (KII with NA Personnel, 2022).

The above implies that Nigeria is not the first country to adopt the non-kinetic approach, that is rehabilitation, to end insurgency, but it is a global practice and with potentials for positive outcomes. Hence the same positive results are expected in Nigeria as well. Another participant submitted that:

The rehabilitation programme has two sides i.e., positive and negative, but what is more important is the positive aspect which is saving lives and giving second chance to the client (repented Boko Haram). And also saving cost of security on the side of the government, if the insecurity is tackled, and the money could be redirected to provide social amenities to the affected communities (KII with DIA personnel, 2022).

It can be inferred from the above that rehabilitation programme has both positive and negative consequences, positively ranges from reduction of death from both side of the military and the insurgents alongside funds used to finance military operations could be used to develop the state. The above implies that repentant Boko Haram were brainwashed and manipulated into joining the insurgents' group, the same way will be useful to deradicalize them and make them law abiding citizens. In contrast, another participant of key informant interview (Sergeant, SSCE holder) stated that:

Honestly, to me the idea of rehabilitating Boko Haram members is not necessary because this people killed our men in the Nigerian Army and innocent civilians. I see no wisdom in forgiving them at all. Left to me, they should face the consequences of their actions (KII with NA personnel, 2022).

From the above data, significant number of the camp officials at Mallam Sidi rehabilitation centre believed the rehabilitation programme is an excellent idea towards tackling insurgent/terrorism in the northeastern Nigeria. Similar strategy has been adopted in other climes and it yielded positive results. The mixed opinion generated from the camp officials is as a result of the killings of some military personal by the Boko Haram insurgents who happened to be colleagues and course mate to those military officials who are against the rehabilitation programme.

Table 4.9 Activities in the Rehabilitation Centre

Activities	Response		Total
	Yes	No	
Religious education	168 (81.6)	38 (18.4)	206 (100%)
Civic education	196 (95.1)	10 (4.9)	206 (100%)
Skills acquisition	201 (97.6)	5 (2.4)	206 (100%)
Guidance and counseling	117 (56.7)	89 (45.3)	206 (100%)

Source: Field survey, 2024

Table 4.9 presents activities the repentant Boko Haram members were being exposed to in the rehabilitation centre. Overwhelming majority of the respondents (81.6%) mentioned religious education. 95.1% of the respondents reported civic education, almost all of the respondents (97.6%) reported skills acquisition, and 56.7% of the respondent's reported guidance and counselling. This implies that, much attention is channelled toward psychological therapy, little is done on installation of the correct religious doctrine since, it's the same religion that was used

in manipulating them into joining the Boko Haram movement. According to personnel of the Nigerian Army (Colonel, male):

Several methods are being applied during the rehabilitation [of repentant Boko Haram members] exercise. We first of all subject them to psychological therapy, which has to do with changing their mindset to be inculcated with right and acceptable values and to get rid of their former terrorist ideologies. Again, we have mechanisms in place to re-educate them with proper teachings of Islam thereby de-radicalizing them. Still, we have also a team of personnel from National Directorate of Employment (NDE) that train them on various skills (KII with NA personnel 2022).

This inferred that, certain methods were used in the rehabilitation programme ranging from psychological therapy, deradicalization which has to do primarily with changing their radical ideology, inculcating the proper teachings of Islamic religion which was used wrongly in brainwashing them to join the insurgent's movement, and also skill acquisitions to make them contributes to the economy locally and have a source of income.

DIA personnel (male) revealed that during a KII that:

As a matter of high importance, DIA personnel are deployed into the cells of the clients (repentant Boko Haram members) disguising themselves as clients in order to determine the sincerity of the clients through interaction with them. The clients found to be hardened and not responding to the treatment (rehabilitation programme) are being identified and extracted from the centre to correctional facilities (KII with DIA personnel, 2022).

The above data revealed that personal of the DIA were planted amongst the repentant Boko Haram in the Centre to leave with them interact with them as one of them, to further ascertain the genueily the sincerity of the repentant Boko Haram insurgents in the centre. For those that shows or display any form of insincerity they are immediately fetched out of the centre and handed over to authorities concern for trial and possible conviction.

Another participant who is an educational psychologist (Female, 48 years) submitted that:

Psychological therapy is the most important method of rehabilitating the repentant Boko Haram members because I believe someone has to accept what he did was wrong and show some remorse before he can be willing to change for good. Therefore, in this centre, emphasis has been on psychological therapy and changing their negative religious beliefs (KII with Psychologist, 2022).

This implies that more focused was channel towards the psychological treatment because human behavior is dynamic and at times unpredictable, therefore, changing the cognitive thinking of the repentant insurgents is key without which all effort and methods in place will be in vain, with no actual change from the mindset of the repentant insurgents.

Table 4.10 Available Recreational Activities mostly engaged by Respondents in the Centre

Recreational activities	Frequency	Percentage
Football	78	37.9
Table tennis	22	10.7
Marathon	25	12.1
Hockey	14	6.8
Snooker	13	6.3
Long tennis	15	7-3
Long Jump	33	16.0
Total	206	100

Source: Field survey, 2024

Table 4.10 presents recreational activities in Malam Sidi rehabilitation centre. (37.9%) It can be seen that majority of the respondents indicated football, while 16% long jump, 12.1% of the respondent's reported marathon and 10.7% said table tennis. 7.3% of the respondents said long tennis, while 6.8% hockey, and 6.3% of the respondents reported snooker. This suggests that the repentant Boko Haram members are mostly exposed to Football during recreational exercises. This implies that for the youths amongst them who have passion in football can take it and make a carrier out of it, that will help in giving them a source of income if taken serious thereby reducing unemployment.

Table 4.11 Respondents' level of satisfaction on the activities in the rehabilitation centre

Level of satisfaction	Frequency	Percentage
Very satisfied	59	28.7
Satisfied	94	45.7
Not satisfied	28	13.5
No response	25	12.1
Total	206	100

Source: Field survey, 2024

Table 4.11 presents respondents' level of satisfaction on the activities in the rehabilitation centre in which majority of the respondents (74.4%) were satisfied, while 13.5% expressed dissatisfaction. Also, 12.1% did not respond. This suggests that the majority of the repentant Boko Haram members in Malam Sidi rehabilitation centre are satisfied with the methods of the rehabilitation. Perhaps this is because it includes skill acquisition training which will at the end of the programme give them a means of livelihood and be self-reliant.

Similar to the above, a participant (35 years, Islam, Married, DIA, B.Sc) narrated thus:

We are concerned about how far it will impact positively to the clients. That is why we are making efforts to ensure they respond to the programme, that is, they become genuinely repented. More importantly, life after release from the rehabilitation centre is something we do not take lightly. So far, we have recorded successful reintegration (KII with DIA personnel, 2022).

In view of the above, the methods adopted during rehabilitation of repentant *Boko Haram* members in Mallam Sidi suffer some challenges such as overcrowding, inadequate funding. To strengthen the efficiency and effectiveness of the methods, the screening of clients should be more robust and rigorous to ensure that only low-risk and genuine repentant *Boko Haram* 

members are harboured in the facility. It was also discovered that some of the clients opt for rehabilitation as a window to escape being counter-attacked by security forces in the battlefields. Moreover, that community leaders and members are not involved in the rehabilitation process, hence they should be incorporated.

#### **Conclusion**

The establishment of the rehabilitation programme for repentant *Boko Haram* insurgents by the Federal Government of Nigeria (FGN) is celebrated as an alternative to military approaches to fighting against the Boko *Haram* terrorists' group. This is partly because the old military strategies have been around for over a decade but seem inadequate to degrade the group. This challenged Nigeria to come up with a non-military approach to tackle the menace, that is, through the rehabilitation of low-risk and repentant insurgents. It is worth noting that the rehabilitation programme targets "repentant *Boko Haram*" insurgents. A wide range of the public are obviously not in the full picture regarding the essence and objectives that the rehabilitation programme seeks to achieve. However, about six years into the programme, it still appears to be far from reaching its potential.

Thus, the study concludes that the methods used during the rehabilitation process are not effective in completely de-radicalising and preparing the clients for successful reintegration. The programme places more emphasis on psychological therapy, shunning religious re-education and economic empowerment as cardinal factors that push many of the *Boko Haram* members to join the sect. Till date, the rehabilitation programme falls short of offering such assurances with sufficient credibility, improved screening processes, detention safeguards, and, above all, investment in reintegration and public relations campaigns to win political and popular support.

#### Recommendations

Based on the findings of the study, the following recommendations are offered, based on the research findings and conclusions:

- i. There is a need for re-education of the repentant *Boko Haram* insurgents. This would assist in changing their mindset towards some Islamic ideologies that influenced their violent attacks.
- ii. At the completion of the rehabilitation programme, the money given to the clients as business start-up capital is too meager. There is a need for the Federal Government of Nigeria and other partners to improve the start-up package to enable the clients to live meaningful and economically stable lives.
- iii. The attitude of the repentant *Boko Haram* insurgents towards the programme can be found to be generally positive. However, there is a need for post-release surveillance on them after reintegration to prevent them from rejoining the *Boko Haram* sect.
- iv. The federal government should intensify plans to offer material support to host communities and their members as incentives to encourage them to accept the reintegrated former *Boko Haram* members.
- v. Enhancing awareness campaigns would assist in persuading Nigerians to appreciate the merits and to overcome hostility towards the idea of rehabilitating the clients. The introduction of a public trial and the execution of captured unrepentant high-level commanders of *Boko Haram* will boost the trust of the public.

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# BREAKING WOMEN ENTREPRENEURS BARRIERS TO ECONOMIC OPPOTURNITIES THROUGH DIGITAL FINANCIAL SERVICES

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#### Abstract

women's economic involvement in the financial sector remains unequal. This study compares the impact of digital financial inclusion on women's economic empowerment. Using data collected from the Global Financial Inclusion Database for 2017 and 2022 the paper examines the relationship between women's economic empowerment and digital financial inclusion through the use of content analysis. About 2000 respondents were used for the study and ordered probit model was used to analyze the relationship between inclusive digital financing and women empowerment. Findings shows that using digital financial services accords women numerous opportunities which includes significant economic role in decision-making than they could do without financial inclusion, access to a variety of digital financial services that could affect their choices and decisions, income generation amongst others However, lack of a powerful digital financial infrastructure, and unfavorable rules and regulations are parts of the challenges. This paper therefore recommends that; considering social and cultural dimensions are very important in efforts targeted towards women empowerment in the northern part of Nigeria.

**Keywords**: women entrepreneur, barriers and digital financial services.

#### Introduction

Access to and usage of responsible financial services (FS) can help build women's economic power, thereby contributing to gender equality and poverty reduction more generally. Responsible FS can also help women control their money, improve business investments and manage financial risk. A recent meta-analysis finds that programs to increase women's empowerment through financial services generally have positive impacts. Economic development and modernization, has accelerated entrepreneurial activity accompanied by significant participation of women in entrepreneurship across the globe. Women's contribution is said to span across various economic spheres in transition environments, extending to the wider process of social transformation Welter et. al., (2006). argued that entrepreneurial activity has been adopted by increasing numbers of women in recent years. Kelly, Brush, Greene, and Litovsky (2011), reinforce this statement by emphasizing that in recent years a significant number of women entered entrepreneurial activities and thus contributed significantly to entrepreneurship in all economies worldwide. In an attempt to highlight the importance of women entrepreneurship to the society, report by the International Labour Organization (ILO, 2003) confirmed that 128 women entrepreneurs have created 983 jobs in Nigeria of which 752 are full-time paid jobs (an average of 5.9 per enterprise). thus, clearly indicating the crucial importance of women potential in value addition and wealth creation if properly utilized. Similarly, women entrepreneurs have a crucial role in creating new jobs, and hence reducing unemployment. Meanwhile the major obstacle to female entrepreneurship remains access to finance. Financial inclusion" has gained importance since the early 2000s, a result of identifying financial exclusion and it is a direct correlation to poverty according to the World Bank. The relevance of access to financial services for women entrepreneurs to development, poverty reduction, decent work and the achievement of gender equality in developing countries is an issue receiving growing attention.

Financial inclusion implies access to a broad range of financial services including, credit, insurance, pension and savings. It is extremely important that women have access to financial services and products that are designed according to their needs and taking account of their specific situations. Yet access to financial services does not receive sufficient attention in terms of women's entrepreneurship development strategies. An international comparison of private credit to GDP - the main indicator of financial depth - shows a gap with other developing economies For example, the ratio of private credit to GDP averaged 24% of GDP in Sub-Saharan Africa in 2010 and 39% in North Africa, compared with 57% for all other developing economies, and 72% for high-income economies World bank (2019). Despite series of efforts by all stakeholders in that direction, still much is desired if any meaningful progress needs to be achieved. That is, why in recent times, the World Bank Group of Central African State (BEAC) and other financial institutions, across the globe are working seriously to promote financial inclusion of women to help them achieve gender equity and poverty reduction as well as promote their participation in entrepreneurship activities. Increasingly, women's entrepreneurship is seen as a live wire for the social and economic transformation of society due to the critical role they play within both the realms of households and the community. In an attempt to highlight the importance of women's entrepreneurship to society. Women's financial inclusion is crucial for achieving gender equality. According to Aker etal. (2016), and Ashraf etal. (2015). financial inclusion empowers women and offers them more financial authority. It ultimately could have a positive impact on a family's entire home. In addition, agency banking and other digital financial services made available through mobile phone platforms let women conduct transactions easily and safely from their own homes, companies, and communities. Despite the substantial advantages, there are still considerable challenges that need to be overcome before more women throughout the world may access digital financial services.

This paper outlines the obstacles that must be overcome in order to improve Nigerian women's access to digital banking and finance. This paper makes a significant contribution to the body of knowledge and practice, particularly for Nigerian women. The paper sheds light on the rationale behind financial inclusion pillars and illustrates how each pillar involved incorporates and tends to reduce the problem of women's financial exclusion and social–economic vulnerability. The novelty of this study is to provide a new approach to assess current public policy initiatives made by the Nigerian government to enhance women's financial empowerment and management capabilities so they can actively participate in the socio-economic growth of the country as planned in Vision 2030. By concentrating on two understudied paths to financial inclusion and women's empowerment, the paper offers new insight into the fields of economics and social policy. The aim is to comprehend how such investigation manifests in the strategies and practices of social actors, as well as the implications of these for both possibilities and obstacles of successful women's inclusion.

#### Literature Review

Different theories have highlighted the importance of financial inclusion as a driver of economic growth [Thomas (2021), as well as a way to reduce poverty and promote socio-economic equality (Banerje,1993 and Clarke, 2006). Most research incorporates or updates the ideas that try to explain the drivers behind financial inclusion. These theories include the technology acceptance model (Davis 1989), the theory of planned behavior (Ajzen 1985), and the innovation diffusion theory (Rogers, 2010). A number of traditional banking services indicators, including the number of bank branches and automated teller machines, loan and account deposits, and the procedures and costs for opening and keeping a bank account, were the main focus of earlier studies on the factors that determine financial inclusion (Were, Odongo & Isreal, 2021). This was mostly due to the limited improvements in financial technologies and the scarcity of microdata on several alternative variables. However, as financial technologies (such as mobile banking, mobile insurance, and mobile money) proliferated, new research projects were available thanks to the availability of rich and easily accessible data sets Mndolwa & Alhassan, 2020).

#### Digital Financial Inclusion and Women's Economic Empowerment

Women's economic involvement is still unequal in both developed and developing nations, and is judged to have exerted a disproportionately negative impact on them. To help women's financial resilience as they are affected by financial and associated economic issues, priority for women should be recognized in policy and strategic measures (Alshehab & Hamdan,2021). Haq et al. (Abrarul, Victor & Akram, 2021) argue that strategies have to be implemented to develop the skills and knowledge in the majority of relevant business administration fields to allow the inclusion of women. This will motivate women to make better decisions than expected and grow respectable businesses. Haq et al. (2019) promote the discussion of increasing women's empowerment by creating new employment opportunities that give women greater prospects,

particularly in rural areas, which are the most underserved region in emerging economies. Enhancing women's economic inclusion is essential because women experience poverty at higher rates than men do as a result of unfair labor allocation and lack of control over economic resources. Women in developing nations who are still dependent on their husbands for major purchases also feel powerless over household finances. To overcome barriers to women's financial inclusion in the digital world, a range of solutions may be taken into consideration, depending on the country's cultural environment, infrastructure, and resources.

Threemaintypesofobstaclesthatpreventwomenandgirlsfromusingfinancial services are identified: a lack of access to the essentials for financial inclusion, a lack of a powerful digital financial infrastructure, and unfavorable rules and regulations. Kulkarni and Ghosh (2021). determine the main obstacles affecting women's accessibility to digital financial services. Their findings show that digitalization enhances women's social and financial autonomy. Research by Elzahi Saaid Ali (2022). looks at how to use relevant Islamic financial services and products to empower Muslim women in Comoros. Covering three focus groups with data from a survey, his findings underline the need of addressing the barriers that prevent Comorian women from accessing Islamic banking services. Furthermore, his findings indicate that women are either unable to access financial services due to a lack of funds or because they are ignorant of the information that would enable them to do so.

Several researchers demonstrate that reducing the gender gap in digital financial inclusion could have good consequences on regulating consumption, reducing financial risks and costs, offering security, raising saving and investment rates, and creating new business opportunities. In addition to launching businesses, women can promote growth by managing their finances more wisely. Access to and use of a variety of financial services improves not only how much women and women-led businesses contribute to growth, but also how autonomous women are, allows them to make better use of their own and their family's resources, and diminishes the vulnerability of their homes and businesses. Ojo (2022) demonstrates that digital financial inclusion boosts women's economic empowerment in four African countries: Ghana, Kenya, Namibia, and Nigeria. He concludes that applying gender fairness in the digital environment is important to smooth the way for the future and attain sustainable development in the long run. These findings are confirmed by Kim (2022). The author uses data covering eight areas of Nairobi to show that empowered women practice a higher degree of financial independence after using digital banking services. Financial inclusion can help to reduce income inequality, women's participation in the non-financial system, in particular, reducing the inequality gap, allowing for more inclusive development, which improves both economic and social well-being.

Furthermore, in order to determine whether financial inclusion supports women's economic empowerment, Jedi (2022). tests this relationship through a descriptive analysis approach and examines the study's variables, including financial inclusion (possessing a bank account, credit card, saving with an authorized financial institution, borrowing from an authorized financial institution, borrowing from family or friends, receiving income from both the public and/or private sectors) as an independent variable and its link to economic empowerment as measured by the women proportion. According to the study, there is a substantial association between financial inclusion and women's empowerment in Iraq. After COVID-19, women embraced

technology. COVID-19 influenced the use of technology, which impacted women's work life and income Jahangir (,2021).

Financial inclusion refers to the accessibility to both persons and companies of valuable and reasonable financial goods and services, including payments, transactions, savings, credit, and insurance, that are provided in a sustainable and ethical way. Seven of the 17 Sustainable Development Goals are driven, in part, by financial inclusion. More specifically, digital financial inclusion entails the use of cost-effective saving technological channels to provide a variety of formal financial services to populations that are currently underserved and financially excluded at a cost that is affordable for users and sustainable for providers. The 2030 Agenda for Sustainable Development and the Sustainable Development Goals, specifically Goal 5 on achieving gender equality and Goal 8 on promoting full and productive employment and decent work for all, as well as Goal 1 on ending poverty, Goal 2 on ensuring food security, Goal 3 on ensuring health, and Goal 10 on addressing disparities, are all dependent on women's economic empowerment and having to close gender difference in the corporate world. The concept of financial inclusion may seem obscure, but it has very real meaning for the 1.2 billion people who, since 2011, have been able to open a bank account. As a matter of fact, the global account ownership percentage increased from 51 percent to 76 percent between 2011 and 2021 (Demirguc, 2021). Nigeria has followed this global trend, with account ownership increasing from 46.42 percent to 74.32 percent between 2011 and 2021.

In recent years, the proportion of account holders using digital payments has rapidly increased across all countries. However, a clear gap remains between high-income economies and developing economies. In high-income economies, the share of account owners using digital payments rose from 88 percent to 95 percent during the period 2014–2021 (see Table 1).

**Table 1**. Share of account owners using digital payments.

2014		2017	2021
High income		High income	High income
Developing		Developing economies	Developing
Economies		economies	Economies
Economies			Economies
89%	35%	91% 45%	97% 57%

**Source**: Author's presentation from global findex database.

In Nigeria, as reported by the Central Bank of Nigeria (2021), online transactions surpassed cash usage for the first time in Nigeria during 2021, accounting for 57 percent of all payments assessed by value. The government sector has largely shifted to digital payment mechanisms for all outgoing payments to people, businesses, or other government agencies. This is consistent with the Nigerian Vision which aims to achieve 70% non-cash payment in the near future.

#### Methodology and Data Used

This study is based on newly published and original World Bank micro-data on the digital inclusion of women. The sample used to evaluate the relationship between inclusive digital financing and women's economic empowerment is presented in the table below:

Table 2: valid and total responses.

Year(2017) valid and total responses :1009		Year (2022)valid and total responses: 1019		
Female 2017	Male 2017	Female 2022	Male 2022	
363(36%)	646 (64%)	472 (46.3%)	547 (53.7%)	

**Source**: Author's computation using SPSS 19.0 soft- ware (Global financial inclusion (Global findex, 2017 and 2022).

Using the Global Financial Inclusion Data base for 2017 and 2022, the research explores the connection between economic women's empowerment and digital financial inclusion through a comparative analysis. Income variables are expressed as dependent variables. Previous researchers have found that the most accurate measure of how independent and powerful women are in their income (see Table 3).

**Table 3:** The Definition of the explanatory variables used.

Gender	Respondent is female		
Age	Respondent's age		
Education secondary	Respondent's level of education is secondary		
	sch.		
Education Tertiary or more	Respondent's education level is tertiary or		
	more		
Employment	Respondent's is in the workforce		
Has an account	Respondent has an account at a financial		
	institution		
Has Saved	Respondent saved in the past year at a financial		
	institution		
Borrowed	Respondent borrowed in the past year at a		
	financial institution		
Digital payment	Respondent made bill payments online using		
	the Internet		
Gender x digital payment	Female respondents made bill payments online		
	using the Internet		
Gender X employment	Female respondent is in the workforce		

The ordered probit model is a regression model for an ordinal response variable. The model is based on the cumulative probabilities of the response variable, and more specifically, the ordered probit model is preferable for the investigation when the variable of interest has more than two values and these values have a natural ordering. it assumes that each cumulative probability's probit is a linear function of the covariates with constant regression coefficients across response categories.

incomei =  $\alpha + \beta_1$ gender +  $\beta_2$ age+  $\beta_3$ edui +  $\beta_4$ emp+  $\beta_5$ FIj +  $\epsilon_i$  (1) where incomei is a cardinal measure of income, FIj is a vector of financial inclusion indicators. j = 1...3

 $j=1; pillar\,access\,defined\,by\,the\,respondent\,having\,an\,account\,at\,a\,financial\,institution;$ 

j = 2; pillar us age defined by respondent savings in the past year in a financial institution;

j = 3; pillar quality defined by respondent making bill payments on line using the Internet. Under the ordinary assumption, ordered probit models assume a continuous and latent measure of the dependent variable:

where, i = 1 ... 5 i = 1; poorest 20% i = 2; second 20% i = 3; middle 20% i = 4; fourth 20% i = 5; richest 20%

Economies develop as more women work. As well as other beneficial growth effects, the economic empowerment of women raises productivity, enhances economic diversification, and increases income equality. Increased educational attainment among women and girls promotes a more equitable economy as well as the economic empowerment of women. For women's safety and wellness, along with their income-generating opportunities and participation in the formal labor market, education, upskilling, and re-skilling throughout life are essential. This is especially true in light of the rapid technological and digital changes affecting jobs. Around the world, women are still less likely than men to enter the workforce. Women are overrepresented in precarious and informal jobs. The economy cannot function without unpaid care work, but it frequently goes unreported and unacknowledged. According to estimates, between 10% and 39% of GDP would be made up of women's unpaid labor if it had a monetary value. Compared to men, women are less likely to have access to financial institutions or bank accounts (2019).

#### **Results and Discussion**

Table 4. Descriptive statistics.

Year 2017			Year 2022		
All Sample(100%) women only(36%)		All sample (100%) Women only(			
Age					
15-25	268	141	334	188	
	26.56%	38.84%	32.78%	39.83%	
26-35	435	139	476	193	
	43.11%	38.29%	46.71%	40.89%	
36-45	186	53	159	72	
	18.43%	14.60%	15.60%	15.25%	
46-65			50	19	
And >65	120	30	4.91%	4.03%	
	11.89%	8.26%			
Education					
Primary or les	SS				
	77	29	16	8	
	7.63%	7.99%	1.57%	1.69%	
Secondary	557	201	498	236	
	55.20%	55-37%	48.87%	50.00%	
Tertiary	375	133	505	228	
	37.17%	36.64%	49.56%	48.31%	
Work force					
Out of work	force 226	163	213	168	
	22.40%	44.90%	20.90%	35.59%	
In work force	783	200	806	304	
	77.60%	55.10%	79.10%	64.41%	
Income quin	tile				
Poorest 20%	117	62	142	65	
	11.60%	17.08%	13.94%	13.77%	
			<u> </u>		

Second 20%	184		165	72	
	18.24%	19.28%	16.19%	15.25%	
Middle 20%	Middle 20% 184 76		184	72	
	18.24	20.94%	18.06%	15.25%	
Fourth 20%	218	72	233	114	
	21.61%	19.83%	22.87%	24.15%	
Richest 20%	hest 20% 246 8		295	<u>149 28.95</u> %	
	24.38%	22.87%	35.97%		
Has an account			801	330	
With a financial inst. 752 220		78.61%	69.92%		
	74-53%	60.61%			

**Source:** Author's computation using SPSS 19.0 software (Global financial inclusion (Global findex, 2017 and 2022).

Ordered probit regression models were estimated for both 2017 and 2021. For each year, three regressions were implemented. All the statistical tests carried out guarantee the relevance and quality of the regressions retained. The Chi² tests are significant at the 1% level, and the pseudo-R² of McFadden and Log pseudo likelihood are also statically satisfying. The first regression includes only digital payment, while the second and third regressions include interactive indicators between Gender× digital payment and Gender× employment. In addition to the coefficients and marginal effects (average marginal effects of each set, the likelihood ratio indices, Wald Chi², and PseudoR² are provided. The six separate results are shown in Table 5, which are discussed below.

Table 5. Economic women's empowerment and digital inclusive finance: Ordered probit regressions

2017				2022		
	Model 1	Model2	Model3	Model 1	Model 2	Model
				3		
Gender x digita	al	-0.2104	-		-0.3528**	0.3734**
0.2002						
payment						
		( 0.1607)	(		( 0.9414)	(0.1499)
0.1623)						
Gender X						
Employment		-0.2275*				
				0.2990***		
(0.1194)				(0.1074)		
Gender	-0.0539	0.0087	0.2041	0.2955***	0.5089***	0.2663*
	(0.0810)	(0.0962)	(0.1069)	(0.07763)	(0.1244)	(0.1388)
Age	-0.0734***	-0.0744***	-0.0811***	0.0302	0.0280	0.0316
	(0.0184)	( 0.0184)	(0.0183)	(0.0259)	(0.0257)	(0.0259)
Age <sup>2</sup>	0.0009***	0.0009***	0.0010***	-0.0007*	-0.0007*	-0.0007**
	(0.0002)	(0.0002)	(0.0002)	(0.0004)	(0.0004)	(0.0004)
Secondary						
Education	0.6043***	0.5938***	0.05713***	0.6479**	0.6033*	0.6001
	(0.1444)	(0.1445)	(0.1428)	(0.3167)	(0.3190)	(0.3137)
Tertiary						
Educ.or more				1.0632***	1.0138***	1.0138***
	1.1119***	1.1083***	1.0904***			
	(0.1520)	(0.1516)	(0.1503)	(0.3161)	(0.3183)	(0.3134)
Employment	-0.2446***	-0.2321***		0.2325***	0.2398*	
	(0.0941)	(0.0945)		(0.0948)	(0.0929)	

Has an						
Account	0.4844***	0.4815****	0.4734***	0.4104***	0.4027***	0.4061***
	(0.0893)	(0.0893)	(0.0892)	(0.1023)	(0.1028)	(0.1024)
Saved	0.2012***	0.2037***	0.1985***	0.1325*	0.1370*	0.1371*
	(0.0699)	(0.0701)	(0.0701)	0.0744)	(0.0745)	(0.0742)
Borrowed	-0.1686***	- 0.01693***	-0.1779**	-0.0547	0.05530.	0.0462
	(0.0724)	(0.0725)	(0.0723)	(0.0763)	(0.0763)	(0.0762)
Number of	,					
Observatio	ns 1009	1009	1009	1019	1019	1019
Log pseudo	)					
Likelihood	l -1531.7143	-1530.8759	-15732.031	-1531.4408	-1528.5298	-1527.9718
Wald chi <sup>2</sup>	161.11	162.70	159.56	123.11	129.25	132.70

**Source**: Author's computation using Stata soft- ware based on the global financial inclusion index data base for ( 2017 and 2022). Robust standard errors are reported in brackets. Levels of statistical significance: \*\*\* p < 0.00. \*\* p < 0.05, \* p < 0.1. Source: Authors' calculations using STATA software and based on the Global Financial Inclusion (Global Findex) Databases (2017 and 2022).

In ordered probit regression, the sign shows the direction of the change in the independent variable in response to the independent variable. There are five types of dependent variables that explain women's economic empowerment. The ordered probit model's interceptors' values differing shows that the ordered categories are accurate, and vice versa. Women's economic empowerment was classified as at the poorest income, second income, middle income, fourth income, and richest income, and the additional consequences of these five categories were analyzed. Age, education, employment, inclusive finance, and digitally inclusive finance are the most significant predictors for both periods. The model reflects more precisely the impact of age, which may have a non-linear relationship with income. It examined whether people of a particular age group were more affected than others by adding the square of the variable. For instance, the impact of age might be favorable until a specific age and then adversely impactful beyond that age. Results show that before 2017, when people get older, the effect is stronger. However, when people get older, the effect is lessened. Gender and Gender × digital payment variables are significant during the 2021, inducing a positive impact of digital inclusion on women's empowerment which is consistent with Alarifi and Husain's (2023) findings, showing that the Nigeria's context is distinct compared to other countries and that the impact of banking the e-service on e-customers differs in fact, access to financial services may be facilitated through digital payments. and increased demand for contactless financial goods and services, accelerated the transition to digital banking. People frequently pay businesses with cards and phones, while governments use digital payments to connect with marginalized people. Furthermore, the results show that the variable Gender× employment is significant in both periods with opposite signs, negative for 2017 and positive for 2022. The results are in line with the World Bank Report (2020). Nigeria has been recognized as among the best reformers globally after 2017 according to the World Bank's research "Women, Business, and the Law 2020". Historical changes were made in Nigeria to increase women's economic engagement. Regarding the variable saving and borrowing, the results are only significant for saving during both periods. Borrowing loosed its significance in 2022. Two possible explanations were discussed by Alshe bami and Rengarajan (2021), and Kim (2022). Borrowing became more difficult during crises since many people lost their jobs and then their income and did not have to reimburse credits. Second, during the pandemic, the lockdown kept people at home, reducing spending.

Finally, results show that the variable gender gains significance in 2022. Having an account, savings, and digital payment are strongly significant in any case . Having a financial institution account, savings, and digital payment all have a positive impact on economic empowerment as measured by various income categories. For 2017, the variable gender is significant only when we introduce the interactive term Gender× Gender× employment. To be a female and in the work, force increased by 5% and 2% to be in the bottom income quintiles and decreased the probability by 2% and 6% to be in the top income quintiles. Regarding the income quintile 20% middle, the probability is around 0.3%.

Contrary to the results of 2017, shows that being female and using digital payment is non-significant in all models of 2017, during 2022, digital payment reduced the probability to be in the income quantile poorest 20%, income quantile second 20%, and income quantile middle 20%, respectively, by 3%, 2%, and 0.7% (Model 1: 2021). Compared to Model 1 (2022), Model 2 (2022) illustrates that the results are significant, and the marginal effects are higher. In Model 2 (2022), digital payment reduced the likelihood of being in the income quantile's poorest 20%, second-highest 20%, or middle 20% by 6.9%, 4.8%, and 1.6%, respectively.

The interactive variable Gender× digital payment becomes significant in all models for 2021. In Models 2 (2021) and 3 (2021), being female and using digital payment increases the likelihood of being in the income quantile's poorest 20%, second-highest 20%, and middle 20% by 7.9%, 4.7%, and 1.3%, respectively, in Model 2 compared to 8.4%, 5%, and 1.3% in Model 3. These findings confirm those of Kulkarni and Ghosh (2021) and Elzahi Saaid Ali (2022). Finally, the variable Gender× Gender× employment reduces the likelihood of being in the income quantile's poorest 20%, second lowest 20%, and middle 20% by 5.5%, 4.3%, and 1.9%, respectively. COVID-19 boosted the development of financial inclusion digitalization. Financial inclusion minimized income inequality; women's participation in the non-financial system, in particular, reduced the gender gap, allowing for more inclusive development, which promotes both economic and social well-being (Cabeza, 2019 and Mabrouk, 2021). The result demonstrates that the trend toward a higher level of digitalization in financial services is limitless. Leaders must reduce the digital divide between and within gender to fully benefit from digital financial services in order to create inclusive societies and address increasing disparities. This requires finding an appropriate balance between encouraging financial inclusion and women's empowerment.

# **Conclusion and Recommendations**

The development of new financial products and services that target women is one of the measures to address gender disparities in financial inclusion. However, broader societal and cultural restrictions are typically neglected, which may prevent women from fully utilizing these goods and services. The existing financial disparities have a negative influence on women's ability to handle their finances, financial independence, career chances, and economic growth. Women have a lack of control over economic resources compared to men, hence it is crucial to increase their economic empowerment. There is an abundance of research investigating the variables that influence women's economic empowerment;

increased demand for contactless financial goods and services, accelerated the transition to digital banking. People frequently pay businesses with cards and phones, while governments use digital payments to connect with marginalized people. Results demonstrate the potential

benefits of technology use, particularly during crises. The development of mobile money, fintech services, and digital banking can be extremely helpful for low-income women. Furthermore, the results suppose that women have a greater economic role in decision-making because they have access to savings and credit, which influences their decisions in both areas. Women will maximize their personal and the household's welfare when they make financial decisions. The investment in empowering women economically will increase the number of opportunities available to women. The results of this research are reliable with several past investigations, such as Ibrahim & Aliero (2020), and Al Shehab and Hamdan (2021), who state that financial digitalization is an important determinant of economic women's empowerment. The design of social and environmental policies and programs should be taken into account by policymakers to encourage greater financial inclusion for women. The study implies that women may be deterred from preserving their wealth in the nation's formal financial institutions by the laws and structures created to support environmental sustainability. In addition, financial inclusion in Nigeria can be impacted by digital inclusion policies, which policymakers in each financial institution should take into account. Finally, the findings of this study could aid in the creation of stronger financial sector reform legislation that would increase financial development while also preventing financial institutions from taking actions that harm gender.

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# COMPARATIVE EFFECTS OF INQUIRY AND SELF-REGULATED LEARNING INSTRUCTIONAL STRATEGIES ON SECONDARY SCHOOL STUDENTS' RETENTION IN PHYSICS IN LAGOS STATE.

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#### Abstract

A successful learner is an independent learner who plans, monitors and evaluates his/her learning. Therefore, this study investigated the comparative effects of Inquiry and Self-regulated Learning Instructional Strategies on Secondary School Students' Retention in Physics in Education District II, Lagos State. The study was quided by two research questions and two hypotheses tested at a 0.05 significance level. This study was anchored on three theories: social constructivism, socialcognitive, and information-processing. The design of the study was a post-test, retention test quasi-experimental research design. Four schools from Education District II, Lagos State were selected through a multi-stage procedure. The sample consisted of 137 students from the intact classes of the 4 schools. Physics Achievement Test (PAT) and Physics Retention Test (PRT), adapted from the West African Senior School Certificate Examination (WASSCE) Physics past objective questions were used to collect data. The retention test was given 7 weeks after the treatments. The data collected were analysed using descriptive statistics such as mean and standard deviation. Inferential statistics like independent sample t-test, analysis of variance (ANOVA), and analysis of covariance (ANCOVA) tests were used. Scheffe's post-hoc pairwise comparison gave the direction of the significance. The results indicated that both the Self-regulated Learning Instructional Strategy (SLIS) and the Inquiry Instructional Strategy (IIS) potentially enhanced students' achievement and retention in Physics, with SLIS showing comparatively better benefits than IIS. Furthermore, there was no significant gender difference in learners' retention in Physics. High achievers benefited more by using SLIS than low achievers. The researcher concludes that SLIS is a more effective learning strategy than IIS. The researcher recommends that Physics teachers adopt SLIS in Physics classroom instructions. Practicing Physics teachers should be trained on how to use SLIS through seminars and workshops.

**Keywords**: Inquiry, Physics, Retention, and Self-regulated Learning

# Introduction

Physics as a school subject is essential for studying Science, Technology, Engineering, and Mathematics (STEM) courses in Nigerian tertiary institutions, with a good credit pass in the West African Senior School Certificate Examination (WASSCE) or National Examination Council (NECO). Various teaching methods have been explored in studies aimed at improving students' academic performance in the subject, for instance, team teaching was recommended by Achor, Imoko, & Jimin, (2012), field trips by Amosa, Ogunlade, & Atobatele, (2015), peer tutoring peer by Offordile et al., (2021) among others. Despite this submission, the performance of the students has not been excellent. This may be due to numerous factors. For example, Sanyang-Gibba quoted the WASSCE chief examiners' report of 2023, which stated that most Physics students find it difficult to do arithmetic operations. Also, a clear analysis of the trend of the West African Examination Council (WAEC) results in Physics from 2008 to 2020 showed a fluctuation in students' performance in Physics. This fluctuation was attributed to poor methods of instruction (Adeyemo, 2010; Offordile et al., 2021) and examination malpractice (Achor & Gbadamosi, 2020). Table 1 illustrates the performance of students in Physics in the WASSCE from 2008 to 2020, reflecting this inconsistency.

Table1: Students' Performance in May/June SSCE (WAEC) Physics 2008–2020.

PHYS	ICS			CHEM	IISTRY		BIOLOG	Y	
YEAR	TOTAL	CREDITS	%	TOTAL	CREDIT		TOTAL	CREDIT	%
	SAT	PASS		SAT	PASS	%	SAT	PASS	
2008	415,113	200,345	48.26	418,423	185,949	44-47	1,259,964	427,644	33.94
2009	465,636	222,722	47.83	422,091	194,035	45.97	1,903,552	644,733	33.87
2010	463,755	237,756	51.27	465,643	236,059	50.70	1,300,418	427,644	33.90
2011	563,161	360,096	63.94	565,692	280,250	49.54	1,505,199	579,443	38.50
2012	624,658	429,415	68.74	627,302	270,570	43.13	1,646,150	587,044	35.66
2013	636,857	296,910	46.62	539,296	143,218	72.34	1,648,363	854,743	51.73
2014	635,739	386,270	60.75	636,268	397,649	62.49	1,365,384	766,971	56.17
2015	657,266	390,446	59.40	680,357	412,323	60.60	1,390,234	798,246	57.42
2016	666,855	508,523	76.25	667,156	546,910	81.97	1,087,698	8 802,539	73.78
2017	70,813	373,647	53.08	703834	590,629	83.91	1,093,597	7 719,585	65.79
2018	727733	570,606	78.40	727954	423451	58.17	1,086,08	1 677,229	62.35
2019	742,394	571,276	76.95	742678	572,044	77.02	1,058,149	784,757	74.16
2020	749,78	0 634,400	84.61	750182	674361	89.89	1,039,766	874,237	84.08

**Source**. The West African Examinations Council (WAEC) Head Quarters, Yaba, Lagos. 2021.

Furthermore, an unstructured interview conducted by the researcher with some Physics lecturers at the Federal College of Education, Technical Akoka, explored the relationship between students' performance in WASSCE Physics and their performance in Physics in the College of Education. The results revealed that many students who scored 'A' or 'B' in WASSCE struggled to solve basic Physics problems in the college. Also, a similar interview with some University of Lagos lecturers form the department of science education reinforced this observation. These findings align with the NECO Chief Examiners' report, indicating significant examination malpractice and suggesting that many students who pass the SSCE may not be independent learners. This raises the concern that while many WASSCE or NECO candidates meet the entry requirements for tertiary institutions, they may struggle to retain much of the secondary school curriculum. This highlights the need to cultivate independent learners who take ownership of their learning and become lifelong learners.

Research increasingly suggests that educational models designed to address the needs of the industrial age are insufficient for the complex challenges facing 21st-century learners (Sharon & David, 2013). These challenges include technology integration, information overload, critical thinking, problem-solving, lifelong learning, environmental awareness, and sustainability. Such challenges emphasize the importance of adopting innovative and holistic educational approaches that equip learners to thrive in a dynamic, interconnected world.

New educational environments demand fresh ways of planning learning outcomes and employing methodologies for teaching and assessment. The push for reform from passive, transmission-based learning toward more dynamic and comprehensive approaches is not recent. Educational institutions worldwide are rethinking their foundational beliefs about learning and the purpose of education (Sharon & David, 2013). This shift is evident in Alberta, where the Ministry of Education's "Inspiring Education" framework (2010) aims to prepare students for the changing economic, technological, and socio-political realities of the 21st century. The vision calls for fostering intellectual engagement, entrepreneurial thinking, and ethical citizenship, with students developing competencies through inquiry and discovery. The goal is for learners to work collaboratively to create new knowledge, engage in critical and creative thinking, and embrace processes of inquiry, reflection, exploration, and experimentation (Sharon & David, 2013).

Inquiry-based learning is a key strategy within the constructivist learning approach. It creates a learning environment where learners are empowered to formulate and explore effective and testable questions; develop hypotheses and consider alternatives; collect data; and apply, assess, analyse, and interpret scientific methods and techniques (Kartal, 2014; in Kaçar, Terzi, Arıkan, & Kırıkçı, 2021). The inquiring approach is more focused on using learning content as a means to develop information processing and problem–solving skills. It is a more student-centered approach than traditional methods. There is great emphasis on "how one comes to know" and less on "what one knows". Llewellyn (2002) in Makale, Başvuru, Yayına, and Yurdagül (2018) stated that the inquiry-based learning strategy makes learners gain the needed expertise and skills to become free persons and lifelong learners.

Li, Ye, Tang, Zhou, and Hu (2018) defined self-regulated learning as the process of monitoring and controlling individual cognitive achievement before, during, and after the learning process. Self-regulated learning has been commended as the main skill needed to start and sustain lifelong learning (Hoyle & Dent, 2018). Researchers have shown that self-regulated learning effectively promotes academic achievement (Sadati & Simin, 2015). Zimmerman first used self-regulated learning as an instructional strategy in the United States in the 1980s. Zimmerman, a prominent educational psychologist, is widely recognized for his work on self-regulation in learning, particularly about how students can actively control their learning processes through goal setting, self-monitoring, and self-reflection.

Gender and ability level were the moderator variables in this study. They were chosen as moderator variables due to mixed findings from previous researchers and their significant influence in conventional classes. Gender, as a psychological construct describes maleness and femaleness, reflects the behaviours and attitudes expected of individuals based on their biological sex (Yunusa, 2019). Slavin (1990) in Abubakari (2020) defined ability grouping as the practice of organizing students into groups based on their academic achievement.

Retention was dependent variable. Achor and Gbadamosi (2020) defined retention as the transfer of knowledge from short-term to long-term memory. Retaining knowledge is crucial for learners to apply ideas from lessons effectively in their assignments.

#### Statement of the Problem

Students who write examinations are expected to pass and maintain excellent grades. However, as noted in the study's background, this is not the situation in most Nigerian secondary schools. Although several teaching strategies have been employed over the years, students' performance has not been consistently excellent, highlighting the need for innovative approaches to enhance achievement and retention. The WASSCE chief examiners' report of 2023 noted that most Physics students find it challenging to do arithmetic operations. Also, a precise scrutiny of the trend of the WAEC results in Physics for 10 years showed instability in students' performance in Physics. This variation was attributed to poor methods of instruction (Adeyemo, 2010; Offordile et al., 2021) and examination malpractice (Achor & Gbadamosi, 2020). Therefore, there is a need for innovative and student-centred strategies such as Inquiry and Self-regulated Learning Instructional Strategies, which have proved successful in enhancing students' achievement in science in the Western world. These strategies empower students to develop high-level thinking skills and positive attitudes toward learning. These approaches also encourage active engagement, critical thinking, and problem-solving, which are essential for understanding complex scientific principles. The researcher believes that implementing these strategies will enhance students' creative thinking and performance in WASSCE and beyond, which is the focus of this study.

# **Theoretical Framework**

Three theories underpinned this study. They are Social Constructivism, Social-cognitive, and Information-processing theories.

# Social Constructivism Theory (Vygotsky 1978)

This theory, advocated by Vygotsky, 1978 emphasizes that learning is a collaborative process that occurs through social interaction and group engagement, where learners actively construct knowledge. In a Physics classroom, applying social constructivism involves creating collaborative, context-rich environments, positioning the teacher as a guide, and encouraging self-regulation and reflection with appropriate scaffolding.

# Social-Cognitive Theory (Bandura, 1953)

Social-cognitive theory, founded by Albert Bandura in 1953, emphasizes observational learning, modelling, and self-efficacy. It asserts that people learn by observing others and the outcomes of their behaviours. In a Physics classroom using self-regulated learning (SLIS) or Inquiry instructional strategy (IIS), learners can observe peers demonstrating self-regulatory behaviours, while facilitators model effective problem-solving strategies, highlighting the importance of self-efficacy in achieving success.

# Information Processing Theory (Miller, 1956)

Miller and other psychologists used computer processing as a metaphor to explain how the human mind receives, processes, stores, locates, and responds to stimuli. His information processing theory offers insights into how learners perceive and handle information, leading to

key principles for teaching Physics with self-regulated learning (SRL) or IIS, such as chunking, encoding, storage, retrieval, and selective attention among others.

These theories support inquiry and self-regulated learning strategies in the Physics classroom by emphasizing the learner's active role, the importance of social interaction, and the development of cognitive and metacognitive skills. Vygotsky's theory encourages collaborative, scaffold learning, Bandura's theory focuses on self-regulation and motivation, and the information processing theory highlights how students actively engage with and organize knowledge. Together, these frameworks help create a learning environment in which Physics students take responsibility for their learning, engage deeply with content, and develop critical thinking and problem-solving skills necessary for mastering complex scientific concepts.

# **Purpose of the Study**

The main purpose of this study was to determine the effects of inquiry (IIS) and self-regulated learning instructional strategies (SLIS) on students' retention in Physics among Secondary School Students II in Education District II, Lagos State.

Specifically, this study sought to:

- i. examine the mean difference of the students who were exposed to the inquiry instructional strategy (IIS) and students exposed to the self-regulated learning instructional strategy (SLIS) on students' retention of Physics; and
- ii. determine the interaction effect of IIS, SLIS, gender, and ability level on students' retention of Physics.

# **Research Questions**

The following research questions guided this study:

- i. What is the mean difference between students who were exposed to SLIS and those exposed to IIS on students' retention in Physics?
- ii. What is the interaction effect of experimental treatments (self-regulated learning and inquiry instructional strategies), gender, and ability level on students' retention in Physics?

# **Hypotheses**

The following hypotheses were tested at  $\alpha = 0.05$  significance level in the study

Ho: There is no significant mean difference between students who were exposed to selfregulated learning and those exposed to inquiry instructional strategies on students' retention in Physics.

Ho2: There is no significant interaction effect between experimental treatment (IIS and SLIS), gender, and ability level on students' retention of Physics.

# Research Methodology

# **Design of the study**

The design for this study was a post-test, retention test quasi-experimental research design.

# Sampling procedure

A multi-stage sampling procedure was used. First, Education District 2 was chosen out of six

districts in Lagos state using a simple random sampling procedure. Then, a purposive sampling procedure was used to select schools and teachers from the district based on criteria such as being government-owned, co-educational, and have qualified Physics teachers.

### Instruments for Data Collection

The research instruments used for data collection were the Physics Achievement Test (PAT), and the Physics Retention Test (PRT) adapted from the WASSCE objective past questions.

# Validity of the Instruments

The PAT and PRT were validated by two experts from the Physics Education in the Department of Science Education, University of Lagos, and two from the test development department from the University of Education, Lagos State. Based on their observations and comments, some items in PAT and PRT were modified and some were removed before the final drafts were printed. The instruments were made up of 20 items. Bloom's taxonomy of education was used for the table of specification.

# Reliability of the Instrument

To ensure the internal consistency of PAT and PRT, they were pilot-tested to obtain their reliability coefficient. The reliability of PAT and PRT was calculated using Kuder Richardson (KR-20) statistics, which gave a value of 0.74 and 0.71. All the items had an item difficulty index of 0.4 – 0.8. The discrimination index was 0.8.

# Procedure for Data Collection

An introductory letter was obtained from the Department of Science Education at the University of Lagos to request permission from the Permanent Secretary, Public Service Office, to use senior secondary school II students for data collection in Education District II, Lagos State. The instruments were administered for six weeks, with an additional retention test given in the 16th week.

# Procedure for the administration of the Instrument

Week 1: A training programme for research assistants.

Week 2: Pre-test administration in all the sampled schools.

Week 3 – 9: These weeks were used to administer the treatment to groups using the instructional procedural steps for each simultaneously.

Week 10: This week was characterised by administering the post-test to the groups.

Week 16: After 7 weeks, the groups were tested to check their level of retention of the concepts taught 7 weeks earlier. The groups were taught Physics using inquiry or self-regulated learning strategies. Both groups were taught by research assistants trained for one week, and lessons were conducted during students' prep time to avoid disrupting the school timetable.

# Method of Data Analysis

Data were analysed using quantitative methods. Mean and standard deviation were used to analyse descriptive data. Analysis of variance (ANCOVA) was used to test the hypotheses and the Scheffe Post-hoc test was used as the inferential statistics.

**Research Question one:** What is the mean difference between students who were exposed to SLIS and those exposed to IIS on students' retention in Physics?

Table 2: Descriptive statistics of students' post-test and retention test in the treatment groups

		Self- Regulate d	Inqui ry	Between- group mean difference
Post-test	N	50.00	87	
	Mean	60.00	43.39	16.61
	Std. dev	15.91	14.54	
Retention	N	50.00	87.00	
	Mean	64.80	47.30	17.50
	Std.dev	15.62	15.85	
	Within group retention -post-test mean difference	4.80	3.91	

Table 2 shows that students in the (SLIS) group had a post-test mean score of 60.00 and a retention mean score of 64.80, with a mean improvement of 4.80, indicating effective retention. In contrast, the (IIS) group had a post-test mean score of 43.39 and a retention mean score of 47.30, with a smaller improvement of 3.91. The between-group mean difference was 16.61 for the post-test and 17.50 for the retention test, both favouring the SLIS group, suggesting SLIS was more effective for the long-term retention of Physics concepts.

**Research Question Two:** What is the interaction effect of treatments (SLIS and IIS), gender, and ability level on students' retention of Physics?

Table 3: Descriptive statistics of students' retention scores based on treatment, gender, and ability level interaction

TREATMENT	GENDER	ABILITY LEVEL	N	Mean	Std. Deviation
SLIS	Female	Low	8	53.75	15.295
		Moderate	13	64.62	12.494
		High	2	80.00	.000
	Male	Low	13	61.54	19.936
		Moderate	12	70.83	10.408
		High	2	80.00	.000
IIS	Female	Low	3	55.00	18.028
		Moderate	29	43.28	12.195
		High	4	42.50	11.902
	Male	Low	6	38.33	13.292
		Moderate	35	49.00	16.925
		High	10	58.00	19.032

Table 3 shows that in the (SLIS), high-ability students of both genders achieved perfect retention scores, with moderate- and low-ability males outperforming their female counterparts. In contrast, the (IIS) group had lower retention scores across all ability levels, with male high-ability students achieving the highest retention scores. Overall, SLIS was more effective than IIS in promoting retention, particularly for high-ability students. The interaction effect further revealed that SLIS outperformed IIS across both gender and ability groups.

# **Hypotheses Testing**

**Hypothesis one (Ho1):** There is no significant mean difference between students who were exposed to self-regulated learning instructional strategy and those exposed to inquiry instructional strategies on students' retention in Physics.

Table 4: Independent Samples t-test of the significance of the effect of experimental treatment (SLIS) and (IIS) on students' retention of Physics concepts

		uality of		t-test for Equality of Means					Confidence l of the nce	
	F	Sig	t	₫£	Sig. tailed	-	Mean diff	Std. Error diff	Lower	Upper
Retention	0.00	0.985	6.257	135	0.00	0	17.501	2.797	11.969	23.033

Table 4 shows a significant difference between the effects of (SLIS) and (IIS) on students' retention of Physics (t(135) = 6.257, p = 0.000). Since p < 0.05, the null hypothesis is rejected. This indicates that SLIS is more effective than IIS in enhancing students' retention of Physics concepts. Therefore, the SLIS had a significantly greater impact on retention compared to the IIS.

**Hypothesis two (Ho2):** There are no Significant Interactions Effects of between Treatment, Gender, and Ability Level on Students' Retention of Physics.

Table 5: Testing of the significance of the effect of factors on students' retention of Physics concepts.

	Type III Sum	of			
Source	Squares	₫f	Mean Square	F	Sig.
Corrected Model	14669.903ª	11	1333.628	5.830	0.000
Intercept	213426.373	1	213426.373	933.016	0.000
TREATMENT	6826.611	1	6826.611	29.843	0.000
GENDER	151.465	1	151.465	0.662	0.417
ABILITY LEVEL	1314.307	2	657.154	2.873	0.060
TREATMENT * GENDER	39.241	1	39.241	0.172	0.679
TREATMENT * ABILITY LEVEL	789.335	2	394.668	1.725	0.182
GENDER * ABILITY LEVEL	516.998	2	258.499	1.130	0.326
TREATMENT * GENDER ABILITY LEVEL	* 932.660	2	466.330	2.039	0.135
Error	28593.601	125	228.749		
Total	438125.000	137			
Corrected Total	43263.504	136			

Table 5 shows that the type of experimental treatment significantly impacted students' retention of Physics concepts (F(1,125) = 29.843, p = 0.000). Gender does not significantly influence retention (F(1,125) = 0.662, p = 0.417). The effect of ability level on retention was marginally significant (F(2,125) = 2.873, p = 0.060), suggesting a potential influence but not at the conventional p < 0.05 level.

The interaction between treatment and gender is not significant (F(1,125) = 0.172, p = 0.679), meaning their combination does not affect students' retention of Physics. Similarly, the interactions between treatment and ability level (F(2,125) = 1.725, p = 0.182), and gender and ability level (F(2,125) = 1.130, p = 0.326), are not significant. The three-way interaction between treatment, gender, and ability level is also not significant (F(2,125) = 2.039, p = 0.135). Therefore,

while treatment significantly affects retention, gender, ability level, and their interactions with treatment do not, leading to the conclusion that the null hypothesis is not rejected.

# Discussion of the findings

The study revealed a statistically significant difference favouring SLIS over IIS in students' retention of Physics concepts, indicating that SLIS is an effective active learning strategy. This is in line with (Panadero, 2017; Schunk and Zimmerman, 2011) finding that self-regulated learning enhances knowledge retention. Also, the study indicated that the interaction effects between treatment, gender, and ability level on students' retention in physics, only treatment was significant. This finding is at variance with the finding of Tournki (2003) in Dada, (2021), who found no interaction effect between treatment and learners' attributes on latency.

# **Conclusion**

The study examined the strategies that promote learners' success and independence through IIS and SLIS, empowering them to take ownership of their learning journey. The study established that SLIS is more effective than IIS in enhancing students' retention in Physics. Additionally, the study found that IIS is more effective in improving retention of low-ability learners. Furthermore, there was no significant gender difference in learners' retention in Physics.

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- FOOT NOTE: This paper is a part from my thesis, Thanks.

# IMPACT OF RURAL BANKING DEVELOPMENT ON MICRO, SMALL AND MEDIUM ENTERPRISES IN NIGERIA: 1990-2023

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#### Abstract

The development of rural banking is important for fostering the growth of micro, small, and medium enterprises (MSMEs) in Nigeria's rural areas, as these regions still face significant challenges. This paper examines the impact of rural banking development on MSME growth from 1990 to 2023 by employing an ex-post facto research design and utilizing secondary annual time series data from the Central Bank of Nigeria (CBN) Statistical Bulletin (2024). The paper uses the autoregressive distributed lag (ARDL) model to analyze the long-run impacts. The findings reveal that deposits in rural bank branches have a significant impact on MSME growth, while financial deepening shows an insignificant positive impact. Loans from rural banks also have an insignificant impact on MSME growth, whereas the presence of rural bank branches has an insignificant negative impact. Based on these findings, the study recommends that the Nigeria Deposit Insurance Corporation (NDIC) ensure the safety of deposits in rural banking institutions to boost public confidence and encourage increased savings, which can be channeled into MSME financing. The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and the CBN's Financial Inclusion Secretariat should intensify financial literacy campaigns targeting rural entrepreneurs. Additionally, commercial banks and fintech companies should promote digital banking and mobile money services to enhance financial access for MSMEs in remote areas. Furthermore, the Central Bank of Nigeria (CBN) and the Bank of Industry (BOI) should expand credit quarantee schemes for MSMEs, reducing collateral requirements and encouraging banks to provide more loans to small businesses. The Development Bank of Nigeria (DBN) should increase funding interventions for rural businesses, ensuring that loan disbursement mechanisms are efficient and transparent. Lastly, the CBN and the National Association of Microfinance Banks (NAMB) should support rural banks in adopting digital banking solutions to reach a broader population without requiring physical expansion.

**Keywords**: Rural Banking, MSMEs, Development, ARDL Model, JEL: G2, L6, O1, C2

# Introduction

The importance of micro, small, and medium enterprises in the growth of global economic cannot be reticent. According to world bank (2023), micro, small, and medium enterprises constitute approximately 90 per cent of businesses and accounting for more than 50 percent of employment worldwide. Also, in upcoming economy 40 percent of national income (GDP) are contributed by SMEs. Dyvik (2024) said that in 2023, an estimate of around 358 million are global counts for SMEs as they are serve as a linkage to poverty alleviation, job creation, innovation, thereby serving as the backbone of both developed and developing economies. According to PWC (2020), 96 percent of the total number businesses are accounted for by MSMEs in Nigeria, also 50% to the national GDP. 73% of MSMEs are sole proprietorships in terms of ownership structure, while 14% are private limited liability companies. The MSME sector is the growth engine of any economy contributing to its development, job creation and export amongst others. The latest SMEDAN/NBS MSME Survey indicates Nigeria's SMEs contribute nearly 50% of the country's GDP and account for over 80% of employment in the country. No doubt, the sector is pivotal to Nigeria's growth including reducing poverty levels. However, the sector continues to be weighed down with challenges such as access to finance, infrastructure deficit like power supply, transportation, managerial and technical skills gap, lack of managerial expertise, technical skills shortage, bureaucracy and corruption, multiple taxation, insecurity, technology adoption which ultimately impact the nation's growth (Akpata, 2020; Oyedele, 2020).

The relationship between rural banking development and the performance of MSMEs is a subject of considerable interest as Deposits in rural bank branches represent the savings mobilized from rural areas. A higher deposit base can enhance the lending capacity of these banks, potentially increasing the availability of credit to MSMEs. Financial deepening refers to the increased provision of financial services with a wider choice of instruments. It is expected to facilitate MSMEs' access to financial resources, thereby promoting their growth (Odi et al. 2024). Loans provided by rural banks are crucial for MSMEs, especially in areas where access to finance is limited. Increased lending by rural banks can support MSMEs' operations and expansion. The presence of rural bank branches enhances financial inclusion by providing MSMEs with greater access to banking services, which can lead to improved financial management and growth opportunities (Ademosu, 2022). Various government policies aimed at bolstering MSMEs, such as the establishment Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) in 2003, Microfinance Banks (MFBs) in Early 2000s, formalized under the Microfinance Policy Framework in 2005, national Enterprise Development Programme (NEDEP) in 2014, Anchor Borrowers' Programme (ABP) in 2015, Agri-Business/Small and Medium Enterprises Investment Scheme (AGSMEIS) (2017) has not reached it desired goal and the extent to which rural banking development has influenced MSMEs' growth in Nigeria over the period from 1990 to 2023 remains underexplored. Additionally, there is a noticeable gap in literature concerning the longitudinal impact of rural banking on MSMEs, particularly studies encompassing data up to date. This research is significant as it seeks to fill the existing gaps by providing a comprehensive analysis of how rural banking development has affected MSMEs in Nigeria over the past three decades. The primary objective is to assess the impact of rural banking development on the growth and sustainability of MSMEs in Nigeria from 1990 to 2023. The study hypothesizes the following;

 $\mathbf{H}_{o}$ : There exists no significant impact between deposit of rural bank branches of commercial bank on micro, small and medium enterprises in Nigeria.

 $\mathbf{H}_{o2}$ : Financial deepening has no significant impact on micro, small and medium enterprise in Nigeria.

 $H_{o_{3}}$ . Loan of rural bank has no significant impact on micro, small and medium enterprises in Nigeria.

 $H_{\omega_4}$ : There is no significant impact between rural bank branches (RBB) on micro, small and medium enterprises in Nigeria.

# Literature Review Conceptual Review

# **Rural Banking Development**

Rural banking development refers to the strategic expansion and enhancement of banking services in rural areas to promote economic growth and financial inclusion. This involves establishing financial institutions that cater specifically to the needs of rural communities, providing access to credit, savings, and other financial services (Ephraim & Murugesan, 2016). The primary aim is to support small businesses, agriculture, and individual financial needs, thereby fostering overall rural development (Cirappa & Nagaveni, 2020). By addressing the unique challenges faced by rural populations, such as limited access to traditional banking infrastructure, rural banking development plays a crucial role in bridging the urban-rural financial divide.

# **Deposit of Rural Bank Branches**

Deposits of rural bank branches represent the total amount of funds that customers in rural areas place into their accounts within these banks. These deposits are essential for the liquidity and operational capacity of rural banks, enabling them to extend credit and other financial services to the community. A robust deposit base reflects the trust and confidence of rural customers in the banking system and serves as a foundation for sustainable financial operations in these regions.

# Financial Deepening

Financial deepening refers to the process of increasing the availability and accessibility of financial services within an economy. It involves the expansion and diversification of financial institutions and instruments, leading to a more inclusive financial system. Financial deepening is characterized by a higher ratio of money supply to GDP, indicating a greater provision of financial services relative to the size of the economy (Ephraim & Murugesan, 2016). This process is associated with economic growth, as it facilitates investment, savings, and efficient allocation of resources. By broadening access to finance, financial deepening can reduce poverty and support the development of various economic sectors.

# Loan of Rural Banks

Loans provided by rural banks are financial products designed to meet the credit needs of individuals and businesses in rural areas. These loans support various activities, including agriculture, small enterprises, and personal development projects. By offering tailored loan products, rural banks play a pivotal role in stimulating economic activities, creating employment opportunities, and enhancing the standard of living in rural communities. Access to credit through rural banks empowers local entrepreneurs and farmers to invest in productivity-enhancing technologies and practices, thereby contributing to rural development (Cirappa & Nagaveni, 2020).

# **Rural Bank Branches**

Rural bank branches are physical banking outlets located in non-urban areas, established to provide financial services to rural populations. These branches serve as critical access points for banking services, including deposits, withdrawals, loans, and financial advice (Cirappa & Nagaveni, 2020).. The presence of rural bank branches enhances financial inclusion by bringing essential banking services closer to underserved communities, reducing the need for rural residents to travel long distances to urban centers for banking needs (Ephraim & Murugesan, 2016). This proximity fosters economic empowerment and supports local development initiatives.

# Micro, Small, and Medium Enterprises (MSMEs)

According to PWC (2020), Micro, Small, and Medium Enterprises in terms of number of employees, total assets and annual turnover vary from country to country, and from one organisation to another. Micro, small, and medium enterprises (MSMEs) are businesses that operate on a relatively small scale in terms of employees, capital investment, and revenue. These enterprises are vital to economic development, contributing significantly to employment, innovation, and GDP growth (Ephraim & Murugesan, 2016). MSMEs encompass a wide range of industries, including manufacturing, services, and agriculture. Despite their size, MSMEs collectively have a substantial impact on economic diversification and resilience (Cirappa & Nagaveni, 2020). However, they often face challenges such as limited access to finance, markets, and technology, which can impede their growth and sustainability. Supportive policies and financial services, including those provided by rural banks, are essential to address these challenges and unlock the full potential of MSMEs in contributing to economic prosperity.

# **Empirical Review**

In a study carried out by Imoh and Godspower (2024), where they examined the impact of micro, small and medium enterprises on sustainable economic development in Nigeria from 2000 to 2020 and using co-integration and ECM frameworks found that output of micro, small and medium enterprises has a significant and positive impact on the Per Capita Income (PCY), and they recommended, amongst others, the clustering of micro, small and medium enterprises with similar products in Nigeria. While Victor and Patrick (2023) examined the Influence of Microfinance Institutions on Nigerian Small, Micro, and Medium Enterprises by collecting survey data from 384 SMMEs in two Nigerian states: Abuja and Nasarawa. Data was collected from 350 respondents found that MFIs significantly influenced SMMEs regarding technology transfer and financial services and aided SMME (small, medium, and micro enterprises) growth. MFIs in Nigeria are ineffective in offering the services of aspects of facilitator of SMEs growth. In another study by Adedipe (2023), where he investigated whether access to financial institutions' financing and the growth of small and medium enterprises: a study in ibadan north east local government area, in Oyo State, Nigeria using research sample comprised 152 SMEs, through the help of Analysis of Variance (ANOVA) found that unimpeded access to external finance plays a significant role in facilitating the operations of SMEs and promoting their growth. Specifically, bank credit facilities were found to have a substantial impact on the growth of SMEs in the Ibadan North East Local Government Area. Consequently, also by analyzing data spanning the years 1981 to 2021, Chude and Chude (2022) aimed to ascertain whether or not financial inclusion and GDP growth in Nigeria were related by using Ordinary Least Squares (OLS) were selected as the preferred method of data analysis found that nquiry toward bank branches, total bank loans,

commercial bank deposits, and ATM services as the primary determinants impacting the growth of the nation's GDP.

Sunday (2022) studied the effects of the Bank of Industry MSME financing on poverty reduction in North-Central Nigeria by using descriptive survey technique discovered that the Bank of Industry MSMEs financing has a significant effect on poverty reduction in the region. While, Kabiru and Idowu (2022) examined the impact of bank lending on business growth in Nigeria. The research design adopted was the survey method. The population of this study are business men and women in Ibadan North Local Government Area of Oyo State. The result showed that there was a positive correlation between bank lending and business growth in Nigeria. The study recommended that government at all levels in Nigeria should be encouraged to float microfinance institutions in order to enable SMEs access enough funds for their businesses. Ndu and Williams (2022) empirically carried out impact of rural financial inclusion on economic growth in Nigeria 1990-2016 by using ordinary least squares (OLS) and correlation, it was discovered that rural banks branches exacted a negatively significant impact on economic growth in Nigeria. Other variables like urban bank branches, micro-finance banks, number of commercial banks cleared cheque and rural loan all have positive significant impact on the economy.

Ogidi and Pam (2021) examined financial inclusion and its effect on the growth of SMEs in Plateau State, Nigeria and Primary data was collected via questionnaires using simple random sampling technique. and found that results showed that SMEs in Nigeria have access to financial products that are made available by banks and other financial institutions. Also, financial inclusion significantly affects the growth of SMEs in Nigeria. Furthermore, SMEs customers highly accept financial inclusion and this in turn positively affects the growth of SMEs in Nigeria. Jacobs and Ezeokafor (2021) also examined the effect of microfinance banking in enhancing entrepreneurship among women in Nigeria with specific interest in Anambra State and by using primary data found that Microfinance credit enhances entrepreneurship among women in Anambra state. Interest rate enhances entrepreneurship among women in Anambra state. It was recommended that Microfinance bank in Anambra State should be strengthened to embrace entrepreneurship devoid of imitation and vocational inclutions.

Yusufu *et al.* (2020) examined the relationship between micro finance bank and the growth of small medium enterprises in Nigeria. The descriptive survey design was adopted for the study. The population of the study consists of 100 selected SME's operators within Wuse business area Abuja, Simple random sampling technique was use to arrive at a sample size of 100. They found that micro finance banks domestic fund transfer services contribute to the growth of small and medium enterprises, The study recommended that customers and beneficiaries of micro finance loans should avoid default in the repayment of loans. Furthermore, Microfinance banks should avoid charging high interest and much collaterals when granting loans. In another study, Israel (2020) examined the nexus between microfinance banks and the growth of micro, small and medium enterprises in Nigeria. The targeted population of this study was 250 with 223 validly responded in lagos. The study showed that a significant positive relationship exists between microfinance banks, proxied by Small Scale Financial Services (SSFS); Financial Sustainability (FST); Absence of Assets-based Collateral (AAC); and Advisory Services (ADS) and the growth of

micro, small and medium enterprises in Nigeria. Research done by Awoyemi and Makanju (2020) where they investigated the growth prospect of financing Micro, Small and Medium Enterprises (MSMEs) in Nigeria and the challenges that constitute a hindrance to the growth of MSMEs in Nigeria. This study employed descriptive analysis, simple percentages and deductive method and found that the growth and survival of MSMEs are still hampered by inaccessibility to funds owing to different reasons and challenges. The chief among the challenges is that financial institutions look at many MSMEs as high risk debtors without credit worthiness. While Adesola *et al.* (2020) examined the effect of Microfinance Banks on the development of Small and Medium Scale Enterprises in Nigeria by using the Vector Error Correction Mechanism. Revealed that Microfinance banks loans and advances and investments do not have any significant effect on SMEs' productivity in Nigeria both in the long run and short run period.

Awoyemi and Aderonke (2020) studied the growth prospect of financing MSMEs in Nigeria and the challenges that constitute a hindrance to growth in Nigeria. They adopted a descriptive analysis, simple percentages and deductive method. Findings showed that inaccessibility to funds owing to different reasons and challenges were the major factors that hamper the growth and survival of MSMEs in Nigeria, It was also revealed that financial institutions look at MSMEs as high-risk debtors without creditworthiness. Lukman *et al.* (2020) examined the impact of financial inclusion on financial performance of listed Deposit Money Banks (DMBs) in Nigeria covering 2005-2018. With Panel multiple regression analysis was utilized to analyse the data and Hausman specification test. The study found that rural financing and number of branches of deposit money banks have statistically significant effects on profitability of DMBs in Nigeria. Charles *et al.* (2020) examined the extent to which SMEs financing influenced economic growth in Nigeria through the use of time-series data from 1999 to 2018 using on Ordinary Least Squares. Found that lending rate reduces ASGDP by 7% and gross capital formation reduces ASGDP by 5%. On the other hand, surprisingly, credit to SMEs did not retain the massive effect on growth as seen in previous studies.

# **Theoretical Framework**

This paper was hinged on Financial Intermediation Theory, propounded by John Gurley and Edward Shaw in 1960, explains the role of financial institutions in bridging the gap between surplus and deficit economic agents. The theory posits that financial intermediaries, such as banks and other lending institutions, facilitate economic growth by efficiently channeling funds from savers to borrowers. By reducing transaction costs, mitigating risks, and improving capital allocation, financial intermediation enhances investment opportunities and economic developmen (Gurley & Shaw, 1960).

This theory is directly relevant to the study on the impact of rural banking development on micro, small, and medium enterprises (MSMEs) in Nigeria, as rural banks act as financial intermediaries that mobilize savings from rural areas and extend credit to MSMEs (Leland *et al.* 1977; Diamond & Dybvig, 1983). The availability of financial services in rural areas influences MSME growth by providing access to capital for business expansion, job creation, and productivity improvement. However, challenges such as inadequate financial deepening, high borrowing costs, and limited rural banking infrastructure may hinder this intermediation process, affecting MSME performance (Allen & Santomero, 1998). By applying this theory, the study evaluates how rural

banking development enhances or constrains financial intermediation and its subsequent impact on MSME sustainability in Nigeria.

# Methodology

The research design employed in this research is ex-post facto, utilizing secondary annual time series data spanning from 1990 to 2023. The data on medium, small and medium enterprise (MSME) proxied by SMEs, deposit of rural bank branches (DRB), financial deepening (FD), loan of rural bank (LRB), rural bank branches (RBB) were obtained from the Central Bank of Nigeria (CBN) Statistical Bulletin, December 2024.

# **Model Specification**

This investigation employed the Autoregressive Distributed Lag (ARDL) technique, grounded in the theoretical framework outlined in the research. The model was adapted from the work of adapt Akpunonu (2021) model on Financial Inclusion Strategy and Access to Credit by Micro Small and Medium Scale Enterprise (MSMEs) in Nigeria, the model's implicit form is:

$$LA = f(MKTCP, PA, IA, MFA, EB)$$
 (1)

The function can be written as:

$$LA = \alpha + \beta_1 MKTCP + \beta_2 PA + \beta_3 IA + \beta_4 MFA + \beta_5 EB + \mu_t$$
 (2)

Where LA is Loan and Advances to SMEs as % of total loans, MKTCP is Market Capitalization per head, PA is Pension Account per head, IA is Insurance Account per head, MFA is Micro Finance Account per head, EBDUM is Dummy of E-Banking Transactions where 0 is period of absence of E-banking and 1 for periods of E-banking in Nigeria,  $\alpha_0$  is the intercept (constant) of the regression,  $\beta_1 - \beta_5$  are the Parameters of the estimated variables and  $\mu_t$  is the error terms

Equation (2) is modified to align with the objectives of this research and to establish the functional relationship between rural banking development variables and micro, small and medium enterprises in Nigeria. Consequently, the functional form of the model for this study, which includes rural banking development variables and micro, small and medium enterprises proxied by small and medium enterprise indicator, is expressed in the following implicit model:

$$MSME = f(DRB, FD, LRB, RBB)$$
(3)

Where: Medium, small and medium enterprise (MSME), deposit of rural bank branches (DRB), financial deepening (FD), loan of rural bank (LRB), rural bank branches (RBB)

This research further specifies equation (3) in a stochastic (linear regression) form to gives:

$$MSME_{t} = \alpha_{0} + \alpha_{1}DRB_{t} + \alpha_{2}FD_{t} + \alpha_{3}LRB_{t} + \alpha_{4}RBB_{t} + \mu_{t}$$
(4)

Where:

The  $\mathcal{O}_0$  is Intercept,  $\mathcal{O}_{1}$ ,  $\mathcal{O}_{2}$ ,  $\mathcal{O}_{3}$ ,  $\mathcal{O}_{4}$ , and  $\mathcal{O}_{5}$  are Slope and  $\mathcal{H}_{t}$  is the Error Terms. The of Autoregressive Distributed Lagged (ARDL) that was used in this paper which is specified as follows:

$$MSME = \alpha_0 + \sum_{g=1}^{i} \alpha_{1i} \Delta MSME_{t-i} + \sum_{h=1}^{j} \alpha_{2i} \Delta DRB_{t-i} + \sum_{i=1}^{k} \alpha_{3i} \Delta FD_{t-i} + \sum_{j=1}^{i} \alpha_{4i} \Delta LRB_{t-i} + \sum_{k=1}^{m} \alpha_{5i} \Delta RBB_{t-i}$$

$$+ \alpha_{5i} \Delta MSME_{t-i} + \alpha_{7i} \Delta DRB_{t-i} + \alpha_{8i} \Delta FD_{t-i} + \alpha_{9i} \Delta LRB_{t-i} + \alpha_{10i} \Delta RBB_{t-i} + \mu_{4}$$

$$(5)$$

The short-run and long-run relationships as presented in Equation (5) was employed to assess both, as well as the impact of rural banking development variables on micro, small and medium enterprises in Nigeria. The Error Correction Model (ECM) utilized in this investigation is formulated as follow

$$\Delta M S M E = \alpha_{0} + \sum_{s=1}^{i} \alpha_{1i} \Delta M S M E_{t-i} + \sum_{h=1}^{j} \alpha_{2i} \Delta D R B_{t-i} + \sum_{i=1}^{k} \alpha_{3i} \Delta F D_{t-i} + \sum_{i=1}^{k} \alpha_{4i} \Delta L R B_{t-i} + \sum_{k=1}^{m} \alpha_{5i} \Delta R B B_{t-i} + E C M_{t-i} + \mu_{t}$$

Equation (6) was employed to assess both the short-run and long-run relationships, as well as the impact of rural banking development variables on micro, small and medium enterprises rate in Nigeria.

# Variable Description, Measurements and Apriori Expectation Table 2: Description of the Variables Used for the Model

	1			
Variable	Description/Measure	Type	Source	Apriori Expectation
Micro, Small and Medium Enterprises (MSME)	Contribution of MSMEs to GDP, employment rate of MSMEs	Dependent Variable	CBN Statistical Bulletin (2024)	
Deposit of Rural Bank Branches (DRB)	Total deposit volume in rural bank branches (₦ billion)	Independent Variable	CBN Statistical Bulletin (2024)	Positive
Financial Deepening (FD)	Ratio of broad money supply (M2) to GDP	Independent Variable	CBN Statistical Bulletin (2024)	Positive
Loan of Rural Bank (LRB)	Total credit issued by rural banks to MSMEs (₦ billion)	Independent Variable	CBN Statistical Bulletin (2024)	Positive
Rural Bank Branches (RBB)	Number of rural bank branches in operation	Independent Variable	CBN Statistical Bulletin (2024)	Positive

# Source: Author Compilation, 2024

The presupposition for this paper is that the coefficients (2i**a**- 4**a**) of the independent variables which are deposit of rural bank branches (DRB), financial deepening (FD), loan of rural bank (LRB), rural bank branches (RBB) are expected to have positive impact on medium, small and medium enterprise (MSME),

# Method of Analysis

This paper utilized the Autoregressive Distributed Lag (ARDL) technique, introduced by Pesaran

and Pesaran in the late 1990s. The ARDL technique is particularly useful for analyzing the dynamic relationships between variables, as it allows for the examination of both short-run and long-run effects within a single framework.

# Presentation and Interpretation of Results Descriptive Analysis

Table 3: Descriptive Analysis

	MSME	DRB	FD	LRB	RBB
Mean	7940.821	90.08429	16.97029	103.5835	3140.882
Median	3714.995	16.37000	15.10000	18.27000	3716.500
Maximum	34803.31	521.2100	24.90000	988.5900	5809.000
Minimum	75.46000	0.020000	8.460000	1.600000	675.0000
Std. Dev.	9010.338	152.6789	5.649222	219.1043	2300.766
Skewness	1.097034	1.676912	0.006928	2.963168	-0.041915
Kurtosis	3.616415	4.274390	1.325100	11.00804	1.085640
Jarque-Bera	7.358024	18.23562	3.974435	140.6043	5.201718
Probability	0.025248	0.000110	0.137076	0.000000	0.074210
Sum	269987.9	3062.866	576.9900	3521.840	106790.0
Sum Sq. Dev.	2.68000	769258.1	1053.152	1584220.	1.75000
Observations	34	34	34	34	34

**Source:** Researcher's Computation Using EViews-12 (2024)

Table 3 presents the descriptive statistics for the variables used in the study as 7,940.82 represent the mean of Micro, Small, and Medium Enterprises (MSME). However, 3,714.99 represent the median value. This is followed by 34,803.31 as maximum value and 75.46 as minimum, While the Deposit of Rural Bank Branches (DRB) variable exhibits a mean of 90.08, but the median value of 16.37 suggests a highly skewed distribution where a few rural bank branches hold disproportionately large deposits. While maximum value of 521.21 and a minimum of just 0.02, indicating vast disparities in deposit levels.

Financial Deepening (FD) has mean value of 16.97, with 15.10 median value. The minimum value of 8.46 and a maximum of 24.90 suggest moderate variations across the years. also the Loan of Rural Banks (LRB) variable demonstrates significant disparities, with a mean of 103.58 and a median of just 18.27, suggesting a highly uneven loan distribution. The maximum value of 988.59 and minimum of 1.6 indicate that while some banks provide substantial loans, others offer significantly lower amounts. Also, the Rural Bank Branches (RBB) variable has a mean of 3,140.88, with a median of 3,716.50, suggesting a relatively balanced distribution of bank branches. The minimum value of 675 and maximum of 5,809 indicate notable differences in the availability of rural bank branches across locations. while the positive skewness of 1.097 for Micro, Small, and Medium Enterprises and kurtosis of 3.616 indicate the presence of extreme values (Leptokurtic). While The high standard deviation of 152.67 for Deposit of Rural Bank Branches reflects this variation, while a skewness of 1.676 and kurtosis of 4.274 for confirm the presence of extreme values (Leptokurtic). This suggests that while some rural banks have substantial deposits, most operate on a much smaller scale, potentially limiting financial accessibility for MSMEs in lessdeveloped areas. Additionally, the kurtosis of 1.325 for Financial Deepening suggests a platykurtic distribution, meaning there are fewer extreme values. This stability in financial deepening indicates a relatively steady level of financial sector development, which could support economic growth if further expanded. The high standard deviation of 219.10 for Loan of Rural Banks further confirms this variability, while the strong positive skewness of 2.963 and a kurtosis of 11.008 indicate that a few banks are responsible for very large loan disbursements. This extreme distribution suggests that rural banks do not uniformly provide credit, potentially restricting access to financing for smaller businesses. Addressing this disparity could enhance financial inclusion and improve MSME performance. The standard deviation of 2,300.77 for Rural Bank Branches reflects this dispersion, while the skewness of -0.0419 and kurtosis of 1.085 indicate platykurtic an approximately normal distribution with fewer extreme values. This suggests that while rural bank branches are somewhat evenly distributed, some regions still have significantly fewer branches, potentially affecting financial access in those areas.

Correlation Matrix Results Table 4: Correlation Matrix Results

Correlation	<u> </u>				
Probability	MSME	DRB	FD	LRB	RBB
MSME	1.000000				
DRB	0.833009	1.000000			
	0.0000				
FD	0.862591	0.582398	1.000000		
	0.0000	0.0003			
LRB	0.352706	0.111265	0.484471	1.000000	
	0.0408	0.5310	0.0037		
RBB	0.810537	0.463244	0.929783	0.450580	
	0.0000	0.0058	0.0000	0.0075	1.000000

**Source:** *Author's Computation, using E-Views* 12, (2024)

Table 4 shows the correlation matrix of the variables used in this paper and the correlation analysis provides insights into the relationships between rural banking variables and MSME growth in Nigeria. The results with value of 0.833 shows a strong positive correlation between deposits of Rural Bank Branches (DRB) and MSME growth, with a significance level of o.ooo. This suggests that an increase in deposits at rural bank branches is strongly associated with an increase in MSME growth. Higher deposits likely enhance the lending capacity of banks, facilitating better financial support for MSMEs. Similarly, Financial Deepening (FD) has a very strong positive correlation (0.862) with MSME growth, with a probability value of 0.000. This indicates that improvements in financial deepening, which reflect better financial sector development and increased financial services, significantly contribute to MSME growth. This finding suggests that expanding access to financial services can drive MSME performance. Loans from Rural Banks (LRB) show a moderate positive correlation (0.353) with MSME growth, but the significance level (p = 0.0408) suggests a weaker statistical relationship compared to DRB and FD. This implies that while loans to MSMEs are beneficial, their impact is less pronounced than financial deepening and deposit mobilization. This could be due to factors like high interest rates or limited accessibility of loans for smaller enterprises. Rural Bank Branches (RBB) exhibit a strong positive correlation (0.811) with MSME growth, with a probability of 0.000. This suggests that increasing the number of rural bank branches enhances financial inclusion, providing more opportunities for MSMEs to access banking services, credit, and financial advisory support.

# Stationary Tests (Unit Root Tests)

This section shows the unit root of the variables using the Augmented Dickey-Fuller (ADF) Test to check the stationary at a 5 per cent level of significance.

Table 5: Unit Root Test Result

Variable	Augmented Dickey-Fuller (ADF) Test						
	ADF	@ 5%	Status				
MSME	-4.692664	-2.960411	1(1)				
DRB	-3.034776	-2.967767	1(0)				
FD	-5.226463	-2.957110	1(0)				
LRB	-4.568610	-3.557759	1(o)				
RBB	-2.824306	-1.951687	1(1)				

**Source:** Author's Computation Using EViews-12 (2024)

Table 5 displays the results of the Augmented Dickey-Fuller (ADF) unit root test conducted on the variables used in this study. MSME growth has an ADF value of -4.692664, which is more negative than the 5% critical value (-2.960411). This means that the MSME variable is stationary at first difference I(1). In contrast, Deposits in Rural Bank Branches (DRB) has an ADF value of -3.034776, which is lower than the 5% critical value (-2.967767), meaning DRB is stationary at level I(o). Similarly, Financial Deepening (FD) has an ADF statistic of -5.226463, which is lower than -2.957110, indicating stationarity at level I(o). Also, Loans from Rural Banks (LRB) is also stationary at level I(o) with an ADF value of -4.568610, which is lower than -3.557759. While, Rural Bank Branches (RBB) has an ADF value of -2.824306, which is lower than -1.951687, making it stationary at first difference I(1). The results indicate a mixed order of integration, with MSME and RBB being stationary at first difference (I(1)), while DRB, FD, and LRB are stationary at level (I(o)). This suggests that MSME growth and the number of rural bank branches exhibit some degree of trend over time and require differencing to become stationary, while the other rural banking variables are already stable in their levels. For econometric modeling, the ARDL (Autoregressive Distributed Lag) bounds test approach is suitable, given the mixed integration order. The findings suggest that rural banking development significantly influences MSME growth, but long-term relationships must be tested through cointegration analysis to ensure valid inference in the study.

# $Co-integration \, of \, ARDL-Bounds \, Test$

This section shows the ARDL co-integration bounds test of the variables used in this paper.

Table 6: ARDL-Bound Testing

Null Hypothesis: No long-run relationships exist							
Test Statistic	Value	K					
F-statistic	14.71090	4					
Critical Value Bounds							
Significance	Io Bound	Iı Bound					
10%	2.2	3.09					
5%	2.56	3.49					
5% 2.5%	2.88	3.87					
1%	3.29	4.37					

**Source:** Researcher's Computation Using EViews-9 (2024)

Table 6 presents the ARDL bounds test for co-integration conducted across all four models in line with the research objectives. The ARDL Bounds Test was conducted shows an F-statistic value of 14.71090, which is significantly higher than the upper bound (I1 Bound) at all significance levels (1%, 2.5%, 5%, and 10%). The critical value for the upper bound at the 5% level is 3.49, while at the 1% level, it is 4.37. Since the F-statistic (14.71090) is greater than the upper bound values, the null hypothesis of no long-run relationship is rejected. This confirms that there is a long-run cointegration relationship between rural banking development indicators (such as deposits, loans, and bank branches) and MSME growth in Nigeria. These findings imply that rural banking development plays a significant and sustained role in enhancing MSME performance, suggesting that policies aimed at expanding rural financial access, increasing credit availability, and strengthening rural banking infrastructure could have lasting positive effects on MSMEs. Given the presence of a long-run relationship, an ARDL Error Correction Model (ECM) should be employed to assess both the short-run and long-run effects of rural banking development on MSME growth.

# **ARDL Regression Result**

The Autoregressive Distributed Lag (ARDL)-ECM and long-run estimates presented here provide significant insights into how rural banking development on micro, small and medium enterprises in Nigeria over short and long term.

Table 7: Method-ARDL-ECM and Long Run Estimates

Dependent Variable: RGDP

Error Correction Estimates	3			
Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(DMSME(-1))	0.444328	0.079563	5.584597	0.0005
D(DRB)	-15.91440	1.646687	-9.664498	0.0000
D(DRB(-1))	-16.78416	3.901008	-4.302518	0.0026
D(DRB(-2))	-31.82885	3.080161	-10.33350	0.0000
D(DRB(-3))	-22.28935	2.970356	-7.503932	0.0001
D(FD)	-19.73435	34.64787	-0.569569	0.5846
D(FD(-1))	0.649499	34.74315	0.018694	0.9855
D(FD(-2))	-78.38130	32.39926	-2.419231	0.0419
D(LRB)	1.708060	0.278421	6.134809	0.0003
D(LRB(-1))	-4.781629	0.507060	-9.430105	0.0000
D(LRB(-2))	-2.083475	0.490461	-4.247990	0.0028
D(LRB(-3))	-1.189885	0.334139	-3.561051	0.0074
D(RBB)	-0.369114	0.145066	-2.544465	0.0345
D(RBB(-1))	1.236406	0.200874	6.155136	0.0003
D(RBB(-2))	0.347199	0.238666	1.454750	0.1838
D(RBB(-3))	0.846273	0.222092	3.810457	0.0052
CointEq(-1)*	-1.477544	0.123373	-11.97628	0.0000
R-squared	0.985258			
Adjusted R-squared	0.967115			
F-statistic	42.73724			
Prob(F-statistic)	0.000005			
Durbin-Watson stat	2.346321			
Long-Run Estimates				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
DRB	14.09076	1.337996	10.53124	0.0000
FD	22.17165	54.19325	0.409122	0.6932
LRB	4.897756	1.599412	3.062222	0.0155
RBB	-0.064553	0.122483	-0.527039	0.6125
C	-283.8726	568.2669	-0.499541	0.6308

**Source:** Researcher's Computation Using EViews-12 (2024)

Table 7 presents the ARDL long-run results, which reveal several important relationships between the variables under consideration. The Error Correction Model (ECM) coefficient, - 1.477544, is highly significant (p-value = 0.0000) and negative, confirming the presence of a long-run equilibrium relationship between rural banking development and MSME growth in Nigeria. The magnitude of the ECM coefficient suggests that approximately 147.75% of any deviation from the long-run equilibrium is corrected in the next period, indicating a strong speed of adjustment towards equilibrium. This reinforces the results of the ARDL bounds test, which already established a long-run relationship. While in the long-run estimates, the coefficient for Deposit in Rural Banks (DRB) is 14.09, which is positive and highly significant (p-value = 0.0000), indicating that an increase in rural bank deposits significantly enhances MSME growth. Loan to Rural Businesses (LRB) also shows a positive and significant impact (coefficient = 4.897756, p-value = 0.0155), suggesting that increased access to loans in rural areas contributes to MSME development. However, Financial Development (FD) and Rural Bank Branches (RBB) have statistically insignificant effects (p-values = 0.6932 and 0.6125, respectively), indicating that these variables do not have a direct long-run influence on MSME growth within the study period.

The overall model fit is strong, as indicated by the R-squared value of 0.985258, meaning that approximately 98.53% of the variations in MSME growth are explained by rural banking development indicators. The adjusted R-squared (0.967115) further confirms that the model is well-specified. Additionally, the F-statistic (42.73724, p-value = 0.000005) suggests that the independent variables jointly have a statistically significant impact on MSME growth. The Durbin-Watson statistic (2.346321) indicates the absence of severe autocorrelation issues, strengthening the reliability of the model. These findings confirm that rural banking development, particularly increased deposits and access to loans, plays a crucial role in MSME growth in Nigeria. Policymakers should focus on expanding financial access in rural areas, improving loan facilities, and encouraging banking penetration to enhance MSME performance and drive economic development.

Furthermore, the null hypotheses which state  $H_{01}$ : There exists no significant impact between deposits of rural bank branches (DRB) of commercial banks and micro, small, and medium enterprises (MSMEs) in Nigeria is rejected based on that the p-value for DRB is 0.0000, which is less than 0.05, indicating that deposits in rural banks significantly impact MSME growth. While  $H_{02}$ : Financial deepening (FD) has no significant impact on micro, small, and medium enterprises in Nigeria is accepted base on the p-value for FD is 0.6932, which is greater than 0.05, indicate that financial deepening does not have a statistically significant impact on MSME growth. While  $H_{03}$ : Loan to rural banks (LRB) has no significant impact on micro, small, and medium enterprises in Nigeria is rejected based on the p-value for LRB is 0.0155, which is less than 0.05, suggesting that loans to rural banks have a significant positive impact on MSMEs. Also,  $H_{04}$ : There is no significant impact between rural bank branches (RBB) and micro, small, and medium enterprises in Nigeria is accepted based on that p-value for RBB is 0.6125, which is greater than 0.05, indicating that the number of rural bank branches does not have a statistically significant impact on MSME growth.

The study finds strong evidence to reject  $H_{01}$  (Deposit of Rural Banks) and  $H_{03}$  (Loan to Rural Banks), confirming their significant impact on MSME growth. However,  $H_{02}$  (Financial Deepening) and  $H_{04}$  (Rural Bank Branches) are not rejected, implying that these factors do not

significantly influence MSMEs in Nigeria within the study period. Policymakers should focus on enhancing rural banking deposits and loan accessibility, as these are critical drivers of MSME growth.

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# Post-Estimation Checks (ARDL Diagnostic Test)

The ARDL diagnostic checks presented in Table 8 are essential for confirming the robustness and reliability of the regression model used to examine the impact of rural banking development on micro, small and medium enterprises in Nigeria from 1990 to 2023. These post-estimation tests evaluate key assumptions of the ARDL regression analysis, ensuring that the conclusions drawn from the model are statistically valid and dependable.

Table 8: Results of ARDL Diagnostic Checks

Tests		Outcomes	
		Coefficien	
		t	Probability
Breusch-Godfrey-Serial-Correlation Test	F-stat.	1.258885	0.349500
Heteroscedasticity-Breusch-Pagan-Godfrey Test	F-stat.	0.363379	0.970000
Normality Test	Jarque-Bera	2.223809	0.328932

**Source:** Author's Computation Using EViews-12 (2024)

Table 8 presents the results of the diagnostic tests carried out to validate the ARDL model. Which assess the robustness and validity of the estimated model by checking for serial correlation, heteroscedasticity, and normality of residuals. The Breusch-Godfrey Serial Correlation Test, from the F-statistic of 1.258885, and the probability value of 0.349500, which is greater than significance level of 0.05 suggests that there is no evidence of serial correlation in the residuals, indicating that the model's estimates are reliable and not affected by autocorrelation. While the Heteroscedasticity Test (Breusch-Pagan-Godfrey) of F-statistic is 0.363379, with a probability of 0.970000, which is also greater than 0.05 implies that heteroscedasticity is not present, meaning the variance of the residuals is constant, ensuring that the model's standard errors are valid and efficient. Also, Normality Test (Jarque-Bera) statistic of 2.223809, with a probability of 0.328932, which is greater than 0.05 indicates that the residuals follow a normal distribution, satisfying a key assumption for valid inference. The post-estimation diagnostic tests confirm that the model is statistically sound. There is no serial correlation, no heteroscedasticity, and the residuals are normally distributed. These results validate the reliability of the estimated coefficients and ensure that hypothesis testing and inference drawn from the model are robust.

# **Discussion of Findings**

The paper focuses on the impact of rural banking development on micro, small and medium enterprises in Nigeria and based on the research objectives. The analysis reveals that deposits of rural bank branches (DRB) has a positive and significant impact on micro, small and medium enterprises which indicates that increased deposits in rural bank branches significantly enhance MSME activities. This finding contrast with the study by Onyekachukwui and Samuel (2022). which demonstrated that Rural Deposit (RD) was observed to have a negative coefficient and insignificant impact on economic growth in Nigeria. While financial deepening (FD) shows a positive but insignificant relationship between financial deepening and micro, small and medium enterprises, suggesting that while financial deepening contributes to the micro, small

and medium enterprises sector, its effect is not statistically significant in the long run. This outcome is consistent with the findings of Ehiedu *et al.* (2022), who observed that financial deepening does not automatically translate into increased MSME growth without effective financial inclusion strategies. Loans from Rural Banks analysis indicates positive and significant impact on micro, small and medium enterprises, This implies that loans provided by rural banks substantially contribute to micro, small and medium enterprises growth. This finding is supported by Adeniji (2021), who highlighted that access to capital, facilitated by development banks, is crucial for the expansion and sustainability of MSMEs in Nigeria.

Rural Bank Branches finds a negative but insignificant relationship between Rural Bank Branches and micro, small and medium enterprises, This suggests that merely increasing the number of rural bank branches does not significantly impact MSME growth. This finding is in line with Ehiedu *et al.* (2022), who argued that the presence of more bank branches does not automatically lead to enhanced financial accessibility for micro, small and medium enterprises. The findings underscore the importance of financial resources mobilized through rural bank deposits and loans in promoting MSME growth in Nigeria. However, financial deepening and the mere presence of rural bank branches do not exhibit a statistically significant effect on MSMEs. Policymakers should focus on enhancing the effectiveness of rural banking services, ensuring that increased deposits and loan facilities are accessible to MSMEs, thereby fostering their development and contribution to the Nigerian economy.

# **Conclusion and Recommendations**

The study examined the long-run impact of rural banking indicators on micro, small, and medium enterprises in Nigeria. The findings revealed that deposits in rural bank branches (DRB) and loans from rural banks significantly contribute to micro, small, and medium enterprises growth. However, financial deepening and the number of rural bank branches did not show a statistically significant impact. These results suggest that while financial access and loan availability are crucial for MSME development, merely expanding banking infrastructure without targeted financial policies may not be effective.

To enhance micro, small, and medium enterprises growth, financial policies should focus on strengthening credit accessibility and improving financial inclusion mechanisms. Government agencies, financial institutions, and development organizations must collaborate to implement policies that ensure rural banking services translate into tangible benefits for micro, small, and medium enterprises. By implementing the recommendations below, financial institutions and policymakers can foster an enabling environment where rural banking effectively supports the growth and sustainability of micro, small, and medium enterprises, ultimately driving economic development in Nigeria.

- ii. Given the strong impact of rural bank deposits (DRB) on micro, small, and medium enterprises growth, commercial banks should be encouraged by the CBN to introduce micro, small, and medium enterprises -specific savings and investment products. The Nigeria Deposit Insurance Corporation (NDIC) should ensure the safety of deposits in rural banking institutions to boost public confidence and encourage increased savings, which can be channeled into MSME financing.
- ii. Although financial deepening (FD) showed a positive but insignificant effect, its effectiveness can be improved by expanding financial literacy programs. The Small and

- Medium Enterprises Development Agency of Nigeria (SMEDAN) and CBN's Financial Inclusion Secretariat should intensify financial literacy campaigns targeting rural entrepreneurs. Digital banking and mobile money services should be promoted by commercial banks and fintech companies to enhance financial access for MSMEs in remote areas.
- iii. Since loans from rural banks (LRB) has a positive significant impact MSME growth, the Central Bank of Nigeria (CBN) and Bank of Industry (BOI) should expand credit guarantee schemes for MSMEs. This will reduce collateral requirements and encourage banks to provide more loans to small businesses. The Development Bank of Nigeria (DBN) should increase funding interventions for rural businesses, ensuring that loan disbursement mechanisms are efficient and transparent.
- iv. Since the number of rural bank branches (RBB) did not significantly impact MSME growth, the Federal Ministry of Finance should reassess policies on rural banking expansion. Instead of simply increasing the number of branches, a focus should be placed on service quality and accessibility. The CBN and National Association of Microfinance Banks (NAMB) should support rural banks in adopting digital banking solutions to reach a broader population without requiring physical expansion.

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# IMPACT OF COMMERCIAL BANK CREDITS ON THE OUTPUT OF SMALL AND MEDIUM SCALE ENTERPRISES IN NIGERIA.

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# **Abstract**

This study examines the impact of commercial bank credit on the output of Small and Medium-Scale Enterprises (SMEs) in Nigeria using annual time series data from the Central Bank of Nigeria Annual Reports from 1992-2022. Wholesale and retail trade output were proxied for SMEs' output over the years under review. The SMEs output was chosen as the dependent variable while commercial bank credits is the focused independent variable. Total government expenditure, savings and time deposit with commercial banks, Inflation rate, interest rate and exchange rate were adopted as the control variables. The model built was estimated using Robust Least Square technique to eliminate the possibility of outliers in the model. It was found that there exists a significant but not rightly signed relationship between SMEs output and commercial banks credit to SMEs. Total government expenditure and savings and time deposit with commercial banks all have positive but insignificant relationship with SMEs output. Interest and exchange rates have positive relationships with the SMEs output except for inflation rate which met the a-priori expectation of an inverse relationship with SMEs output. The stability of the coefficients and model was found to be stable using the Breusch-pagan test of strength. The study recommended the institution of a sustainable policy that would enhance adequate credits to young and existing SMEs in Nigeria.

**Keywords:** Commercial Bank Credits, Output, Small and Medium Scale Enterprises, Robust Least Square, Nigeria

# Introduction

After the Nigeria political independence of 1960, successive governments in the country have aimed at boosting productivity, as well as diversifying the domestic economic base through the implementation of numerous national development plans and programmes by emphasizing small and medium-scale production. Within this period, there has been a decisive paradigm from the flashy, capital-intensive, large-scale industrial project based on the philosophy of

import substitution and export promotion to small-scale industries with immense potential for developing domestic linkages for rapid, sustainable industrial development (Ehikioya and Mohammed, (2014)). Apart from their potential for ensuring self-reliant industrialization, in terms of the ability to rely largely on local raw materials, small and medium scale enterprises were also aimed at better positioning the country to boost employment of domestic raw materials, guarantee a more even distribution of industrial development, including the rural areas, and also facilitate the growth of non-oil exports in the country. To support this move by government, Awoniyi (2010) asserted that for any developing country to grow and develop econovmically, greater attention and concentration must be given to the SMEs sector. The SMEs sector is a viable and essential means to utilize the locally available resources and develop local technology for production for local consumption and export trade.

Despite the influential roles SMEs play, notwithstanding their development, is everywhere constrained by insufficient financial support and poor administration. These factors are possibly valuable for making any right-thinking leader opine the need for a dedicated financial institution solely for propagating the SMEs course. Therefore, finance has been identified in many business surveys as one of the most important factors determining the survival and growth of small and medium enterprises (SMEs) in developing and developed countries (Taiwo, Hakan, and Savaş, 2022). Access to finance allows SMEs to undertake productive investments to expand their businesses and to acquire the latest technologies, thus ensuring their competitiveness and that of the nation as a whole. However, poorly functioning financial systems can seriously undermine the microeconomic fundamentals of a country, resulting in lower growth in income and employment. For instance, maturities of commercial bank loans extended to SMEs are often limited to a period far too short to pay off any sizeable investment (Arogundade, 2010).

However, acknowledging the role of commercial bank credit in an economy, various banking reforms, such as the Structural Adjustment Programme (SAP) of 1986 and the 2004-2005 Bank Consolidation and Reforms aimed at guaranteeing the efficiency and strengthening of the financial sector have been launched by Nigeria's monetary authority to enhance credit accessibility. The overall intentions of these reforms have been to ensure financial stability to influence the economy's growth and also enhance banks to play the critical role of financial intermediation in provision and accessibility of credit in the Nigerian economy. These various reforms have led to improving banking services to economic units.

Despite these continuous policy strategies to attract credit to the SMEs, most Nigerian SMEs have remained unattractive for bank credit supply. For instance, as indicated in Central Bank of Nigeria (CBN, 2005) reports, almost throughout the regulatory era, commercial bank's loans and advances to the SME sector deviated persistently from the prescribed minimum. Furthermore, the enhanced financial intermediation in the economy following the financial reforms of 1986, credits to SMEs as a proportion of total banking credits have not improved significantly (Iganiga, 2010).

Afolabi (2013) asserted that one of the problems SME operators face in Nigeria is that the government does not give a chance or consider them when making policies, and give preference to large organizations. This makes financing the main constraint to SMEs' growth and hinders their potential for increasing output and economic growth in Nigeria. Available information

from CBN, 2012 shows that, as of 1992, commercial bank loans to SMEs as a Percentage of total credit was 27.04% in 1997 and decreased to 8.68%, 0.85% and 0.14% in 2002, 2007 and 2010 respectively, while 2012 recorded 0.15%. Consequently, many SMEs in the country have continued to rely heavily on internally generated funds, which have tended to limit their scope of operation (Ehikioya and Mohammed, 2014).

Despite the numerous studies on SMEs in Nigeria, there is still shortage of empirical studies on the impact of commercial bank credit to SMEs output in Nigeria. Most of the empirical studies such as Akingunola (2011), Hassan & Olaniran (2011), Onyeiwu (2011), Duru & Lawal (2012), Tijani, Oyeniyi & Ogunyomi (2012), Afolabi (2013), Imoughele and Ismaila (2013) focused on the impact of SMEs finance on economic growth in Nigeria without allusion to its significant role in SMEs output. Most of the few studies on the impact of commercial bank credits on SMEs output were qualitative in nature and may have been influenced or manipulated since the studies relied mainly on primary data generated from respondents and analysed using simple ordinary least square techniques without considering the stationarity of the variables and endogeneity of the production process. Such studies may have committed spurious regressions and simultaneity errors.

But this study is quite different from the previous studies in that it will depart completely from the qualitative techniques, consider the stationarity of the employed variables and make use of robust least square estimation technique. This estimation method is insensitive to departures from idealised assumptions called outliers or insensitive to conterminated influencial observations where the ordinary least square is deficient. To this end, the question to ask now is, has there been any significant relationship between commercial banks credit and the output performance of SMEs in Nigeria? This study is poised to find answers to this question.

#### Literature Review

#### Small and Medium Scale Enterprises (SMEs)

Worldwide, small business enterprises are a different collection of organization concerns and engaged with financial exercises traversing from rural and small-scale enterprises to a modern industrial association that utilizes high technologies (Oke & Aluko, 2015). Small and Medium Enterprises have been defined in several forms by different authors. However, the classification of a business as SME usually follows the general criteria recommended by United Nations (UN) and Organisation for Economic Cooperation and Development (OECD) using turnover asset base and the number of employees.

#### Roles of Small and Medium-Scale Enterprises in Nigeria's Economy

Small-scale enterprise assumes vital and critical roles in the industrial development of any country (Ahmed and Chowdhury, 2009). Small-scale enterprises have a prospect in the emerging domestic economy by producing tangible things and services that drive Nigerian economy. Fatima, I. Isa, and Rahanet, I. (2021), posited that the need to concentrate on small-scale enterprises is important for Nigeria because it was considered a technique of assuring self-liberty, employment openings, import revenues, and fruitful and productive native raw resources. Small and Medium Enterprises (SMEs) are imperative for the economic development of Nigeria as they have enormous potential for generating jobs, developing indigenous knowledge, and the divergence of the monetary and forward-integration with banks. The enterprise also has a big

potential to bring about social and economic development by contributing significantly to income generation and catalyst to urban and rural areas development, Hallberg, (2000). Furthermore, they help curtail the crime rate and other social vices, reduce government expenditure on vunerables, poverty rate, create wealth, and raise the standard of living for Nigerians. The SMEs remain a true vehicle for the transformation of the Nigerian economy.

#### Theoretical Review

The theorectical framework underpinning this study centered on finance led growth theory which believes that the activities of financial institutions serve as a valuable tool for increasing the economy's productive capacity. They argue that countries with better-developed financial system tend to grow faster. The literature has widely discussed the importance of financial institutions in generating economic growth. Early economists such as Schumpeter and Backhaus, (1934) identified banks' role in facilitating technological innovation through their intermediary role, such as supply of credit to the productive sector. He believed efficient allocation of savings through identifying and funding entrepreneurs with the best chances of successfully implementing innovative products and production processes are tools to achieve this objective. Several scholars (Mckinnon 1973, Shaw 1973, Fry 1988, King and Levine 1993) have supported the above postulation about the importance of banks to the economy's growth. In the intermediation theory put forward by Bencivenga and Smith (1991), it explained that developing banks and efficient financial intermediation contribute to economic growth by channelling savings to high productive activities and reducing liquidity risks. They, therefore, concluded that financial intermediation leads to output and growth. Based on this assertion, this study examineses how intermediation or credit to SMEs of the economy has influenced the sector's performance. This means that commercial bank credits can affect the output of SMEs by efficiently carrying out their functions, among which is the provision of credit.

#### **Empirical Review**

Ogunmokun, Mafimisebi and Obembe (2022) empirically analysed bank lending behaviour and small enterprise debt financing (ordinary least square) using secondary data obtained from the Central Bank of Nigeria Statistical Bulletins and Annual Statement of Accounts covering the period 1992–2020. The results show that the absence of government interventions and the presence of banking reformations have statistically negative significant effect on bank lending to SMEs in Nigeria. The findings challenge the argument that generally assumes risk aversion of banks towards SMEs lending because of SMEs inability to prove their credit worthiness and consequently constraining access to finance to the sector. This study challenges the argument that generally assumes risk aversion of banks towards SMEs lending as a result of inability to prove their credit worthiness and consequently constraining access to finance to the sector. This has consequential effect on their output.

Adejoh and Ojonugwa (2021), empirically assessed commercial bank credit to SMEs and economic growth in Nigeria. The study investigated the causal relationship between commercial banks credit to SMEs spanning from 1992 – 2020. The oycome revealed that there was no causal relationship between commercial bank credit to SMEs. It concluded that commercial bank credit to SMEs is not adequate to spur growth and therefore advocated long time and sound credit to SMEs in Nigeria.

Afolabi (2013) examined the growth effect of SMEs Financing in Nigeria. The study identified the issue and existence of a few quantitative empirical studies in this regards, the study investigated the effect of SME financing on economic growth in Nigeria between 1980 and 2010 using Ordinary Least Square (OLS) method to estimate the multiple regression model. The estimated model results revealed that SMEs output proxy by wholesale and retail trade output as a component of gross domestic product, commercial banks' credit to SMEs and exchange rate of naira vis-à-vis U.S dollar positively influence economic development proxy real gross domestic product. In contrast, the lending rate is found to exert negative effects on economic growth. In terms of partial significance and using t-statistic as a test of evaluation, SMEs output and commercial banks' credit to SMEs were found to be significant factors enhancing economic growth in Nigeria at a 5% critical level.

Ilegbinosa and Jumbo (2015) empirically examined SMEs and Nigeria's economic growth from 1970 – 2012. The study polled 84 SMEs for primary data collection as well as statistical records for years 1970-2012 as secondary data. The ordinary least square, co-integration, and error correction models were used to estimate the data collected during the period of this study. The results showed that Finance Available to SMEs showed a positive relationship with economic growth. In contrast, Interest rate and Inflation rate showed a negative and positive influence on economic growth, respectively.

Dada (2014) noted that the consistently repeated complaint of SMEs about their problem regarding access to finance is highly relevant constraint that endangers the development of the sector in Nigeria and investigating the effect of commercial banks' credit on SMEs development employing Ordinary Least Square (OLS) technique to estimate the multiple regression models. The findings revealed that commercial banks' credit to SMEs and the saving and time deposit of commercial banks exert a positive and significant influence on SMEs development proxy by wholesale and retail trade output as a component of GDP, while exchange rate and interest rate exhibit adversative effect on SMEs development. The study concluded that adequate savings should be mobilized from the public by emphasizing more saving and that government should encourage banks to lend to SMEs by providing guarantees, interest rate subsidies and other incentives.

Ekpenyong (1997) showed that the commercial banks provided very little financial support to the SMEs. The reasons are that small businesses have serious intrinsic structural defects that make them high risk borrowers, and the commercial banks are not structured to supply for the type of credit demanded by the small businesses owing to the nature of their credit evaluation procedures. Onakoya, Fasanya and Abdulrahman (2013) examined the impact of financing small-scale enterprises on economic growth using quarterly time series data from 1992 to 2009. The study revealed that loans to small-scale entrepreneurs positively impact economic performance and conclude that access to capital or finance is necessary but not sufficient for successful entrepreneurial development. Ehikioya and Mohammed (2014) also investigated the impact of commercial bank credit accessibility and sectoral output performance in the Nigerian economy for the period spanning between 1986 and 2011 using the ordinary least square (OLS) techniques. An augmented growth model was estimated. The result found that the various commercial bank's credit supply has a long-term relationship with Nigeria's sectoral output performance.

#### Theoretical Framework

Generally, the main objective of the commercial Banks is to mobilize deposits for capital formation; financing industry and SMEs, financing trade, agriculture and consumer activities with a motivation of interests behind; however on the other hand the main causes of poor financing of SMEs by commercial banks in Nigeria may be attributed to poor fund mobilization by commercial banks, rising inflation and interest rates and lack of collateral security by SMEs all which contributed to low SMEs output. However, loans given by commercial banks is expected to fascilitate increased output of the SMEs hence improve income and ability to repay such credit facility in time.

Theory of Financial intermediation as put forward by Akpansun, (2022), is the root institution in the savings investment process. Financial intermediation is a process of moving fund from lenders to borrowers. It refers to the activities of institutions which hold money balances or which borrow money from individuals and other institutions, in order to make loans or other investments to users. Financial intermediation is the primary route for moving funds from lenders to borrowers. The Financial institutions that intermediate between ultimate lenders and ultimate borrowers are called **Financial intermediaries**. These funds can flow either directly or indirectly through financial institutions.

Funds can move from lenders to borrowers by route called **Indirect Finance** because it involves financial intermediary that stands between the lenders savers and the borrowers-spenders and then helps transfer funds from one to the other. A financial intermediary does this by borrowing funds from the lenders- savers and then use these funds to make loans to borrowers – spenders. This is the role of commercial banks as intermediaries to the SMEs in Nigeria. The commercial banks borrow funds from lenders- savers and then use these funds to make loans to SMEs , the borrowers- spenders The cost of these funds to the SMEs is a function of the amount of funds accessed by SMEs, current interest rates, exchange rates for businesses who depend partly on imported inputs and the mark-up cost by the commercial banks on the lenders-savers funds. These factors greatly impacted on the level of output of the SMEs since the amount available for investment by the SMEs may grossly be inadequate. This theory forms the basis on which this study is anchored.

## Methodology

To carry out this research, an ex-post facto research design was adopted. According to Anyanwu (2014), Ex-post facto research design is a systematic empirical enquiry in which the researcher do not have direct control of the independent variables because they are not manipulable. In effect, there was no interference from the researcher. A Robust Least Square regression analysis was used to estimate the parameters of the study. This method is an alternative to Ordinary Least Square estimation as it is insentitive to small departures from idealised assumptions called outliers and also useful in detecting influencial observations.

#### Method of Data Collection and Sources

This study was carried out using secondary time series data for 1992 – 2022. The data were sourced from the Central Bank of Nigeria (CBN) statistical bulletin (various issues), the National Bureau of Statistics (NBS), relevant textbooks and published articles in reputable journals.

#### **Model Specification**

Adopting the model of financial intermediation as specified by Afolabi (2013) and Dada (2014) in Ehikioya and Ismaila, (2014) with modification by including inflation rates which has persistently been on the increase in recent period in the Nigerian economy. Therefore, the following models were specified to determine if commercial bank credit intermediation has any impact on the performance of SMEs output proxy by wholesale and retail output as a component of GDP.

The model for the study is specified thus; SMEQ = f(CBSM, STDC, EXCR, INRT, INFR, TGEX) Equation 1

This can be explicitly specified as follows:

SMEQ =  $\beta_0 + \beta_1 CBSM + \beta_2 STDC + \beta_3 EXCR + \beta_4 INRT + \beta_5 INFR + \beta_6 TGEX + Ut Equation 2$ 

#### Where

SMEQ = SMEs output proxy by wholesale and retail trade output as a component of GDP

CBSM = Commercial banks' credits to small-scale enterprises

STDC = Savings and time deposit with commercial banks

EXCR = Exchange rate of the naira. INRT = Interest rate (lending rate)
INFR = Inflation rate. TGEX = Total government expenditure

 $U_{\cdot} = Error term$ 

SMEQ is the dependent variable, while CBSM is the independent variable. STDC, INTR, EXCR and INFR are the control variables.

#### **Estimation Procedures**

#### Augmented Dickey-Fuller (ADF) Test

The Augmented Dickey-Fuller (ADF) test proposed by Dickey and Fuller (1981) tests the null hypothesis that a unit root is present in a time series samples. The variables do not need transformation into their logarithms before the test is performed since all variables are in percentage forms.

#### **Cusum Test**

The Cusum test developed by E.S Page (1954) assesses the joint stability of coefficients in the robust least square estimation. Inference is based on the sequence of sums or the sum of the square of recursive residuals computed literately from nested sub-samples of the data.

In the Cusum test, the null hypothesis  $(H_0)$  is that the regression coefficients in the equation are equal (or stable) in all sequential sub-samples. In other words, if our null hypothesis is true, it implies no structural break in the observed time series. That is, the model of interest is stable.

#### **Robust Least Squares**

Robust least squares refer to a variety of regression methods designed to be robust or less sensitive to outliers. E-view offers three different methods for robust least squares: M-estimation, S-estimation and MM-estimation Robust is an alternative to least squares regression when data is contaminated with outliers or influential observations and it can also be used to detect influential observations. It dampers the influence of outlying cases to provide better fit to the

majority of the data and provide less restrictive assumptions. In this study, the MM- estimation by is adopted since this combines both the M-estimation and S-estimation techniques. It addresses ouliers in both the dependent and independent variables, (Yohai, 1987).

#### **Robustness Checks**

Robustness checks are necessary to examine how specific core regression coefficient estimates behave as a result of modification in some way, by adding or removing regressors. Therefore, the Breusch-pagan test is run to know if the effect of including additional control variables, as in this case, inflation rate in the model will satisfy our a-priori expectation of a positive relationship between SMEs output and commercial banks credits to SMEs.

# Analyses and Interpretation of Results: Descriptive Statistics

**Table 1:** Descriptive Statistics

	CBSME	EXCR	INFR	INTR	SMEQ	STDC	TGEX
Mean	5.441290	170.6594	18.52194	16.29452	48.38323	9.867419	67.95903
Median	0.850000	135.0000	12.90000	17.26000	53.71000	10.37000	66.82000
Maximum	27.64000	476.0500	72.80000	29.80000	61.34000	23.25000	86.92000
Minimum	0.070000	17.30000	5.400000	4.500000	29.29000	3.240000	42.84000
Std. Dev.	7.189508	119.0331	16.10462	5.633206	10.25823	4.314858	12.47887
Skewness	1.315940	1.164127	2.111594	-0.386116	-0.800675	0.772935	-0.292359
Kurtosis	4.058780	3.572032	6.537200	3.375900	1.966485	4.203115	1.929157
Jarque-Bera	10.39509	7.424488	39.19835	0.952791	4.691949	4.956382	1.922774
Probability	0.005530	0.024423	0.000000	0.621018	0.095754	0.083895	0.382362
Sum	168.6800	5290.440	574.1800	505.1300	1499.880	305.8900	2106.730
Sum Sq. Dev.	1550.671	425066.6	7780.762	951.9904	3156.938	558.5400	4671.666
Observations	31	31	31	31	31	31	31

Based on the probabability values of the Jarque-Bera Statistics, commercial bank credit to SMEs, exchange rate and inflation rate are not normally distributed because their probability values are less than 0.05 (5%), that is 0.005530, 0.024423 and 0.000000 respectively. However, intrest rate, SMEQ, STDC and TGEX are normally distributed based on their probability values of 0.621018, 0.095754, 0.0838995 and 0.382362 respectively.

Source: Author's computation, 2023

# Augmented Dickey-Fuller unit root test Table 2: Augmented Dickey-Fuller unit root test

Variables	ADF	Critical	Level of	Order of	Remark
	Calculated	Values @5%	Significance	Integration	
	Values				
SMEQ	-4.310394	-3.574244	0.0100	1(1)	Stationary
CBSME	-3.842789	-3.568379	0.0278	ı(o)	Stationary
STDC	-3.838100	-3.576244	0.0002	1(1)	Stationary
TGEX	-4.230401	-3.568379	0.0117	1(0)	Stationary
EXCR	-5.141148	-3.580623	0.0015	1(1)	Stationary
INFR	-5.883567	-3.603202	0.0003	1(1)	Stationary
INTR	-3.606542	-3.568379	0.0462	1(0)	Stationary

Source: Author's Computation, 2023

The unit root test results in table 2 above shows that commercial bank credit to small and medium scale enterprises (CBSME), total government expenditure (TGEX) and interest rate (INTR) are stationary at level, 1(0) while output of small and medium scale enterprises (SMEQ), savings and time deposit with commercial banks (STDC), inflation rate (INFR) and exchange rate (EXCR) are stationary at first difference, 1(1). Therefore, the ADF shows that the variables are integrated of different order.hence the need to further test whether the variables has long run relationship by using JohansenCo-integration test.

Cointegration Test
Table 3: Unrestricted Cointegration Rank Test (Trace)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.953331	245.3885	159.5297	0.0000
At most 1 *	0.815797	156.5131	125.6154	0.0002
At most 2 *	0.730129	107.4533	95.75366	0.0062
At most 3	0.592599	69.46873	69.81889	0.0533
At most 4	0.498778	43.42794	47.85613	0.1225
At most 5	0.408571	23.39749	29.79707	0.2271
At most 6	0.215526	8.166296	15.49471	0.4478
At most 7	0.038110	1.126799	3.841466	0.2885

Trace test indicates 3 cointegrating eqn(s) at the 0.05 level

# Source: Author's computation, 2023

The Cointegration test in tables 3 and 4 above indicated that the variables have long run elationship based on the trace statistics and Maximum Eigen values. The Trace test returns up to two cointegrating equation while Maximum Eigen values reports one.

# 4.4 Test of hypothesis

The null hypothesis is stated thus:

H<sub>o</sub>: Commercial Bank credits do not significantly impact on the output of SMEs in Nigeria.

<sup>\*</sup> denotes rejection of the hypothesis at the 0.05 level

<sup>\*\*</sup>MacKinnon-Haug-Michelis (1999) p-values

## 4.5 Robust least square regression results

The results of robust least square results using MM- estimation technique is presented in table 5 below.

Table 5:

Table 4: Unrestricted Cointegration Rank Test (Maximum Eigenvalue)

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
None *	0.953331	88.87544	52.36261	0.0000
At most 1 *	0.815797	49.05979	46.23142	0.0243
At most 2	0.730129	37.98454	40.07757	0.0845
At most 3	0.592599	26.04079	33.87687	0.3183
At most 4	0.498778	20.03045	27.58434	0.3390
At most 5	0.408571	15.23119	21.13162	0.2730
At most 6	0.215526	7.039497	14.26460	0.4845
At most 7	0.038110	1.126799	3.841466	0.2885

Max-eigenvalue test indicates 2 cointegrating eqn(s) at the 0.05 level

<sup>\*\*</sup>MacKinnon-Haug-Michelis (1999) p-values

Regression	Coefficient	Std error	Z- statistic	Probability
C	19.42488	12.7023	1.529242	0.1262
CBSME	-0.660533	0.323201	-2.043725	0.0410
STDC	0.607389	0.366885	1.655527	0.0978
TGEX	0.236991	0.166589	1.422606	0.1549
INFR	-0.036329	0.89727	-0.404888	0.6856
sdINTR	0.520334	0.287044	1.812732	0.0699
EXHR	0.014520	0.014314	1.014440	0.3104

 $R^2 = 0.637323$ Adj.  $R^2 = 0.546$ 

Source: Author's Computation, 2023

From Table 5 above, the regression equation can be stated as follows:  $SMEQ:=\beta_o+\beta_iCBSME+\beta_sSTDC+\beta_sTGEX+\beta_sEXCR+\beta_sINFR+\beta_6INTR+U$  Substituting the coefficients obtained in Table 5 form the equation: SMEQ=19.42-0.66CBSME+0.61STDC+0.24TGEX+0.01EXCR+0.52INTR-0.03INFR

The regression equation indicates a significant but inverse (Negative) relationship between commercial bank credit to SMEs and the output of the SMEs in Nigeria. The negative sign exhibited by the CBSME does not conform with the apriori expectation of positive relationship. A one per cent increase in CBSME results in a 0.66 per cent decrease in SME's output. This trend may be attributable to the poor attitude of commercial banks towards the granting of loan to SMEs in Nigeria, which has also contributed to the low level of increase in their output.

The regression results also indicate a positive but insignificant relationship between SME output and savings and time deposits with commercial banks. One per cent increase in STDC leads to a o.61% increase in SME's output. This positiveness enhances adequate capital for onward lending to SMEs. This is in line with the apriori expectation. Likewise, a positive but insignificant

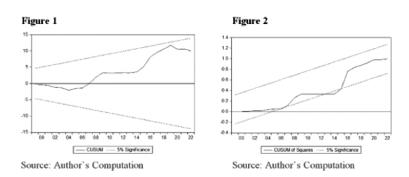
<sup>\*</sup> denotes rejection of the hypothesis at the 0.05 level

relationship exists between total government expenditure (TGEX) and SME's output. A one per cent increase in TGEX results in a 0.23% increase in SME output. The regression results also indicate a positive relationship between the output of SMEs, interest rate and exchange rate. This means that the output of SMEs increases as interest and exchange rates increase. This could be explained by the fact that when exchange rate increases, there will be fall in the taste and consumption of foreign or imported goods which will shift consumers' attention to the SMEs products. Thereby increasing their sales hence improving production output. A positive but insignificant relationship between inflation rate and SMEs output in the regression runs contrary to the a-priori expectation. A persistent increase in money supply in the economy discourages additional acquisition of more goods and services since inflation is described as a situation where more money is chasing fewer goods. This situation triggers the SMEs to push back from their level of output.

#### Test of Goodness of Fit

The test of goodness of fit from the result displayed on table 5 above shows that R- Square is 0.63723 which indicates that about 63 percent of the variance in the dependent variable is explained collectively by the independent variables. The adjusted R-square value indicates a good fit quality of 54.6 percent.

#### Cusum test



From Figure 1 above, the model is stable since there are no points beyond the 5% significant limit or boundaries.

Figure 2 above shows some instability in the variables from 2014 to 2016. However, the coefficients are still relatively stable since the instability is within a short period. Therefore, this justifies the use of robust least square estimator to take care of this period of instability.

# Robustness Checks Test for serial correlation

Table 6: Breusch - Godfrey test for correlation..

F-Statistic	2.683248	Prob.: F(2,22)	0.0906	
Obs R-squared	6.079016	Prob. Chi-square (2)	0.0479	

Source: Author's Computation, 2023

Table 6 above reveals that the p-value of about 9% is greater than the critical value of 5%. hence there exist no serial correlation in the model.

# Heteroskedasticity test.

# Table 7: Breusch-Pagan-Godfrey Test of Heteroscedasticity

F-statistic	2.081638	Prob. F(6,24)	0.0934
Ob's R-squared	10.61076	Prob. Chi-Sqaure (6)	0.1012
Scalled Explain SS	13.41021	Prob Chi-Square (6)	0.0370

#### Source: Author's Computation, 2023

As shown in table 7 above, the calculated F-Satistic (2.081638) is greater than the tabulated (0.0934) at (6,24). This shows no clear evidence for the measures of heteroskedasticity since the p-value is slightly more than 0.05.

# 4.9 Normality test

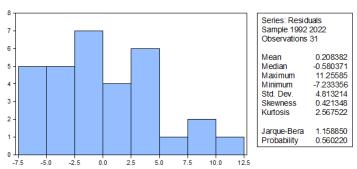


Figure 3, Source: Author's Computation, 2023

Figure 3 above showed that the value of the Jarque-Bera statistics is 1.158850 with a p-value of 0.560220, indicating that it is not significant at 5%. We therefore accept the  $H_{\circ}$  and conclude that the model is not normally distributed or the residuals are not normally distributed. The figure displayed a low or negative kurtosis with an approximate value of 2.567522 which is below the value of a normal distribution (3). Therefore, the frequency of values of the data are thin tailed meaning the outliers are infrequent and are platykurtic. The skewness value (0.421348) is between 0.5 and 1, hence the distribution is positively skewed.

#### **Discussion of Findings**

The outcome of this study has shown that more needs to be done by the commercial Bank in giving adequate finance to the Nigeria small and medium-scale enterprises to grow the economy in terms of increase in output and improvement in other associated factors. The SMES have been in the forefront of providing opportunities for employment increase in savings and time deposit with commercial banks. However, their present financial handicap limits them from achieving these desirable objectives and attaining their full potential. Government total expenditure into the economy is also a crucial factor that needs to be improved upon and directed at small and medium-scale enterprises to improve their businesses. The Cointegration test indicated that the variables have long run relationship based on the trace statistics and Maximum Eigen values.

#### Conclusion

The regression equation reveals a significant but negative relationship between the amount of commercial bank credits available to SMEs and the output of SMEs in Nigeria. This implies that as commercial bank credit to SMEs increases, the output of SMEs decreases. This contradicts the apriori expectation. It means that the commercial banks credit to SMEs is not yielding the desired feedback. It also means that commercial bank credit as it is cannot be a potent policy instrument for improving the potentials of the SMEs, unless circumstances surrounding it are modified by the government.

The positive, though insignificant, relationship between total government expenditure, savings and time deposit with commercial Banks interest rate and exchange rate with the output of small and medium-scale enterprises means that with an increase in all of these variables, there will also be an increase in the output of SMEs in Nigeria.

There is an inverse relationship between inflation and the output of SMEs. This means that an increase in inflation will lead to a decrease in the output of SMEs in Nigeria. This is because when the inflation rate is high, the cost of production will be high, hence, few output by SMEs. The acclaimed funding of small and medium-scale enterprises in Nigeria has not positively impacted the output of the SMEs though with indications of some significance. The test of goodness of fit from the result obtained from the analysis shows that R- Square is 0.63723 which indicates that about 63 percent of the variance in the dependent variable is explained collectively by the independent variables. The adjusted R-square value indicates a good fit quality of 54.6 percent.

The study reveals that commercial bank credit has a significant but inverse relationship with the SME's output which contradicts the a-priori expectation. Also, there is revealed a positive relationship between total government expenditure, saving time deposit with commercial banks, interest rate, exchange rate and the output of SMEs in Nigeria. On the other hand, inflation rates exhibit a negative relationship with the output of SMEs. This study shows that the inflation rate adversely affects SMEs output. This conforms with the a-priori expectation.

#### Recommendations

The following recommendations are suggested based on the study's findings:

Emphasis should be placed on improving saving and time deposits and total government expenditure as the study revealed that they form part of Nigeria's main determinants of SMEs performance.

- i. Government should also develop Nigeria's business environment by providing necessary infrastructures which will automatically lower the cost of doing business, hence inducing the output of SMEs.
- ii. Since the exchange rate and interest rate are within the control of monetary authorities in Nigeria, effort should be made to ensure their stability order to stem inflationary tendencies in the country. With this, there will be significant growth in the output of SMEs.
- iii. There should be a deliberate policy of government mandating the commercial banks to provide more funds with less stringent conditions to the SMEs to enhance their operation and consequently improve their output.

iv. Lastly, the government should encourage stability in macroeconomic variables and such growth-oriented programmes and stabilization policies to induce SME output.

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# STATE AND DEVELOPMENT CHALLENGES IN AFRICA: CONCEPTUAL AND THEORETICAL ISSUES

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#### Abstract

The contemporary issues in Africa recent and past suggest the need for Africa to redefine the role of the post-colonial state in the development process. There is no doubt that Africa has experienced and continues to experience severe and devastating socio-economic, and development challenges. Another glaring but very dangerous factor is leadership challenge characterized by inefficiency arising from their inability to see their position as a "sacred trust of stewardship". This paper on "State and Development challenges in Africa: Conceptual and theoretical issues" attributed the scenario partly to Africa's long-standing relationship with the imperialist world in a "core-periphery arrangement" of structural inequalities and, partly to poor leadership. The discourse of the paper focused on: The epistemic divergence on the concept of state and development, the theoretical and conceptual underpinning, condition of development, with reference to governance and Democracy. The distributive justice theory with the explanation of the development problem and the challenges of the post-colonial state in Africa is explored to increase our knowledge of the subject matter. The study acknowledges the fact that the global arrangement as witnessed for decades did not present a picture of a unique world of growth and development transmission for Africa to develop. There is a need therefore for Africa to build a Polycentric and multi-polar world in the interest of all the members' states to rid off uni-polarization of the globalization process and also to provide a holistic conceptual issue relating to development thinking. The paper also acknowledges that weak socio-political institutions lead to political decay. There is a need for the scope of the developmental state to be supported by institutional capacity and a viable political process. We conclude that implementation of an autonomous development strategy requires development leadership with a nationalist vision to address the African problem of development.

**Keywords:** *State*, *Development*, *Democracy*, *Governance*.

#### Introduction

Africa has been in search of a development paradigm that would address its composite crises of underdevelopment and poverty for six decades now. In pursuit of this goal, a series of theories and concepts of development and on the role of the state in the society have been advocated and experimented to no avail. Prominent among them find expression in western political and development ideas that ignores Africa's cultural and historical background. So, with the pernicious policies of international regimes which reflects economic reforms (foreign aid and debt servicing, political reforms (governance) environmental protection, and humanitarian assistance as a prescription that apply to all countries regardless of the difference in the economic, socio-cultural background did not yield positive result instead, it intensifies the deepening crisis of underdevelopment and internal policy failure in Africa as evidence in governance and resource management (Onimode, 2000). This poses a problem and indeed reveals the attendant confusions that surround the use of the concept of development as expressed by the western world. In the context of Africa's development challenge, the real meaning of development is lost in the maze of ideological, propagandist, and emotional colorings because there are no clear attributes that constitute the concept development. The mis-conception of development strategies account for the epistemic divergence on the concept of "development" and the "the state" and their historical reproduction. The discourse on state and development challenges in Africa: conceptual and theoretical issues are divided into three sections.

Section 1: Focuses on the epidemic divergence on the concept of state and development as a process, section 11 deals with the theoretical and conceptual issues while section III dwells on the condition of development and the state in Africa with respect to governance and democracy (Empirics from Nigeria). This follows with a conclusion and recommendation.

In the postcolonial setting, more confusion has come to characterize the risk of the term development and state. The liberal scholars believe that the "Economic and Political reforms" of the western world are the only path to development. The fundamental assumption linking growth and economic development posits that economic growth is best achieved in a world of:

- i. Free market and competitive advantage
- ii. Removing structural impediments (state) in the economy
- iii. Banking sector reforms
- iv. Privatization
- v. Tax reforms
- vi. Technology transfer and communication and many other measures (Mill, (2018).

The implication of thinking as penned by Alli, (2006) was that the economic development of the developing countries is hardly described as having survived the "colonial contraption" till date because, internal regimes kept replicating themselves with branded names - liberalization, privatization, and globalization as penetrative engagements with African on a different platform with the same intension. Africa, according to Timamy (2007) has been subjected to a sustained process of organized spoliation and that, every spoliation was rationalized by a meretriciously packed world view. Incidentally, since Africa has only played peripheral roles in the global economic context, prescriptions advocated for her emancipation from stagnation and decay only reflect ethnocentric (abstract theory) that is arrogantly imposed which negate the sociohistorical paths trodden by these developing economics.

Adediji (2016) present a dismal picture of Africa experience in her contact with the global economic reforms as, a big business (a market) with developed countries as the supplier and producer of development (export goods, equipment, project ideas, development policies/programmes, human export, material technology, etc) while Africa remains on the demand side (export of raw materials). Today development business reflects institutions, structures, and operational mechanisms which open more market and develop more customers' loyalty for business expansion in Africa.

Another issue of emphasis for clarity purpose is that all countries experience fluctuations in their economic growth but not all countries are economically developed. Economic development is a process whereby an economy becomes larger, more complex, and more diverse with more stable growth usually to sustains economic development. Growth only serve as a variable in the overall domination of economic development.

#### The State

To Hegel, (1945) the state is the embodiment of the total consciousness of man and the highest stage in the moral evolution of man. Ethically, the state is said to produce a higher level of personal self-awareness. Its sovereignty, therefore, lies in the moral prominence of states as vehicles for higher human spiritual realization. Every state according to Hegel (1945) is sovereign because it is an agent of history. The pluralist view of the state, on the other hand, holds that the state is an embodiment of many associations, each having its objective and that people obey the state not because it is rational but because of its coercive instrument or for benefit purposes.

Attack on state activism in the economy by the proponent of market forces called for the contraction for a state in national development. They contend that a liberal state is a precursor of liberal democracy while the market unleashed all the productive forces of the society. In this respect, deregulation according to (Leads 2005) increases productivity better than state intervention. This minimalist philosophy of the state provides the platform for World Bank and the international monetary fund operation in the developing countries.

Marx's view of the state holds a different meaning, he sees the state as an instrument of oppression in the hands of the bourgeoisie and as a political abstraction and the most characteristics institution of man's alienation. He believes that the state will end only when the dictatorship of the bourgeoisie is overthrown. This paper however contends that since the "state" finds expression in the capitalist mode and relation of production, which by nature makes capitalism more dynamic and progressive with its adaptation and adjustment rooted in the new trend of globalization, it may become difficult for it to collapse under its weight because it export technology and capital and this reduce the stress and strains that would lead to its demise.

The capitalist world economy is characterized by structure, historical evolution, and contradiction including social action with the fundamental political reality of class struggle across nations. The transfer of capital and technology has encouraged the spread of capitalist social relations and productive forces such as Multinational Corporation according to Warren, (1997). From radical literature, it is clear that:

Core Corporations de-capitalize peripheral countries by repatriating much more than they invest, and act politically to reinforce peripheral regimes that support the pattern of uneven economic development which is rooted in inequalities in Africa countries.

#### The Developmental State: Its Intellectual and Ideological Basis

In Africa, the developmental state is historically conditioned, the failure of the market for efficient economic transactions and consequently for the promotion of economic growth led to the dominance of the Keynesian model in 1934 as a policy option for government intervention to provide full employment. The intellectual rationale for the state in the economy shows the imperfection of market determinacy and the dominant role of the state in national development. Secondly, it indicates the emergence of a new class whose power is rooted in the political or administrative office.

The reality of African countries according to Yahaya (2016) makes state intervention in the development process inevitable. Reasons were:

- i. Africa countries are in the process of nation-building. So, basic infrastructural and constitutional facilities must be put in place as well as provision of security and the protection of human rights among others.
- ii. The issue of development cannot be resolved by simply resorting to the market, the market is incapable of ensuring free competition of goods and services. The state intervention is therefore required to correct imperfections, distortions, regulate transactions, self and enforce operational rules.
- iii. The need to preserve territorial integrity and maintain peace, prosperity, and security demands equity, and social justice, national integration, and social cohesion for peace and political stability to be attained.
- iv. The enhancement of national economic interest is perfectly handled by the government otherwise the economy will easily be available for plunder especially by foreign multinational companies. The state protects economic independence and promotes self-reliance. This paper argues in favor of state involvement in the economy and in national development because of the absence of countervailing institutions and facilities which will replace those provided by the Government if the state disengages. From all indications, it is impossible for the capacity of the private sector to render such services.

However, the post-colonial state in Africa is under challenges and cannot render the service aforementioned because, it exists as private property and as an instrument in the hands of the ruling elites (comprador bourgeoisie). This explains why mismanagement of the economy and the corruption of political and bureaucratic class for accumulation of public goods Characterized African Countries with reference to Nigeria social formation where State officers promote their individual class interests through various forms of appropriation.

The weakness and ineffective nature of the state became glaring in Nigeria in 1981 when the collapse of oil prices set in, the state could not arrest the economic decline and the democratic process that was obstructed through blatant electoral fraud. Instead, the economic measures of SAP were reinforced by coercive means as the economic recovering package. SAP was seen as a new policy direction for a return to the market with industrial policy based on import substitution and trade liberalization (Bates, 2009). African experience with SAP and other global

economy measures as observed over the years typically blocks the forces of progressive change that borders on greater national employment, better social services, improved working condition, and gradual rising wages.

# Theoretical and Conceptual Framework of Development and State in Africa "The Distributive Justics Theory"

The greatest resentment towards global reform programmes and their imposition as instrument that disrupts the economic advantage that the global system (relationship) would have offer to all the participating countries provides as a matter of discussion, the conceptual clarification and the theoretical underpinnings of development crisis in Africa.

Most models advanced to address the composite challenges of poverty in Africa, emanating from the present world order, which systematically discriminates against the core value of Africa states are inappropriate because the paradigms are irrelevant in explaining, predicting, and interpreting the phenomena of development and the role of the state in the development process. The market-led Laissez Faire doctrine of Smiths & Richardo which form the bedrock of modernization (classical) theory only establishes "pedigree" in theory Timamy, (2007). It fails to capture the Primordial rawness of a phenomena, this underlies the fact that its theoretical postulation is irrelevant and unpredictable particularly when the structural reforms of free trade, direct investment, foreign aid, current globalization, open door policies is brought to bear. It is difficult to accept a single theory as an exclusive discipline to fathom multi-faceted and multi-casual problems affecting Africa as a continent in a global partnership. This indeed raises the standard and comparative problem of concept formulation and analysis of development as, a process that involves active participation of the people in the issues which affect their lives (Penaranda, 2009). "Development" denotes greater involvement of Africa in designing and implementing development initiatives of the global system for effective benefit. It is the understanding of the realities of Africa situation which provide the basis for radical simplification of problem situation that is endemic in the contemporary economic world order so much, so that economic analysis became highly restricted. Since the conventional framework prescription of economic policies is guided by mechanistic consciousness that is bereft of holistic analysis this paper adopts "Distributive Justice Theory" which most accurately fits in our discourse of development as a theoretical framework of analysis.

On a global perspective, the distributive just theory posits that, economic justice that will lead to the socio-political and economic development of all countries in the global system should be justifiably distributed for the benefit of the whole world. The proponent of this theory, Keolane, and Paul (1998) maintained that all social values (liberty and opportunities, income and wealth, self-respect, etc) are to be distributed equally unless, unequal distribution of any, or all, of these values are not to anyone advantage. The stepping stone of the application of the distributive theory in the view of this paper is the call by developing countries for a new interaction economic order (NIEO) and New Partnership for Africa Development (NEPAD) which anchored on growth in all ramifications and a participatory approach to tackling Africa's Development problem (Guardian, March 17,2003:17). The argument from this school of thought is that the monumental incidence of poverty sustained by the economic crisis in Africa would have been minimal if the world economic policies were not anchored on self-interest of the core-countries alone. The theory calls for a wide scale distribution of the world's richest for the eradication of poverty in

Africa and also, for the strengthening of institutional capacity to enable the state to function adequately in the development process.

On the role of the state, Distributive justice theory incorporates the intellectual rationale of Keynesian macro-economic model which advocates for state intervention in the economy and a dominant role in national development Yahaya (2016). Buttressing further, the importance of this theory, Bates, (2017) added that, strong institutions lead to political development.

Distributive justice theory emphasis the need for the political leadership to implement alternative development that will.

- i. Democratize development process for self-development.
- ii. Provide self-sustaining development rather than depending on foreign aid.
- iii. Modify paternalistic approaches that marginalized and alienate Africa in the Global System.

The relevance of this theory lies in the fact that it addresses the theorization of both classical and Marxist prepositions on development. The classical school of thought sees the root of Africa Composite Crisis of underdevelopment: as basically internal and that nothing short of a pervasive social transformation will suffice Helbromer, (1966) in Ozumba (2010). In other words, the solution to Africa problems lies in a "function of how motivational resources are structured and managed", while Marxist's radical school of thought on the other hand attributed African poverty crisis to:

- i. The inequality expressed in the creation of the core-periphery relationship in the global system.
- ii. Lack of mechanism for the return of capital since capital goes to the core countries in the Global context.

In the context of this, Ake, (1996) among others has argued that the Africa crisis of underdevelopment is to be located largely in the prevailing structure of the global economic order, created and dominated by the core countries and sustained by transactional forces and regimes. The solution Ake maintained lies in the transformation of global economy in order to improve access to Africa to, market opportunities and to increase her long-term productivity. The primacy of Distributive Justice Theory over the classical and Marxist postulations lies in the fact that, it provides an insight on value, as a solution to Africa problem as "unrealistic" because, it suffers from multiple shortcomings when applied to Africa formation. Africa depends on the imperialist countries for technology communication, manufacturing goods, productive capital, food and cultural values. So, the crisis of the core countries is systematically transmitted to Africa as a "derivative crisis of global capitalist reproduction".

In a similar vein, presenting the core countries as the architect of poverty stagnation in Africa, without equal treatment of the rapaciousness of African ruling elites who have been, singularly Self-serving and mired in a vicious circle of corruption is self-destruction because though, this misrule is historically traceable to imperialist rule, comprador ruling elites in Africa lacks the ingredients of "true leadership" even after political independence, political institutions bordered on political control using the "state apparatus" as coercive instrument to legitimize their regimes (Enang, 2006). This theoretical option is informed by its comprehensiveness in

providing the required theoretical foundations for a better understanding and explanation of contending issues of development and the performance of the state in Africa. The theory dwells on the need for equal access to Global wealth, fair treatment and equal opportunities among societies and individuals, in Global formation. The contemporary states seldom embrace policies, which have significant redistributive effect on its citizens where freedom and equality is entrenched for the good of all. The distributive justice theory is adopted in this paper because it has moral justification over other theories on development and state in Africa.

#### Conceptual Formulation: State and Development

In order to avoid any form of early conclusion, there is a need to classify the key terms employed in this paper. An explanation of these concepts is largely influenced by the impression of the researcher and the scholarly opinions on the subject matter under investigation. Since there can be hardly any definition of a concept that is generally accepted as the best "we shall attempt a review of some scholarly works on state and development as they contribute to the structure, theme, and the perspective of this study for empirical support. We shall also attempt theoretical commentary on the major concepts.

#### **The State**

The conceptualization of the "state" is complex and controversial. This paper sees the state as a complex institution comprises of Government (bureaucracy, legislature. Military, Judiciary), a population occupying a definite territory, recognized by the other states, and has a monopoly over the use of legitimate force. As a set of the institution, the state carries out particular goals that geared towards social cohesion (Ekwueme & Nwabugo, (2002). The state is seen as a "process", it is dynamic and it character differs from one society to another. It is driven by psychological, social, economic, ethical, and cultural factors. The human that makes a state according to Nnoli, (2003) reflect interdisciplinary character. The epistemic divergence in the concept of the state hinges on the nature and characteristics of organizations within a social formation, it is therefore historically conditioned.

In a slave society where social groups appropriate the labor of another and where contradiction of interests exist, the organization for common response provides the basis for "state formation" purely to protect, maintain and sustain the slave mood of production (Egwu, 2006). The prerequisites of the state existence in the slave socio-economic formation specifies among others;

- i. A dominant class
- ii. A clear objective
- iii. A government with a subordinate bureaucracy and
- iv. An army as a coercive institution of the state.

The state under this formation acquires ideological character to secure the conforming conducts of the slaves to their masters, while the law guards against arbitrariness in social relations (Rodney, 1990). The character and role of the state in the historical societal development from the feudal to a socialist social formation are characterized by classes in antagonism that is, state is associated with classes. Ideological apparatus regulating social relations in the production process serves as an important component of the state. Scholarly opinion on the concept of the "state" revealed the:

#### State as a social contract (Hobbes, Lockes, & Rousau 1942),

According to them, the state exists solely for the sake of obtaining security against the aggressiveness of others. Man is seen as essentially selfish and thus, he seeks only his good while the good of others is threatened by the selfish actions of men. This compelled man to enter into a tacit agreement with each other not to inflict or suffer harm. So the state and law came into existence as a contract to facilitate co-operation between men. The contractual approach sees the contemporary world order as a legitimate association which calls for a legitimate transfer renunciation and creation of rights by which nation states contract among others, to accept their socio-political rights to be curtailed in exchange for the benefit and development of all countries in the contract. The contract to be beneficiary demands.

- i. Trust in the global system
- ii. The Global system must not remove the supreme power from the nation states in the countries (the developed and the developing countries) as contradicting partners.
- iii. Equality of all the contracting states as specifies by the law governing international economic order must be defined. In other words, where the law governing the contract is upset by the exploitation and the selfish interest of "a contracting partner", the cooperation will be mired with crisis and continual danger.

The application of the contractual dimension of development in Africa, considering the role of the post-colonial state is problematic because the reform programmes of the western world emanating from the global world relationship has succeeded in subordinating Africa states to the vagaries of western control and machinations. This account for the

- I. Absence of peaceful and stable management framework or good governance system in Africa.
- ii. The market mechanism failed to promote welfare among the people on Africa because the Africa state plays only a peripheral role in the overall global economy.
- iii. Composite crisis of poverty, massive corruption, hunger, insecurity etc as a negative impact on the path of Africa development became, obvious as an indication that the global partnership between the core countries and Africa was not founded on "consent" and for "the interest of all" as advocated by the distributive justice theory.

Besides, the states exist as the property of the core-capitalist countries for the exploitation of Africa resources to intensify the underdevelopment crisis. The contractual approach however provided the philosophical foundation for a representative co-operation, as an imaginative exposition of perennial ideas of liberty, equity, and justice which never exist in the global economic order.

#### State as Organism (John S. Mill (1873)

The position of this school of thought sees the state as an end in itself and that end is the full development of all the latent capacities of the state and its members. This implies that the state is natural and it exists to achieve liberty for all members. It is presented as an organism with a gradual growth for transformation (Coker, 2011). The state is assumed to have a will, a spirit, and personality of its own. It claims primacy over the people while the people are totally dependent on the whole (state). The assumption of the theory is that an individual is truly free only when he participate in the political life of the state, that is;

- i. State development is a condition by scientific discovery and awareness. This opposes the mechanistic view of the state as a will and artifice.
- ii. The state exists to foster social cohesion for national culture to sustain the economic and industrial development of the 21st century.

The position of this school of thought is considered ideal for the development and economic growth of nation-states because it expresses freedom and unity of men in the society as a means of alleviating misery and poverty which is endemic in Africa states, in her contact with the western world. Nonetheless, the application of the concept of the state as organism posed a problem when the persistence crisis of poverty and underdevelopment in Africa is brought to bear. If the state is considered natural and a force for progress towards the "good life" which seems to be the result of not adhering to the materialist doctrine of individualism and utilitarianism development challenges in Africa and the crisis of the state would have been adequately addressed. This paper context that the proponent of this theory is only justifying "self-regulated economy (classical economy) of Laisses-faire advocated by Adam Smith in his wealth of nation characterized by, market fundamentalism and the liberal economy which is claimed to be "the only way to salvation" and, which all countries must follow in order to attain development. This "perceived-development-miracle" rather intensifies Africa's development crisis to date. It only reduced Africa to be passive receivers of foreign ideas (Bassey, 2017).

Secondly, since the liberal state is a precursor of liberal democracy. This school of thought argued that deregulation increases productivity better than state intervention. Consequently, they plead for a contraction of the state according Yahaya 2016. This minimalist philosophy of the state has become the plank of the World Bank and IMF loan. These institutions claims to provide loans to countries that have a problem meeting their international payments and, to low income countries to help them develop their economies (IMF, 2012). The World Bank and IMF legitimacy has been brought into question because an obligatory prerequisite for a loan to bail out the sinking economies rather intensifies the crisis of development in Africa.

It is clear that the 21st-century experience in Africa, IMF and World Bank loans (Conditionalities) provides the basis for;

- i. Legitimate ground to seek for more foreign loans as an option to bail African sinking economies.
- ii. Public service jobs to be drastically reduced on the daily basis through rationalization to increase unemployment.
- iii. Over devaluation of local currency for a persistence rate of inflationary trend.
- iv. The contribution of finance capital turned out to be a financial drain and debt service problems (Essien, 2017).

These and more are the effect of the paradox of the withdrawal of the state from the public.

#### State as Organ of Class Domination and Oppression (Marx & Hegel (1946)

The state in Marx's analysis is a creation of the economically dominant class used for its own purpose, primarily to perpetuate its own interest. It is a mere political abstraction and the most characterized institution of man's alienation. Hegel's view of the state on the other hand is an absolute power on earth. He sees the state as the moral whole, a form of reality within which individuals enjoy their freedom and welfare packages. He further asserts that the state is

absolutely rational, final, and true embodiment and actualization of ethical ideas. The state is unchecked and cannot be checked by moral law because it is the character of morality.

Hegel's conceptualization of the state indicates that, the state is a relative organization that expresses at each stage of its development the degree of rationality. The notion of developing state inherent in Hegel and Marx's philosophy is of critical importance. The state in a capitalist class is used primarily for the defense and the promotion of the interest of the ruling elite, the reproduction of the existing form and the perpetuation of the state, although the state is made to appear as "an impartial regulator between the various social classes and as the defender of the society.

This paper observed that the state wherever it exists has a ruling class and that, this ruling class is the dominant political, social and economic force on whose behalf the government acts. It is therefore not possible for the global economic relationship to reflect the interest of the non-ruling class of the underdeveloped countries. If this is accepted, then it is clear that any persuasive critique of the state of Africa's economy must address a set of contending issues ranging from changing policy and social context from external factors that condition internal processes of development.

An examination of extent writings relating to the conventional and radical schools of thought in Africa development, thought different versions revolve around:

- i. The orientation (the relationship between the whole system) and parts (states) in the Global context.
- ii. The process (the possibility of reforms).
- iii. Outcome (relationship to value and action Bassey, (2017), A key factor approach to these issues demand on alternative conceptualization and explanation of economic crisis existing in Africa social formation which reveals that irrespective of any policy direction, economic disparities in the global economic order, the Global system will persist because:
- iv. Global economic order is in contradiction to the real interests of all member states (Africa in particular). Because it is an organ of domination and the "state" being an instrument of oppression also limits the freedom of under-developed countries.
- v. Though growth in Africa's economy in the early 21<sup>st</sup> century reveals most African countries such as Mauritania 19.8%, Angola 17.6%, Sudan 9.6%, Malawi 7.8%, etc to have experienced significant growth above the global average level (UNECA, (2012)). The growth rate has no positive impact on the economic development in Africa particularly in the states like Mali and Chad in the southern region of Africa with environmental conditions and lack of natural resources. It is a fact that on a balance, though a considerable number of Africa states have the potential for growth, to attain the level of development desire, a restructuring of domestic political power, and the fashion of new development. Strategies are needed to address the issue of the present world order systemic discrimination against the core value of the African state, this indeed is the opinion of this paper.

#### **Development (Conceptual Clarification)**

Though it could be simply assumed that the concept of "development" should be clear to all by

now, there is a need to re-state the concept within the context of our epistemological study. The strict interpretation of the word "development" suggests that no country is actually "developed". All countries are developing except they have completely eliminated all traces of traditionalism. In the light of this development is a continuous process that is occurring in all states in different degrees. It is a transition from traditionalism to modernity (Deutch, (2001)). Development involves the whole range of growth qualitatively and quantitatively. It is an integrated complex and multi-facet social phenomenon that encompasses economic, social, political, environmental, and physiological. It is an overall growth and expansion in all the economic, political and social dimensions of life.

In the context of human need, development denotes satisfaction of basic needs and maintaining standards at the desired level Ozumba, (2010). Infrastructure necessary for the right atmosphere, food, housing, good health, clean environment, basic education, satisfaction, spiritual and cultural ability to participate actively in social and political life suggest development. Development with respect to "manpower" refers to improved performance and productivity of human resources and, avoidance of professional obsolesce associated with failure to keep pace with the changing times. Etuk, (2010) sees manpower development as a necessary condition for optimal manpower utilization in any organization.

Western social scientist on the other hand sees development as both a process and a goal. Scruton, (2008) defines development as the process of economic growth in per capita income and the fundamental changes in economic structure that generate growth. Emphasis is placed on industrialization, division of labour, migration of labour of industrial areas among others with a steady increase in investment. As a goal, development is presented as the desired stage where underdeveloped countries should strive to attain. This implies that development (often used interchangeably with modernization) means catching up with the European powers. Neo-Marxists scholars such as Rodney, (1990) sees development as synonymous with the emancipation of African norms and values. He emphasizes the inadequacy in the explanations of "development" as a concept based on the economic consideration of the bourgeois scholars. He sees development as an overall social process that depends on the outcome of man's effort to deal with his natural environment. Claude Ake (1996) reiterated views of Rodney in the explanation of development when he asserts: "Development is not economic growth... not project but a process, by which people create and recreate themselves and their life circumstances to realize a higher level of civilization in respect to their choices and values". The knowledge here is simply development centered on the people. The people are the "end", the "means" and the "agent" of development and the ability for people to create and re-create themselves depends on careful planning. The Neo-Marxist preposition of development provides the basis for a search for Africa alternative development paradigm which focuses on "people". The paradigm shift also called for nation states to design their national recovery programmes to address the realities in Africa.

A review of the strategies and implementation of alternative paradigm shows that Africa lacks revolution potential to implement alternative development paradigm which demands among others:

- i. The mobilization of social forces to tackle the continent development challenges.
- ii. Appropriate management strategies to address external debts and debt servicing.
- iii. Available linkage of Africa agenda to the south (Africa-South linkage) for negotiation

iv. Entrenchment of the state in the society for development purpose. These and morconstitute a fundamental political question that needs to be addressed politically because self-human development as a paradigm have remain marginalized and dismissed as ridicule and utopia or simply as theories in the "pejorative sense of the term" this explains why the theory lacks the practitioner support according to Onimode (2000). One thing stands clearly that, human life is imperative in development, and riches are sought to achieve ideal situation (improving the life of the people) in the present and future if this is accepted, this paper call for the need to invest in human resources and basic social services as conditions for development. Other issues worth considering are governance and democracy.

### **Development and Governance**

Explanations of the most successful development experiment are often attributed to dynamic and purposeful leadership. This shows that good governance is an indispensable element of any social formation. Although governance as a political term assumes different shed of opinion over the years. In medieval periods, governance exists when the king rule in the desires of the God and natural law, the selection of the king are those who are capable of defending the rights of the people who voted them into power. The quality of life of any nation is determined by the qualities of its leadership characterized by the ability to generate cooperation and stimulate initiative, the superiority of knowledge, honesty, accountability, resourcefulness, efficiency, vision, discipline, experience among others, These and more are likely to produce good governance for genuine development to be attained, in order to curtail the possibility of experiencing growth without development or neither growth nor development. In the context above some definitions of governance can be gleaned (Iwe 2002). Good governance is judge by performance, the ability to lead others to fulfill set goals for the overall development of the society where the government and corporation have a mutual interest in transparent and consistent enforcement procedures. It will stimulate the government's ability to implement its policies and development goals efficiently. This implies the effectiveness of the state capacity in regulatory administrative, technical and extractive function as prerequisites to development. The centrality of the state in the development process reflects the maintenance of "legitimacy" to retain the confidence of others. This calls for the need for good governance to embrace three critical ideas according to Enang, (2021)

- i. That leadership must act within the law that is seeking not to avoid nor evade the law (constitutionalism).
- ii. Leadership conduct is ethical to enhance legitimacy.
- iii. Leadership is socially conscious, social responsibility to promote the welfare of the people as emphasized by distributive justice theory.

Development is dependent on efficient government management Charles, (2001) penned that the ability to develop a science and philosophy and a practice of administration that is rooted in democracy, honesty, and competence makes genuine development a reality. It is clear that any governance devoid of the variables aforementioned tended towards mal-development characterized by the selfish parochial and authoritative regimes. In most African countries (empirics from Nigeria) development challenges of socio-political and economic malaise are attributed partly to the crisis of political leadership. The crisis of leadership reflects the interest of the comprador bourgeoisie which manifests in the structure of the authoritarian control of the

state for the accumulation process. So governance becomes leadership by coercion, indiscipline and inefficiency, lack of direction, lack of social consciousness and ethical consideration, disregard for talent and the intelligence, policy failure taste for mediocrities, character deformation to mention but a few. Since leadership does not exist as a servant of the people, but as lords and semi-gods to adore and worship with an interest to enrich and perpetuate themselves in office. They do not see their positions as that of the sacred trust of stewardship subject to check and discipline. This situation creates a condition for the poor in the continent of Africa to languish in hunger, squalor, diseases, and destitution while the leaders past and present are busy looting the nation's treasury and trotting the globe with task payers money. Leadership in Nigeria hire and pay thugs to assassinate their perceived enemy (personal observation). Leadership in Nigeria adopts Machiavellian principles of grabbing power and retaining at all costs by all means, moral or immoral. So justice, honesty, integrity. Probity and accountability are sacrificed on the altar of fraud, murder, corruption, and the use of a gun to gain and retain power. In the light of the above, it is difficult for public policy to rely on the goodwill of the people. Effective regulation and enforcement are not possible if public institutions are raven by selfinterest because the task of standard-setting and enforcement for good governance is undertaken by various departments of government. The above presents a picture of how far sanity has been thrown to the dust in Africa's body polity. The big question is "how can Africa be rescued from moral and social ills plaguing her?" This question raises additional phenomenological questions about leadership perception desired for development which gives rise to measurement problems for further research.

### **Democracy and Development**

The claim about the compatibility of development and democracy on the grounds of equality in distribution of social values and eradication of poverty provides the basics of the application of distributive justice theory as an adequate framework with solutions to the existential crisis of African countries. The theory dwells on the need for equal access to global wealth, fair treatment, and equal opportunities of individuals in the global formation. The dimension of development whether political or economic seeks to foster the same set of attributes such as transparency, accountability, liberty, equality, and fairness in resource distribution. The need to promote this requires democratic institutions to be put in place to accomplish the goals of development. Enang, (2006) made it clear that every shade of government is tagged "democratic" for it to be accepted, this had led to multiple definitions which attracted lots of controversies.

Athenian democracy sees democracy as "a people-based rule" - the rule of the people by the people and for the people that is, ruled by consent and equality. It is clear however that this ideal is not practicable. Views of philosophers kings who asserts that "nature is not a complete equitable creator, some are born free and others are born less privileged" (Aristotle 1922). Expectations are that the privileged few who are more equipped should represent the less privilege for democracy to be attained. Plato equally asserts that:

"Inequality is the natural order of things because different people have different capacity and this defines their positions and role in development"

The question of equality on this platform is questionable if the notion of equality implies the freedom to act as one which, conditions of lawlessness which culminate in chaos, as in the case with Nigeria insecurity problem in the 21<sup>st</sup> century is likely to occur. Raphael (2001) on the other

hand, sees democracy as the sovereignty of the majority and liberty. The emphasis here is that freedom to act must be within the ambit of the law, the law is supreme and not the people. This provides the basics of redefining democracy as "rule of law" or "general will" which guarantees the freedom of man by aligning with the rule (the law of the people) which by implication, connotes the happiness of the greatest number. Experience in the presidential democracy in Nigeria 2019 and 2023 which legitimizes only the wealthy few to control power through rigging and manipulations did not only pervert democracy but also jeopardize the happiness of the greatest number, indicating that representative democracy as a concept is grossly misused because it did not incorporate fairness, equity, and liberty, The above is a clear indication that Nigeria underdevelopment crisis is rooted partly in her pervasive indiscipline and rapaciousness of officialdom, this is considered to be a fundamental obstacle to development. Africa is therefore expected to adhere to Heilbroner's (2021) prognosis of addressing the rapaciousness of African ruling elites whose interests are always mechanically synonymous with those of metropolitan interest. On this note, the discourse on whether democracy is compatible with development is a question for empirical investigation. Our position on the theoretical argument of state, development, democracy, and governance debate focuses on "equality of all contracting states in the distribution of global assets for the benefit and development of all countries. If Keohane and Paul (2015) focus on distributive formula is recognized and accepted, then, at the theoretical level, exploitation and discrimination may not be compatible with development.

#### **Conclusion**

All dimensions of development whether political or economic need to foster the same set of attributes namely, transparency and accountability on the grounds of good governance and democracy as a solution to Africa's socio-economic and political challenges. In the light of this, the paper attempts a review of democracy and state by conceptualizing theories of divergence opinions on the concept of development theories with numerous writers which make the concept development and state a process in transition. Each approach though narrow in perspective provides an understanding by resolving the conceptual problematic issue of development and state in terms of mutual influence, sets of ideas, standards, and expectations. The perspective on state and development in transition throws more light on the inadequacy of the dominant paradigm in explaining the persistence problem of under-development and poverty challenges in Africa. It is therefore not uncommon to confuse development with reforms and adjustment.

Nonetheless, we conclude that all the approaches provide a comprehensive view of what development and state are and what they are not, as such the theory of development and state remains blurred as ever without a breakthrough in conceptual clarity. This is why the present study of development and state is said to be a theoretical jungle. We conclude that if the theory used is inadequate its matters relatively little whether the claims made about a particular aspect of reality are empirically accurate.

#### Recommendation

The world is been globalized and Africa cannot afford to stay out of the process but it cannot resign itself to entering the global economic context with both hands and legs bound. This study recommends the need for Africa to identify comprehensively the key value of development and a self-defined development part that is best for the well-being of its people. Situating Africa within

the contemporary dynamic of human development requires, the building of a polycentric and multipolar world in the interest of all, that goes beyond economic, political but also conceptual. The study also recommends empowerment of the African state as a critical factor in the development process for the alleviation of mass poverty, reduction of social inequality, and insecurity of material existence. A people-oriented governance base on democratic principles that focus more on development programmes is needed for African development. For a breakthrough in the study of the development, lots of empirical work and surveys in development and the state will have to be undertaken. At present, the dearth of information both in theory and concepts reduces the study to a discussion of trends and processes with very little concrete evidence to support the theory.

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# FINANCIAL DEEPENING AND ECONOMIC GROWTH CAUSALITY IN NIGERIA

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#### Abstract

This work was undertaken to determine the type of causality that subsist between financial deepening and economic growth in Nigeria for the period 1985-2023. Financial deepening was considered from the angle of the equities and debt markets, bank and non-bank financial institutions. In essence, equity market capitalization to GDP (EMCGDP), debt market capitalization to GDP (DMCGDP), deposit money banks' total assets to GDP (DMBAGDP) and insurance companies' total assets to GDP (INSCAGDP) were used as indicators of financial deepening; while growth rate in GDP (PCGDP) was used as a proxy for economic growth. These data were analyzed using ARDL technique which also covered co-integration test, ECM estimation, long-run analysis and granger causality test. From the ARDL estimation, it was revealed that PCGDP (-1), EMCGDP (-1) and DMBAGDP(-1) have positive effects on PCGDP, while DMCGDP(-1) and INSCAGDP(-1) have negative effects on the regressand; however, only DMBAGDP(-1) was statistically significant. The study further revealed that there is a long run relationship between financial deepening and economic growth in Nigeria, and there is a unidirectional causality that runs from financial deepening to economic growth in Nigeria. On this backdrop, it was suggested that there is need for massive awareness about the existence of the equities and bond markets, insurance companies and other financial institutions with emphasis on the services they render. This will go a long way in making existing and future policies geared towards increased penetration of financial services more effective.

**Keywords:** Financial Deepening, Economic Growth, Causality, Nigeria

#### Introduction

Growth of economies has remained a major macro-economic objective. Economic growth implies a sustained increase in the output of a country over a long period of time. However, economic growth cannot be possible without the combined role of investment, labour and financial deepening. Financial deepening is described as the growth and development of financial markets (equities and bond market), financial intermediaries and financial institutions (deposit money banks, insurance companies etc.) to make available financial resources in order to facilitate improved economic performance. A financial system that is properly developed would enable the correct mobilization of resource to ensure its optimum use. An imperative role of financial deepening is reduction in poverty (Anachedo & Osakwe, 2023.). Finance plays quite a central role as it ultimately determines the economic growth and development of countries. This underlines the role of the financial sector to economic growth. Over time, finance sector led economic growth is one of the most discussed issues in economics; it is argued that for the growth of an economy, the financial sector must be well developed. The financial sector of a country facilitates mobilization of savings, thereby turning it into the capital required for economic growth. A well developed and an efficient financial sector increases access to funds at minimum cost. This spurs the level of economic activities which in turn enhances economic growth. Yousuo and Ekiou (2020) highlighted that the role of financial institutions in promoting the distribution of capital resources for the development of companies brings about optimum resources allocation. In this case, banks become more productive than financial markets.

There is a plethora of research work establishing a positive link between financial deepening (increased provision of financial services) and economic growth. Researchers argue that there is a bidirectional causality running form financial deepening and economic growth; that is, while financial deepening supports economic growth, economic growth also forms ground for financial development. This is named a supply leading (financial development → economic growth) and demand following (economic growth → financial development) process (Guru &Yadav, 2018). However, Lucas (1988) and Stern (1989) suggested that there is no relationship between financial system development and economic growth. According to Ghildiyal, Pokhriyal and Mohan (2015), finance is an "overstressed" determinant of economic growth. Therefore, any strategies aimed at promoting financial system development would be a waste of resources, as it diverts attention from more relevant policies such as labour and productivity improvement programs, implementation of pro-investment tax reforms, encouragement of exports; amongst others. On the other extreme are those who suggest that financial system development is antigrowth (Manasseh, Ngong, Logan, Okanya & Olelewe, 2024; Udoh, Jack, Prince, Ekeowa, Ndubuaku & Samuel, 2021). Development in financial system facilitates risk amelioration and efficient resource allocation; this may reduce the rate of savings and risk, consequently leading to lower economic growth (Yousuo & Ekiou, 2020). However, this follows the basic assertion that, where there is high risk there is high return.

Nevertheless, as economies continue to develop, additional funds must be provided to address this rapid development, and the financial sector serves as an efficient means for mobilizing and allocating capital between competitive needs, which are vital for the growth and productivity in an economy. However, in the literature, there are countless studies on financial deepening and economic growth, with contrasting results and findings (Manasseh, Ngong, Logan, Okanya &

Olelewe, 2024; Okete & Okuma, 2024; Anachedo & Osakwe, 2023; Ajudua & Odishika, 2022; Nwosu, Itodo & Ogbonnaya-Orji, 2021; Okafor, Bowale, Onabote, Afolabi & Ejemeyovwi, 2021; Yousuo & Ekiou, 2020; Udoh, Jack, Prince, Ekeowa, Ndubuaku & Samuel, 2021; Puatwoe & Piabuo, 2017; Alrabadi & Kharabsheh, 2016; and Ghildiyal, Pokhriyal & Mohan, 2015). This is fully down to the methodology adopted by these studies. These studies used different financial deepening and economic growth indicators. Accordingly, based on the reviewed studies, it was observed that none considered change in GDP as economic growth indicator. In addition, none of these studies considered equities and debt market capitalization to GDP, deposit money banks' asset to GDP and insurance companies' asset to GDP as financial deepening indicators. As such, the question that readily calls to mind is: what is the impact of these components of financial deepening on the GDP growth rate of Nigeria? This study is designed to fill the gap arising from the above question. This work is further structured into conceptual, theoretical and empirical review of related literature, methodology, data presentation, analysis and interpretation; and conclusion and recommendations.

# Review of Literature Conceptual Review Financial Deepening

Ndebbio (2014) defines financial deepening as an increase in the stock of assets of financial markets, institutions and organizations in a country. Ohwafasa and Aiyedogbon (2013) opined that it is a process which involves specialization in financial functions and institutions through which organized domestic institution and markets relate to foreign markets. They stressed that an increase in the real size of the monetary system will generate opportunity for the profitable operation of other institutions as well via bill dealers to industrial banks and insurance companies. Financial deepening as such can be defined as the increased provision of financial services with a wider choice of services geared to all levels of society. In other terms, it is described as the growth and development of financial markets, financial intermediaries and financial institutions to make available financial resources in order to facilitate improved economic performance. Okafor, Bowale, Onabote, Afolabi and Ejemeyovwi (2021) added that financial deepening is the ability of financial institutions in an economy to effectively mobilize savings for investment purposes. On the measures of financial deepening, Nnanna and Dogo (2018) submitted that it entails an increased ratio of money supply to Gross Domestic product. Thus, financial deepening is measured by relating monetary and financial aggregates such as M1, M2 and M<sub>3</sub> to Gross Domestic Product (GDP). However, Fry (1978) opined that since financial deepening means an increase in the supply of financial assets in the economy, it is important to develop some measures of the widest range of financial assets, including money. This range of financial assets includes but not limited to: broad money (M2), liabilities of bank and non-bank financial institutions, treasury bills, value of shares and money market fund. The sum of these financial assets can thus approximate the widest measures of financial deepening.

### **Economic Growth**

Economic growth is defined as the process by which the supply of goods and services is increasing while improving the quality of life (Manasseh, Ngong, Logan, Okanya & Olelewe, 2024). According to Azam and Khattak (2009), economic growth is the automatic birthright of an economy; therefore, for an economy to grow, it has to create the right conditions for growth. However, Dwivedi (2008) added that economic growth means a sustained increase in per capital

national output or net national product over a long period of time. It means as such that the rate of increase in total output must be greater than the rate of population growth. Economic growth is measured by the increase in GNP (Gross National Product) and GDP (Gross Domestic Product). The World Bank now replaces GNP per capital with Gross National Income (GNI) per capital to compare wealth among countries (Dang & Pheng, 2015). As such, this work adopted increase in GDP as a measure of economic growth.

### **Theoretical Review**

# Supply - Leading Hypothesis

The supply-leading hypothesis suggests that financial deepening spurs growth. The existence and development of the financial markets brings about a higher level of saving and investment and enhance the efficiency of capital accumulation. This hypothesis contends that well-functioning financial institutions can promote overall economic efficiency, create and expand liquidity, mobilize savings, enhance capital accumulation, transfer resources from traditional (non-growth) sectors to the more modem growth inducing sectors, and also promote a competent entrepreneur response in these modern sectors of the economy (Anachedo & Osakwe, 2023; Puatwoe and Piabuo, 2017). There are countless studies that support this hypothesis. To them, it is crucial to motivate policymakers to prioritize financial sector policies and devote attention to policy determinants of financial development as a mechanism for promoting growth.

# **Demand - Following Hypothesis**

Demand following hypotheses as led by Robinson (1952) holds that financial market are essentially hand maiden of domestic industry, and respond passively to other factors that produce cross country different growth. The demand-following view of the development of the financial markets is merely a lagged response to economic growth (growth generates demand for financial products) (Ajudua & Odishika, 2022; Nwosu, Itodo & Ogbonnaya-Orji, 2021). This implies that any early efforts to develop financial markets might lead to a waste of resources which could be allocated to more useful purposes in the early stages of growth. As the economy advances, this triggers an increased demand for more financial services and thus leads to greater financial development. Some research work postulate that economic growth is a causal factor for financial development. According to them, as the real sector grows, the increasing demand for financial services stimulates the financial sector. It is argued that financial deepening is merely a by-product or an outcome of growth in the real side of the economy. According to this alternative view, any evolution in financial markets is simply a passive response to a growing economy (Guru & Yadav, 2018).

### **Empirical Review**

Manasseh, Ngong, Logan, Okanya and Olelewe (2024) examine the long run nexus between financial deepening and economic growth in emerging African economies by adopting the fully modified and dynamic Ordinary Least Square (OLS) analytical methods. Result amongst other things revealed that bidirectional causality exists between domestic credit to the private sector, money supply ratio, trade openness and gross domestic product per capital; while a unidirectional causality runs from capital formation for GDP per capita. Similarly, Okete and Okuma (2024) studied the effects of financial deepening on economic growth in Nigeria between 1986 and 2022. Adopting the Autoregressive Distributed Lag approach, they realized that long

run relationship exists between the variables but no regressor was statistically significant. Also, credit to the private sector, and market capitalization to RGDP have positive effects on economic growth, whereas money supply, inflation rate and prime lending rate to GDP have negative effects on economic growth rate.

Anachedo and Osakwe (2023) investigated the effects of financial deepening on economic growth in Nigeria for the period 1985 to 2021. They adopted the Ordinary Least Square regression method and the Granger Causality test for data analysis and findings revealed that increasing credit to private sector has actually coincided with rising economic growth rate; and market capitalization as a percentage of GDP has a positive association with the rate of economic growth in Nigeria. The study further showed that percentage of money supply to GDP and insurance industry premiums have negative and significant effects on economic growth rate in Nigeria. Ajudua and Odishika (2022) in a related study examined the impact of financial deepening on Nigeria's economic growth from 1986 to 2020 using the Auto-regressive Distributed Lag Model (ARDL) and the Error Correction Mechanism estimation techniques. Basically, results showed that money supply, market capitalization and liquid liabilities have positive impacts on economic growth; while credit to private sector, and lending rate have no significant impacts on economic growth in Nigeria.

Nwosu, Itodo and Ogbonnaya-Orji (2021) explored the nexus between financial deepening, financial system fragility and economic growth in Nigeria by utilizing quarterly data from 2007Q1-2018Q4. They employed a non-linear co-integrating ARDL model in assessing the nexus between these variables and results suggested that there is a positive nexus between financial deepening and growth, but a non-linear relationship subsists between financial system fragility and economic growth in Nigeria. Okafor, Bowale, Onabote, Afolabi and Ejemeyovwi (2021) adopted the Johannsen and Error Correction Model and granger causality techniques in an effort to determine the type of relationship that exist between finance and growth and result mainly showed that economic growth in Nigeria is positively and significantly influenced by financial deepening, especially the bank-based financial depth.

Udoh, Jack, Prince, Ekeowa, Ndubuaku and Samuel (2021) adopted ARDL and NARDL techniques in examining the association between financial deepening and economic growth in Nigeria using quarterly data from 1999 to 2019. To observe if there is a possibility of a non-linear association, for structural breaks, the Zivot and Andrews tests were used, as well as Granger causality to test for causality. Findings revealed that economic growth adjusts non-linearly at a faster pace; and a bi-directional link was observed between the variables. Okoebor (2021) investigated the effects of financial deepening on economic growth in Nigeria for the period 1981 to 2018. Adopting the Ordinary Least Square regression method, findings indicated that the ratio of money supply to GDP has positive significant effects on per capita income; inflation has a negative significant influence on per capital income both at the short and long run; while financial savings and private sector credit to Gross Domestic Product has insignificant negative and positive relationship with per capita income in the short-run respectively.

Yousuo and Ekiou (2020) investigated on the impact of financial deepening on economic growth in Nigeria for a period of thirty-eight years (1981 - 2018). The classical Least Square of multiple regressions was applied for data analysis and results showed that financial deepening has both

short and long-term effects on economic growth; and the estimated regression line was significance. Also, stock market's credit criteria have positive and significant effect on economic growth, savings criteria have negative and significant effects on economic growth, while the monetized criteria have positive and insignificant effects on growth in the short run.

Guru and Yadav (2018) examined the relationship between financial development and economic growth in Brazil, Russia, India, China and South (BRICS) from 1993 to 2014 using generalized method of moment system estimation (SYS-GMM). The examination of the principal indicators of financial development and macroeconomic variables showed considerable differences between the selected economies. Results further confirmed banking sector development and stock market development indicators are complementary to each other in stimulating economic growth. Puatwoe and Piabuo (2017) assessed the impact of financial development on economic growth in Cameroon. This assessment was done using Auto Regressive Distributive Lag (ARDL) technique of estimation and they discovered that there exists a short-run positive relationship between money supply (M2), government expenditure and economic growth; and a short run negative relationship between bank deposits, private investment and economic growth equally exist. However, in the long run, all indicators of financial development showed a positive and significant impact on economic growth.

Alrabadi and Kharabsheh (2016) investigated the dynamic relationship between financial deepening and economic growth in Jordan over the period (1992-2014). Vector auto regressive regressions, Granger causality and Johansen-Juselius cointegration tests were employed to achieve the objectives of the study. Using quarterly data, the results indicated no statistically significant effect of financial deepening on economic growth on the short run. However, there is a statistically significant long run equilibrium relationship between the two variables. Finally, a bidirectional causality exists between economic growth and financial deepening in Jordan. Ghildiyal, Pokhriyal and Mohan (2015) investigated into the causal impact of financial deepening on economic growth in India by employing the Autoregressive Distributed Lag (ARDL) Bound testing approach and Granger Error Correction Model (ECM) technique. Findings suggested that there exist an equilibrium relationship in the long run between financial deepening and economic development. Also, financial deepening causes economic growth in the long run and also in the short run.

# **Gap in Literature**

The uniqueness of this work lies in the fact that it introduces percentage change in GDP and not the absolute value of nominal GDP or real GDP as economic growth indicator. Secondly, it introduces equities and debt market capitalization to GDP, deposit money banks' asset to GDP and insurance companies' asset to GDP as financial deepening indicators. This is because financial deepening is all about the depth of financial services in a country; and the equities market, debt (bond) market, deposit money banks and insurance companies are recognized financial institutions.

# Methodology

Given the need to establish the cause-effect relationship between financial deepening and economic growth in Nigeria, the quasi-experimental research design was adopted in the study. Thus, the study relied on secondary data and these data were sourced from Central Bank of

Nigeria (CBN) statistical bulletin, volume 34. Accordingly, the ARDL (Autoregressive Distributed Lag) model was chosen for this work. This is because of its numerous benefits over other techniques, which are: efficiency in small samples analysis, a combination of linear variables with diverse orders of integration of I(o) and I(1), and the fact that it is less prone to autocorrelation (Pesaran, Shin & Smith, 2001). The analysis also covered ADF unit root test, descriptive analysis, bounds cointegration test, and series of diagnostic tests. The simple version of the adopted model of the study is functionally given as:

PCGDP = F (EMCGDP, DMCGDP, DMBAGDP, INSCAGDP) .....(1)

**Where**: PCGDP = Percentage change in GDP, EMCGDP = Equities market capitalization to GDP, DMCGDP = Debt market capitalization to GDP, DMBAGDP = Deposit Money Banks' asset to GDP, INSCAGDP = Insurance Companies asset to GDP.

# Interpretation of Results Descriptive Analysis

Statistics	PCGDP		EMCGDP	DMCGDP	
DMBAGDP	INSCAGDP				
Mean	21.71524	8.512285	3.273343	23.78738	3.618402
Median	15.90608	8.389398	1.593911	22.34734	0.010118
Maximum	75.27420	29.35837	11.34628	39.78771	16.17115
Minimum	5.479698	1.437465	0.087784	11.22786	0.005788
Std. Dev.	14.94144	5.761100	3.381150	7.489029	5.694292
Skewness	1.562252	1.277084	0.698693	0.284640	1.010286
Kurtosis	5.910149	5.817117	2.059393	2.199903	2.197464
Jarque-Bera	27.34724	21.68988	4.256141	1.446354	7.090158
Probability	0.000001	0.000020	0.119067	0.485208	0.028866
Sum	781.7486	306.4422	117.8404	856.3458	130.2625
Sum Sq. Dev.	7813.635	1161.660	400.1260	1962.994	1134.874
Observations	39	39	39	39	39

**Source:** E-Views Output

The table above contains the data characteristics of the variables used in this study. The table as such contains the mean, median, maximum value, minimum value, standard deviation, skewness and kurtosis of the variables PCGDP, EMCGDP, DMCGDP, DMBAGDP and INSCAGDP from 1985–2023. All these variables were positively skewed, with no exception. Examining the kurtosis, all variables had their kurtosis coefficient greater than zero, which indicates that they are all leptokurtic. The Jarque-Bera statistics tested the null hypothesis that a series is normally distributed. The null hypothesis is rejected when the probability value is significant at 5 percent. Using the probability values as shown above, the variables PCGDP, EMCGDP and INSCAGDP are not normally distributed except for DMCGDP and DMBAGDP which are normally distributed as their respective probability values are greater than 0.05.

# **Unit Root Test**

Variables	ADF Test Critical		alues		Order of	Remarks
	Statistics	1%	5%	10%	Integration	
PCGDP	-3.423228	-3.632900	-	-	I (o)	Stationary
			2.948404	2.612874		
EMCGDP	-6.238590	-3.646342	-2.954021	-2.615817	I (1)	Stationary
DMCGDP	-5.366966	-3.639407	-2.951125	-	I (1)	Stationary
				2.614300		
INSCAGDP	-18.89825	-3.711457	-	-	I (1)	Stationary
			2.981038	2.629906		
DMBAGDP	-4.380414	-3.653730	-2.957110	-	I (o)	Stationary
				2.617434		

Source: Researcher's Compilation

The table above shows results of the unit root test, where the variables were either integrated at level or of order one. The variables tested as seen in the table had ADF statistics that were higher than the critical level at 5 percent level of significance.

# **ARDL Model Estimation**

Dependent Variable: PCGDP

Method: ARDL

Variable	Coefficient	Std. Error	t-Statistic	Prob.*
PCGDP(-1)	0.022469	0.311351	0.072168	0.9442
PCGDP(-2)	0.848792	0.461037	1.841052	0.1029
PCGDP(-3)	0.179886	0.350129	0.513772	0.6213
PCGDP(-4)	0.294656	0.211309	1.394434	0.2007
EMCGDP	-2.115919	1.414036	-1.496368	0.1729
EMCGDP(-1)	0.273941	1.398289	0.195911	0.8496
EMCGDP(-2)	-1.201342	1.052704	-1.141196	0.2868
EMCGDP(-3)	0.931674	1.471542	0.633128	0.5443
EMCGDP(-4)	1.591595	1.276398	1.246943	0.2477
DMCGDP	7.457812	3.405458	2.189958	0.0599
DMCGDP(-1)	-2.725814	4.045748	-0.673748	0.5195
DMCGDP(-2)	0.037238	2.635590	0.014129	0.9891
DMCGDP(-3)	-3.054818	3.001779	-1.017669	0.3386
DMBAGDP	-4.495209	1.222816	-3.676111	0.0063
DMBAGDP(-1)	4.418310	1.385240	3.189562	0.0128
DMBAGDP(-2)	0.762686	2.016423	0.378237	0.7151
DMBAGDP(-3)	-4.374101	2.201433	-1.986934	0.0822
DMBAGDP(-4)	1.153491	1.090911	1.057365	0.3212
INSCAGDP	2.881856	2.149376	1.340788	0.2168
INSCAGDP(-1)	-1.892433	2.029888	-0.932284	0.3785
INSCAGDP(-2)	4.592419	1.727469	2.658468	0.0289
INSCAGDP(-3)	-2.282412	1.787618	-1.276790	0.2375
INSCAGDP(-4)	-4.018610	2.781426	-1.444802	0.1865
С	58.31765	34.52499	1.689143	0.1297
R-squared	0.924815	-	oendent var	22.20402
Adjusted R-squared	0.708660	1	ndent var	15.46549
S.E. of regression	8.347648	Akaike in	7.195542	
Sum squared resid	557.4659 Schwarz criter			8.294844
Log likelihood	-91.12868	Hannan-	Quinn criter.	7.559930
F-statistic	4.278467	Durbin-V	Vatson stat	2.613011
Prob(F-statistic)	0.019705			

Source: E-Views Output

ARDL regression results generally showed that financial deepening has a significant impact on economic growth in Nigeria. Specifically, it showed amongst other things that PCGDP(-1), EMCGDP(-1) and DMBAGDP(-1) have positive effects on PCGDP, while DMCGDP(-1) and INSCAGDP(-1) have negative effects on the regressand; however, only DMBAGDP(-1) was statistically significant. Again, the table showed that the regressors put together have a collective impact of about 92.48% on PCGDP.

# **Co-integration Test**

### ARDL Bounds Test

Test Statistic	Value	k
F-statistic	8.863419	4

### Critical Value Bounds

Significance	Io Bound	Iı Bound
10%	2.45	3.52
5%	2.86	4.01
2.5%	3.25	4.49
1%	3.74	5.06

**Source:** E-Views Output

Bounds test technique was adopted for co-integration test here. From the above table, it was revealed there is a long run relationship exists among the variables of financial deepening and economic growth in Nigeria. This is because F-statistic (8.863419) above is > the upper critical bound (UCB) value (4.01) at 5%; hence, the need to estimate the long run parameters of the exogenous variables.

### 4.5 Long Run Results

Cointegrating Form				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(EMCGDP) D(DMCGDP) D(DMBAGDP) D(INSCAGDP) CointEq(-1)	1.188884 -2.207323 -1.612483 -1.458231 -0.948066	0.571741 0.888124 0.723280 0.959210 0.154108	2.079412 -2.485376 -2.229404 -1.520242 -6.151950	0.0472 0.0194 0.0343 0.1401 0.0000

Cointeq = PCGDP - (1.2540\*EMCGDP -2.3282\*DMCGDP + 0.0323 \*DMBAGDP + 1.3072\*INSCAGDP + 13.4318 )

**Long Run Coefficients** 

Variable	Coefficient Std. Error		t-Statistic	Prob.
EMCGDP DMCGDP DMBAGDP INSCAGDP C	1.254010 -2.328238 0.032327 1.307190 13.431802	0.547680 0.940781 0.490965 0.461678 10.751759	2.289675 -2.474794 0.065844 2.831389 1.249266	0.0301 0.0199 0.9480 0.0086 0.2223

**Source:** E-Views Output

The table shows that the ECM CointEq (-1) above is correctly signed (negatively significant). As such, the model has a 94.8% adjustment speed. This further implies that economic growth adjusts at a rate of 94.8 percent to financial deepening shocks and dynamics every year. In addition, in the long run, the other explanatory variables except DMCGDP have negative impacts on PCGDP; however, only DMBAGDP was statistically insignificant.

4.6 Granger causality Test

Null Hypothesis:	Obs	F-Statisti	c Prob.
EMCGDP does not Granger Cause PCGDP	34	2.62016	0.0899
PCGDP does not Granger Cause EMCGDP		0.28612	0.7533
DMCGDP does not Granger Cause PCGDP	34	2.97845	0.0666
PCGDP does not Granger Cause DMCGDP		0.13706	0.8725
DMBAGDP does not Granger Cause PCGDP	34	0.84911	0.4382
PCGDP does not Granger Cause DMBAGDP		0.15596	0.8563
INSCAGDP does not Granger Cause PCGDP	34	5.31602	0.0108*
PCGDP does not Granger Cause INSCAGDP		1.03751	0.3671
DMCGDP does not Granger Cause EMCGDP	34	0.47481	0.6268
EMCGDP does not Granger Cause DMCGDP		0.05215	0.9493
DMBAGDP does not Granger Cause EMCGDP		0.11984	0.8875
EMCGDP does not Granger Cause DMBAGDP		7.51013	0.0024*
INSCAGDP does not Granger Cause EMCGDP EMCGDP does not Granger Cause INSCAGDP		1.54053 0.23002	0.2313 0.7960
DMBAGDP does not Granger Cause DMCGDP		0.83974	0.4421
DMCGDP does not Granger Cause DMBAGDP		7.08387	0.0031*
INSCAGDP does not Granger Cause DMCGDP DMCGDP does not Granger Cause INSCAGDP		0.87414 0.00221	0.4279 0.9978
INSCAGDP does not Granger Cause DMBAGDP DMBAGDP does not Granger Cause INSCAGD	34 )P	3.86793 0.00518	0.0324* 0.9948

**Source:** E-Views Output

Pairwise granger causality test result revealed a unidirectional causality between INSCAGDP and PCGDP, EMCGDP and DMBAGDP, DMCGDP and DMBAGDP, and INSCAGDP and DMBAGDP. As such, one of the financial deepening indicators (INSCAGDP) granger causes economic growth (PCGDP).

# 4.7 Diagnostic Tests

Test	Criterion	Test statistic	P-value
Autocorrelation	Q-Stat	0.0025 ≤ Q-Stat ≤ 9.1894	> 0.05
Normality	Jarque-Bera	2.406375	0.300236
Serial Correlation	Breusch-Godfrey	0.005777	0.9942
Heteroscedasticity	Breusch-Pagan-Godfrey	1.548031	0.1938

**Source:** Researcher's Compilation

The above table shows absence of auto and serial correlation in the model; the errors of the model are normally distributed; and the errors are homoscedastic which means they have constant variance.

### **Conclusion and Recommendations**

From the foregoing, it follows that there is a unidirectional causality that runs from financial deepening to economic growth in Nigeria. As such, supply leading hypothesis is applicable in Nigeria. Hence, it was advised that there is need for massive awareness about the existence of the equities market, the bond market, insurance companies and other financial institutions vis-a-vis the services they render; as this will go a long way in making existing and future policies geared towards increased penetration of financial services more effective. There is also the need to improve on power supply, poor state of roads and insecurity in the country, as these are serious bottlenecks when it comes to the issue of financial deepening in developing countries.

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# PEACE EDUCATION SKILLS AND VIOLENCE PREVENTION AMONG SOCIAL STUDIES STUDENTS' IN OGOJA EDUCATION ZONE, CROSS RIVER STATE, NIGERIA

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### Abstract

The main purpose of this study was to examine Peace Education Skills and violence prevention among Social Studies students' in Ogoja Education Zone, Cross River State, Nigeria. To achieve the purpose of this study two null hypotheses were generated to direct the study. Literature review was done according to the variables under study. Survey research design was adopted for the study. A sample of four hundred and forty-two (442) respondents was randomly selected for the study. The selection was done through the stratified random sampling technique. The questionnaire was the main instrument used for data collection. The instrument was subjected to face validation by one expert from Social Science Education and two experts in measurement and evaluation in the Faculty of Education, University of Calabar. The reliability estimate of the instrument was established through the Cronbach alpha reliability method. Regression analysis was the statistical analysis technique adopted to test the hypotheses under study. These statistical tools were used because of the nature of the variables involved in the study. All hypotheses were subjected to testing at .05 level of significance with relative degrees of freedom. The results of the analysis revealed that, Conflict resolution skills and school regulatory skills significantly relate to violence prevention among Social Studies Students'. Based on the findings of the study it was recommended among others that peace-building education should be taught at all levels of education for the inculcation of acceptable and healthy societal values and discipline in students to enhance a peaceful society for economic development in Nigeria.

**Keyword**: Conflict resolution skills, school regulatory skills, violence prevention

### Introduction

Violence has been recognised as one of the biggest problems in the world today, especially in Nigeria due to ethnic and religion diversity. It is a multidimensional phenomenon that takes the form of physical, psychological and emotional among individuals or groups; and often times happens in public or private space. Violence in some cases, changes the positive vision of the society to a negative one which of course, if not properly managed might stagnate the development of the society.

Onoge (2008) noted that the prevalence of social violence in Cross River State today, especially in schools, is a cause for serious concern for all and sundry. It undermines the social fabric by eroding the sense of safety and security. Violence impacts on society occur in different ways due to the nature and extent of violence committed. It constitutes a problem when violence incidence becomes rampant in the society and poses a threat to the security of persons and property, as well as social order and solidarity. Violence mostly evolved to crime which is a threat to the economic, political and social security of Nigeria as a whole and a major factor associated with underdevelopment; because it discourages both local and foreign investments, reduces the quality of life, destroys human and social capital, damages relationship between citizens and the states, thus undermining rule of law and the ability to promote development.

The study of national bureau of statistic and federal ministry of youth development (2013) shows that out of a total number of youths recorded against different types of crimes in Cross River State, 43% female and the remaining 57% male were involved in violent crimes. Among the thirty-two different crimes committed, intra and inter secret cult group's clashes had the highest figure, representing 45.7%. This was followed by Murder with 8.1% and arm robbery 7.4% respectively. The least committed crime violence in school premises representing 5.04 percent. Among the five age groups created from ages 11 tocv 35 years, age group 16 - 20 were more into violence than any other age groups as revealed by the study. It is shown that out of the total of 6,836 youth recorded during the reference period, age group 16 - 20 recorded 34.13% while age group 11 - 15 recorded the least with 15.45%.

The study by NBS and FMYD (2013) further show that different distributions of gender characterized the age groups though the trend was the same in that, the males were consistently more than the female youths in violent crime in Cross River State. It was however revealed that as the age increased, fewer males were getting involved in violent crime, and females were 8-10 times more likely to be involved in violent crime than males in the State. In age group 11 - 15, females accounted for 45.8% percent and males were 54.2% percent; in age group 16 - 20, females recorded 47.4% while males recorded 52.6%. In age groups 26 - 30 and 31 - 35, males accounted for 38.7% and 39.7% while females recorded 61.3% and 60.3% respectively.

According to Okafor (2011) the reasons for the increase in violent crimes in Cross River State may include urbanization which is spreading more widely and rapidly than improvement in the social and economic condition. Okafor (2011) noted further that violence is a huge threat to public safety and economy retrogration. It causes great personal suffering, most times vast material damage, and place enormous burden on the urban social network. In Cross River State, 60% of city inhabitants have been victims of one type of violent crime or another while over half of these

crimes have involved personal crime (kidnapping, robbery, beating, bullying among others). Sadly, there are reports of violent crimes committed mostly by the young person's at virtually every corner of Cross River State, especially in Ogoja Education Zone. Violent crimes have become an integral part of the State daily life. The question is what might be the main causative factors influencing social violence? What could be the solution to violence prevention? This is what this research is aimed at investigating.

Violence as we are painfully aware has been a recurrent decimal in human history. Violence crimes are not new to human society and are in existence in all spheres of human life since the beginning of human history. In Nigeria, violence has continued to besiege the country for decades, every community has experienced at one time or the other of communal violence ranging from ethnic/tribal, religion, political, socio-cultural, economic, secret cult and land dispute. Cross River State and the entire Ogoja Education Zone has been witnessing an increasing incident of violent conflicts in recent times. The problem of violence is universally recognized as one of the most overwhelming crime associated problems with which human race is presently confronted. Cross River State comprises eighteen Local Government Areas. It is worrisome to see the trend of this phenomenon in Ogoja Education Zone because it is complex with diversity culture, language and ethnic groups. These ethnic groups rather than nurse or nurture unity, tend to breed crises such that communal violence has become part of their existence (Edwards, 2000).

Edwards (2000) noted recently that secret cult group clashes have become another recurrent decimal in Cross River State. The effects of secret cult group's conflicts are huge and at times they have disrupted academic activities in schools and economic activities as well. In Ogoja Education Zone some communities have witnessed suspension of academic activities in schools due to violence in their community ranging from land dispute to others. Communities like Bedia, Abong-Ikeb, Kutia, Ukrutong and Ibong in Obudu LGA, Busi, Bishiri, Lishikwel, Kugeh and Bassang in Obankiku LGA and many other communities in Bekwarra LGA. Violence are also recorded in Ogoja and Yala Local Government Area. It effects stretch from loss of lives, destruction of private and public infrastructures such as churches, mosques, schools and massive displacement of people. Good citizens have been affected greatly by violence due to the fact that a lot of looting takes place in an unsafe environment. This has serious consequences on the society as they are force to go back to their hiding for safety.

Considering the origin of violence (bullying, harassing, stereotyping, negative engagements and secret cult instigated violence) in schools and recent concern over the issue of religious and ethnic tensions or conflict in communities; the Nigeria government and education policy makers has taken initiatives to implement some measures through schooling, such as anti-bullying policies and guidance as to how to promote community cohesion. In line with these measures, there are educational initiatives/skills to promote peace and non-violent conflict resolution in schools, such as peace education. With the anticipation and optimistic confidence that peace education measures will help to upturn the education downward trend in the country's education (United Nations).

In order to manage violence in school among students, peace education skills could be used as preventive measures. Peace education is the process of acquiring values, knowledge, attitudes,

skills and behaviours to live in harmony with oneself, others and the natural environment. There are numerous United Nation declarations and resolution on the importance of peace. United Nations Secretary General, dedicated the international day of peace 2013 to peace education on the 21<sup>st</sup> day of September, in an effort to focus minds and financing the preeminence of peace education as the means to bring about a secret culture of peace through democracy education, which centre on political processes associated with conflict.

It is evidence that the teaching of peace education through conflict resolution skills in our schools has been ignored since its introduction. The option of teaching students alternative conflict resolution skills instead is often over looked despite its greater success in achieving school safety. Conflict resolution skills should be a fundamental part of schools' curriculum, discipline approach, and management style: studies have consistently found that the more conflict resolution techniques permeate the atmosphere and curriculum in schools, the greater the decrease in violence, improvement in classroom management, and enhancement of students' social and emotional development (Jones, 2010).

In contrast, regulatory punitive approaches, such as zero tolerance policies applied in such a way as to cover infractions that pose little or no real danger, information dissemination, fear arousal and moral appeal are largely effective in violence prevention but largely ignored by parents, teachers and school administrations for fear of the unknown. Other important factors, such as the correlation between discipline problems and crime with the ratio of child-to-teacher which should be employed in conflict prevention are partially ignored if not totally eradicated in our schools (Asherman, 2010). It is based on the above background that this study intends to investigate peace education skills and violence prevention among Social Studies students' in Ogoja education zone, Cross River State, Nigeria. For over two decades now, the communities in Cross River State including those communities in Ogoja Education Zone have experienced rapid and constant violent conflicts in one form or the other. Infact, most community's violence is manifested in an average of six months. The ripple effect of this violence conduct has also been experienced in our school's system. This in so many ways have influenced learning negatively as reflected in academic outcome in the period under study. See table 1 and 2.

Violent behaviour among students has been a recurring decimal in our secondary schools which appear to be a huge problem for effective teaching and learning. It has been observed that the atmosphere prevailing in our secondary schools provide an enabling environment for violence to thrive. This may include erosion of the traditional academic culture, absence of intellectual debates and all other activities that are components of traditional campus secret culture. Violence does not give room for a stable academic year. Many times, students are expelled as a result of one form of violence or the other characterized by unwanted distroction of properties to the general break down of law and order in school.

The school environment has been set as the space where the students encounter and experience violence, contradicting the premise that the school must help students in building a good relationship with their classmates and have good conducts. Besides, such violence experience at schools has been described as predictors of psychological disturbances on students learning outcomes. A peaceful environment is good for learning and building of good behaviours and

attitudes among students. However, there have been series of violent behaviours and activities among students in Ogoja Education Zone of Cross River State; this is commonly seen in the manifestation of fights among students, bullying, protest, conflicts, discrimination, prejudice, secret cult clashes among other forms of violence. This situation has created worries among the parents, teachers, guardians, the government and the general public on the safety of the students in school and their academic outcome. Though several researchers have conducted different and similar investigations on this subject matter to find a way forward, yet the problem is still prevalent in Ogoja Education Zone of Cross River State.

Going by the above observation, the researcher wonders what might be the main predictor variable predicting the increase of school violence in Ogoja Education Zone, Cross River State? Could this be in connection with teacher's lack of peace education skills? Could this be in connection with lack of problem-solving skills of teachers and students? It is against this backdrop therefore, that this study seeks to examine peace education skills and violence prevention among social studies Students in Ogoja education zone, Cross River State Nigeria

# **Purpose of the Study**

The main purpose of this study is to investigate Peace Education Skills and violence prevention among Social Studies students' in Ogoja Education Zone, Cross River State, Nigeria. Specifically, the study seeks to examine the:

- i. prediction of conflict resolution skills on violence prevention among Social Studies Students' in Ogoja Education Zone.
- ii. prediction of regulatory skills on violence prevention among Social Studies Students' in Ogoja Education Zone.

### **Research questions**

The following research questions are raised to guide the study:

- I. How does conflict resolution skills predict violence prevention among Social Studies Students?
- ii. To what extent does regulatory skills predict violence prevention among Social Studies Students?

### Statement of the Hypotheses

The following hypotheses are formulated to guide the study:

- i. Conflict resolution skills has no significant prediction on violence prevention among Social Studies Students'
- ii. To what extent does regulatory skills predict violence prevention among Social Studies Students.

# Literature Review

### Conflict Resolution skills and prevention of violence

Anita and Nancy (2002) in their study examined whether teacher training facilitates greater conflict resolution skills and whether conflict resolution training leads to pro-social solutions by preschoolers who are at risk for conflict and violence in their environments in Eastern Mennonite University Lancaster Campus and Florida Atlantic University John D. Macarthur Campus. Head

Start teachers were trained in a 40-hour college-level course. They were instructed in the theory of conflict, conflict management, and socio-emotional development and they followed a problem-solving curriculum with their students. 64 children were assessed using random sampling technique. Ages 4 and 5 were stratified and hypothesis was tested using independent sample t-test at .05 significant level. Results showed that preschoolers of trained teachers had more skills in generating solutions to interpersonal problems. Further, children of trained teachers relied on more relevant solutions and fewer forceful solutions to interpersonal problems. The findings were discussed in a framework for teaching conflict resolution and social-emotional skills to preschool children.

William and David (2023) examined a concern that some programs engaging men in the prevention of violence against women use overly homogenized conceptions of violence. In response, the authors draw on their experience teaching men's violence prevention in North America and the United Kingdom and their background in peace studies to bring Johan Galtung's influential peace and conflict frameworks into the men's violence prevention context. A mixed methods research approach was employed for this study with the use of a semi-structured interview and semi-structured questionnaires as data collection instruments. Ten schools were purposively selected for this study and eighty (80) participants were selected as samples. Feminist-informed Galtungian approach was applied to support existing men's violence prevention by incorporating heterogeneous conceptions of men's direct, cultural, and structural violences; introducing conceptions of positive and negative peace; and outlining different programmatic skills through peacekeeping, peacemaking, and peace-building approaches. The result outlines how Galtung's framework can help improve men's violence prevention by providing an accessible, contextually adaptable, and analytically useful framework to support men in understanding violence, peace, and the interdependent relationships between violence, peace, and peace-work in addressing violence against women.

The study of Lawrence, Joshua and Christopher (2020) on Teaching Conflict Resolution: An Effective School-Based Approach to Violence Prevention. In an attempt to inform Federal, State, and local policymakers and opinion leaders, program developers, and local level managers of an effective skill for directly addressing the problem of violence among children and youth, describes and evaluates one of the largest and longest running school-based violence prevention programs, the Resolving Conflict Creatively Program (RCCP). The RCCP is a school-based primary prevention program that begins in kindergarten and extends through the 12th grade promoting constructive conflict resolution and positive inter-group relations, thereby reducing early social-cognitive and behavioural risks for later aggression and violence.

The RCCP curriculum is designed around several core skills, communicating clearly, listening carefully, expressing feelings and dealing with anger, resolving conflicts, fostering cooperation, appreciating diversity, and countering bias. An evaluation of RCCP was designed and conducted to assess the impact of the RCCP on the social-cognitive processes and on aggressive behaviour. Using an experimental group of 200 and a control group of 200 through simple random sampling technique, analysis of covariance (ANCOVA) was applied at 0.05 alpha level. Result of the evaluation provides concrete evidence that early school-based violence prevention initiatives,

like RCCP, can work and should be included in communities' efforts to prevent violence among children and youth.

Bosworth, Espelage, DuBay, Dahlberg and Daytner (2016) carried out an empirical study on a using multimedia to teach conflict-resolution skills to young adolescents: Specific Measurable Achievable Relevant and Time-bound Talk. Using descriptive survey design, SMART Talk was pilot-tested in a small-city middle school during a three-week period in Los Angelis. After the pilot testing, SMART Talk was implemented in a middle school (sixth, seventh, and eighth grades) with a diverse socioeconomic population, located within 10 miles of a major Midwestern metropolis.

The 16-week intervention began in January. Students had access to SMART Talk during the school day and could use the computer alone or with a partner. Subjects for whom parental permission (n = 558) was granted were given a pre-intervention and post-intervention survey. The survey measured demographic, psychosocial, and environmental factors as well as aggressive and other violence-related behaviours using purposive and accidental sampling techniques. After the pretest, two teams from each grade were randomly assigned to the intervention group and one team to the control group using descriptive percentile statistics and analysis of covariance (ANCOVA). Only students in the intervention group had access to SMART Talk during the 16-week intervention period. After the post-test, control subjects had access to SMART Talk. Additional data for the evaluation were collected through archival records of grades and school disciplinary actions.

Results show that all variables indicated comparability between intervention and control groups. As a population, 84% of the students were Caucasian and 9% were African American. Psychosocial variables indicated 30-day frequently angry (64%), 30-day depression (15%), and impulsivity (28%). Environmental variables indicated that 68% reported they could get a gun easily, 59% feel unsafe in their neighbourhood, and 24% were personally affected by violence. Violence-related variables indicated 30-day threatened to hit (45%), 30-day hit someone (56%), bullying behaviour (29%), and fighting (38%). Overall, a significant percentage of the sixth, seventh-, and eighth-graders in this study have engaged in aggressive or risky behaviours such as fighting and bullying other students. Because many of these students frequently are angry, feel unsafe in their neighbourhood, and have been personally affected by violence, violence-prevention programs are warranted in this school. SMART Talk gave the students an avenue to explore anger-management skills and conflict-resolution and perspective-taking skills (Bosworth, Espelage, DuBay, Dahlberg and Daytner 2016).

### School Regulatory Skills and Prevention of Violence

The study of Smit (2022) focused on the role of discipline in the establishment and maintenance of a safe school environment for learners and educators. In a mainly qualitative investigation, empirical data from four primary schools and five high schools in the East London Region of the Eastern Cape Province were collected by means of individual interviews and questionnaires. This was done to shed light on the legal consequences of school violence and discipline, affecting the safe learning environment of learners. Perceptions of 3,303 educators and learners in ten (10) selected schools regarding discipline and violence at their schools were collected by means of a

survey. Three hundred and thirty (330) questionnaires were completed by learners from the selected schools, and nine interviews were conducted with either the principal or a member of the senior management team of each school. The researcher also conducted further in-depth interviews with twenty learners from four schools (two primary and two high schools). These data were analysed in accordance with accepted procedures for qualitative data processing. The data result revealed that a culture of violence exists in these schools, and that corporal punishment is still practised. Learners' perceptions on safety and discipline at their schools revealed that bullying persists, especially when there is no teacher supervision. Participating educators' experiences suggested the need for promoting positive discipline, and creating a safe learning environment for all, by involving parents in the education process and involving them in drawing up a code of conduct for the school.

The study of Baumgarten, Simmonds and Mason-Jones (2022) systematically reviewed the global literature on the effectiveness of school-based interventions to reduce teacher violence against children. MEDLINE, Embase, ASSIA, CINAHL Complete, ERIC and Clinical trials. Government databases were searched from inception to 21 April 2022. Four cluster randomised controlled trials were retrieved from Uganda, Tanzania and Jamaica. The number of schools per study (cluster size) varied from 8 to 42 schools with between 55 and 591 teachers and 220-4789 students. The average student age was between 7 and 15 years old and, on average, the teachers were between 30 and 42 years old. The interventions aimed to reduce teacher violence against children and incorporated teacher training workshops that targeted teacher-student relationships by promoting positive discipline techniques and nurturing learning environments. The use of teacher violence was significantly reduced among intervention groups. This suggests that these interventions may effectively decrease teacher violence against children and therefore should be advocated more widely. The study of Borrazzo (2005) focused on the interaction between teachers and students from the perspective that the teachers' conflict style selection during the discipline process affects the outcome. Research was centered on "at risk" students enrolled in an Academy that was designed to specifically meet "at risk" student needs. Teacher response styles during the discipline process was the center of the research given that "at risk" students are suspended more frequently than students typically falling into the "regular" student population.

Teachers' conflict styles were assessed using Ex-post Facto research design. The Kilmann conflict assessment was applied. The five conflict styles included: Accommodating, Avoiding, Controlling, Collaborative, and Compromising. Another key focus was the effect of systemic issues that influence teacher-student interaction that result from cultural influences and social complexities present in capitalist economic system. 120 respondents were selected through purposive and accidental sampling techniques from a population of 241. Analysis of Variance (ANOVA) was the statistical tool applied to measure data gathered at .05 significance level. The results revealed that social complexity has resulted in the compartmentalization of individual action affecting interaction. The result further shows that teachers and faculty with assigned duties followed prescribed discipline procedures as dictated by the school's discipline action plan. The author suggested among others that individuals are placed in situations where they must continually second guess their decision-making process. Laws, policies, and procedures currently in existence which were originally believed to promote efficiency, restrict and hinder individuality and creativity.

The study of Simba, Agak and Kabuka (2016) was aimed to determine the level of discipline and extent of impact of discipline on academic performance among class eight pupils in the subcounty's public primary schools. The study adopted descriptive survey and correlational research designs. The study population comprised 2,450 class eight pupils in the sub-county's public primary schools. From 34 randomly selected schools, 817 pupils were selected by stratified random sampling. Questionnaires were used to collect data on discipline and academic performance of the pupils. Reliability coefficients of the questionnaires were determined by test-retest method and found to be 0.83 and 0.97 for questionnaire on discipline and academic performance respectively. The questionnaires' face and content validity was ascertained by experts. Results indicated that 46 (5.6%), 214 (26.2%), 413(50.6%) and 144 (17.6%) of the pupils had low, moderate, high, and very high discipline respectively. Also, discipline related positively with, and accounted for 23% of variance in the pupils' academic performance (R = .480,  $\beta$  = .480, R2 = .230, p < .05). The study recommended enhancement of discipline among the pupils for improvement of their academic performance.

The study of Rahimi and Hosseini (2015) investigated the role of EFL teachers' classroom discipline skills in their teaching effectiveness and their students' motivation and achievement in learning English as a foreign language. Applying quasi-experimental design, 1408 junior high-school students expressed their perceptions of the strategies their English teachers used (punishment, recognition/reward, discussion, involvement, and aggression) to discipline the classroom. The structured 5 points likert scale questionnaire was used to collect the data from respondents selected through purposive sampling technique. The data was analyzed through SPSS 21 by using statistical tools such as descriptive statistical, Pearson correlation and simple linear regression. The students evaluated their teachers' teaching effectiveness by completing effective Iranian EFL teacher questionnaire. They also filled in Attitude/Motivation Test Battery that assessed their motivation towards learning English as a foreign language. Achievement in English was established based on formal grades students received at the end of the academic year.

The results showed that EFL teachers reward and praise students for good behaviour and they are not very authoritarian. Further, teaching effectiveness, motivation and achievement in learning English were all found to be related to discipline strategies. The results of path analysis showed that those teachers who used involvement and recognition strategies more frequently were perceived to be more effective teachers; however, students perceived teachers who used punitive strategies as being less effective in their teaching. It was also revealed that in classes where teachers managed disruptive behaviours by using punitive strategies, students had problems in learning as punitive strategies lowered students' motivation. Teaching effectiveness was found to mediate the effect of punishment on motivation while motivation mediated the effect of punitive strategies on achievement. Motivation was found to have the strongest effect on achievement.

### Research Methodology

The research design adopted for the study is survey." The area of this study is Ogoja Education Zone in Cross River State. It is one of the three Education zones in the State comprising Bekwara, Obanliku, Obudu, Ogoja and Yala Local Government Areas. Ogoja education zone is bounded in the north-east by the Republic of Cameroon, in the south by Ebonyi State, east by Ikom and Boki Local Government Areas. The Zone lies between 7°, 3°E of the Greenwich Meridian and in

latitude 47° 5'N -7° 00'N of the equator. The population of the study will be made up of 4511 Junior Secondary three (JSSIII) school students in 73 secondary schools in Ogoja Education Zone, Cross River State. There are five local governments in the zone. The research adopted multiple sampling techniques to select the sample for this study. Stratification was based on Local Government and secondary schools in Ogoja education zone. Simple random sampling technique was used in selection of schools to be used for the study. Purposive sampling technique was used to select the number of respondents in each class in the institution. The reason is because only Social Studies students were used for the study. While accidental sampling techniques was used to administer the questionnaire to JSSIII students in the school selected for data collection. The reason is because the researcher administered the instruments to those students in class at the time of data collection. The sample for this study consists of 451 male and female students from fifteen (15) secondary schools, approximately 20% in Ogoja Education Zone of Cross River State.

The instruments that was used for data collection included a set of survey questionnaire called "Peace Education Skills and Violence Prevention Questionnaire (PESVPQ). The questionnaire consists of two sections; A and B. Section A focused on the personal data of the students such as sex, age and name of the school while section B elicited information on Peace Education Skills and Violence Prevention. The questionnaire (PESVPQ) was drawn based on a modified fourpoint scale of Strongly Agree (SA) Agree (A) Strongly Disagree (SD) Disagree (D). To ensure the extent to which the instrument measured what it purports to measure, the Peace Education Skills and Violence Prevention Questionnaire (PESVPQ) it was given to three experts in Measurement and Evaluation in the Department of Educational Foundation. To ascertain the reliability of the instrument, a trial test was conducted on 50 students drawn from the population but who are not members of the sample to be used for the study. The responses from the administration were correlated using Cronbach alpha Coefficient statistic. The Cronbach alpha coefficient results showed a reliability coefficient ranging from 0.73 to 0.84 which indicated that the instrument was reliable enough to be used for this study. The researcher with research assistants undertook the administration of the questionnaire in all the schools that were selected to participate in the study. There were prior notice given to all the heads of the schools selected about the researcher's intention to visit their schools.

# Presentation of result

In this section each hypothesis is re-stated, and the result of data analysis carried out to test it is presented. Each hypothesis of the study was tested at .05 level of significance.

**Hypothesis one**: There is no significant prediction of conflict resolution skills on violence prevention among Social Studies Students'. The independent variable in this hypothesis is conflict resolution skills; while the dependent variable is violence prevention among Social Studies Students'. Simple regression analysis was the employed to test this hypothesis. The result of the analysis is presented in Table 1.

**Table 1:** Simple regression result of the prediction of Conflict resolution skills and violence prevention among Social Studies Students'

Model	R	R. square	Adjusted R. square	Std error of the estimate	
1	.829(a)	.688	.687	1.74795	
Model	Sum of square	df	Mean square	F	p-value
Regression	2964.004	1	2964.004	970.113	.000(a)
Residual	1344.340	440	3.055		
Total	4308.344	441			

Significant at .05 level

The simple regression analysis of the prediction of conflict resolution skills on the violence prevention among Social Studies Students yielded a coefficient of multiple regression (R) of .829 and a multiple regression R-square (R²) of .688 and an adjusted R² of .687. The adjusted R² of .687 indicated that the Conflict resolution skills account for 68.7% of the determinant violence prevention among Social Studies Students in the study area. This finding is a critical indication that conflict resolution skills are relatively high in the area of the study. The F-value of the Analysis of Variance (ANOVA) obtained from the regression table was F = 970.113 and the sig. value of .000 (or p<.05) at the degree of freedom (df) 1 and 440. The implication of this result is that conflict resolution skills is a significant relate to violence prevention among Social Studies Students'. The identified equation to understand this relationship was that violence prevention among Social Studies Students' = 4.558 + 1.471 (conflict resolution skills).

**Hypothesis two:** School regulatory skills does not significantly predict violence prevention among Social Studies Students'. The independent variable in this hypothesis is school regulatory skills; while the dependent variable is violence prevention among Social Studies Students'. Simple regression analysis was employed to test this hypothesis. The result of the analysis is presented in Table 2.

**Table 2:** Simple regression result of the prediction of school regulatory skills and violence prevention among Social Studies Students'

Model	R	R. square	Adjusted R. Square	Std error of the estimate	
1	.795(a)	.633	.632	1.89690	
Model	Sum of square	df	Mean square	F	p-value
Regression	2725.120	1	2725.120	757-349	.000(a)
Residual	1583.223	440	3.598		
Total	4308.344	441			

<sup>\*</sup> Significant at .05 level.

The simple regression analysis of the prediction of school regulatory skills on the violence prevention among Social Studies Students' yielded a coefficient of multiple regression (R) of .795 and a multiple regression R-square (R²) of .633 and an adjusted R² of .632. The adjusted R² of 632 indicated that the school regulatory skills accounted for 63.2% of the determinant violence prevention among Social Studies Students' in the study area. This finding is a critical indication that school regulatory skills is relatively high in the area of the study. The F-value of the Analysis of Variance (ANOVA) obtained from the regression table was F = 757.349 and the sig. value of .000 (or p<.05) at the degree of freedom (df) 1 and 440. The implication of this result is that school regulatory skills is significant relate to violence prevention among Social Studies Students'. The

identified equation to understand this relationship was that violence prevention among Social Studies Students' = 8.053 + 1.308 (school regulatory skills).

# **Discussion of findings**

The result of the first hypothesis revealed that there is a significant prediction of Conflict resolution skills on violence prevention among Social Studies Students'. The finding of this hypothesis is in line with the view of Anita and Nancy (2002) who showed that preschoolers of trained teachers had more skills in generating solutions to interpersonal problems. Further, children of trained teachers relied on more relevant solutions and fewer forceful solutions to interpersonal problems. The findings were discussed in a framework for teaching conflict resolution and social-emotional skills to preschool children. Lawrence, Joshua and Christopher (2020) also showed that all variables indicated comparability between intervention and control groups. As a population, 84% of the students were Caucasian and 9% were African American. Psychosocial variables indicated 30-day frequently angry (64%), 30-day depression (15%), and impulsivity (28%). Environmental variables indicated that 68% reported they could get a gun easily, 59% feel unsafe in their neighbourhood, and 24% were personally affected by violence. Violence-related variables indicated 30-day threatened to hit (45%), 30-day hit someone (56%), bullying behaviour (29%), and fighting (38%). Overall, a significant percentage of the sixth-, seventh-, and eighth-graders in this study have engaged in aggressive or risky behaviours such as fighting and bullying other students. Because many of these students frequently are angry, feel unsafe in their neighbourhood, and have been personally affected by violence, violenceprevention programs are warranted in this school. SMART Talk gave the students an avenue to explore anger-management skills and conflict-resolution and perspective-taking skills.

The result of the second hypothesis revealed that there is a significant prediction of school regulatory skills on violence prevention among Social Studies Students'. The finding of this hypothesis is in line with view of Smit (2022) who revealed that a culture of violence exists in these schools, and that corporal punishment is still practised. Learners' perceptions on safety and discipline at their schools revealed that bullying persists, especially when there is no teacher supervision. Participating educators' experiences suggested the need for promoting positive discipline, and creating a safe learning environment for all, by involving parents in the education process and involving them in drawing up a code of conduct for the school. Borrazzo (2005) also revealed that social complexity has resulted in the compartmentalization of individual action affecting interaction. The result further shows that teachers and faculty with assigned duties followed prescribed discipline procedures as dictated by the school's discipline action plan. The author suggested among others that individuals are placed in situations where they must continually second guess their decision-making process. Laws, policies, and procedures currently in existence which were originally believed to promote efficiency, restrict and hinder individuality and creativity.

### Conclusion/Recommendations

Based on the results and findings of the study, the following conclusions were reached. Conflict resolution skills and school regulatory skills significantly relate to violence prevention among Social Studies Students'. Based on the findings of the study, the following recommendations were made:

- i. There should be enhancement of discipline among the pupils for improvement of their academic performance.
- ii. Peace-building education should be taught at all levels of education for the inculcation of acceptable and healthy societal values and discipline in students to enhance a peaceful society for economic development in Nigeria.

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