CULTURAL BELIEF SYSTEMS, SOCIO-ECONOMIC CHANGE AND RURAL DEVELOPMENT IN OKUNLAND, KOGI STATE, NIGERIA

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A Ph.D. THESIS SUBMITTED TO THE DEPARTMENT OF SOCIOLOGY, FACULTY OF SOCIAL SCIENCES, UNIVERSITY OF ILORIN, ILORIN, NIGERIA.

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ABSTRACT

Nigerian rural communities are mostly plagued with abject poverty which manifests in extreme hunger, ill health, malnutrition, poor housing, deplorable road network and poor access to quality education. While attempts have been made to explain the upsurge of these problems from different perspectives, not much has been done in research to link people's cultural belief systems and rural development despite its importance in determining both latent and manifest behaviours of members of the society. This study therefore investigated the connection between the cultural belief systems and level of development in rural Okun communities of Kogi State, Nigeria. The objectives were to: (i) examine the perception of Okun people with regard to the level of rural development in the area; (ii) investigate the contributions of the communities, government and non-governmental organizations to rural development; and (iii) examine the influence of cultural belief systems on rural development in Okunland.

The Functionalist, Action and Symbolic interactionist theories were used as explanatory models in this study. The study employed a survey design method, using questionnaire and Key Informant Interview (KII) to generate primary data. The secondary data were sourced

from text books, journal articles and other publications. Using multi‑stage sampling procedure, a total of five hundred (500) respondents were proportionately drawn from the five Local Government Areas of Okunland in Kogi State; Ijumu; 100, Kabba/Bunnu; 121, Mopa-Muro; 37, Yagba East; 118, Yagba West; 124. Using descriptive statistics and Pearson Product Moment Correlation Co‑efficient (r), the data analysis was based on 476 returned copies of questionnaire.

The findings of the study were that:
(i)   the respondents differed in their perceptions of development in Okunland as 66% were of the opinion that Okunland is underdeveloped, 7.6% believed that it is developed while 26.4% were undecided;
(ii)   the contributions of the communities, government and non-governmental organizations were generally poor by the rating of the respondents with 58.2% regarding it as very poor, 40.3% rated it as poor, 1.1% reported it as good while 0.4% were of the opinion that it is very good.
(iii)   the people's belief systems have negative influence on the general development in rural Okunland with belief in witchcraft ($r = -0.871$); belief in spiritual nature of disease ($r = -0.792$); belief in reincarnation farming ($r = -0.327$) and belief in traditional magic ($r = -0.396$) at 5% level of significance.
(iv)   the qualitative results affirmed that belief in witchcraft, spiritual nature of diseases, reincarnation farming, traditional magic have negative influence on rural development in Okunland ;and
(v)   interviewees' opinion showed that poverty has significant effect on the rejection of rural innovations.

The study concluded that there is a negative relationship between cultural belief systems and level of rural development in Okunland. The study therefore recommended that government should engage in proper education about social and economic development devoid of all negative cultural beliefs. The community, government and non-governmental organizations should also be more active in development needs of the rural Okun communities.

Word Count: 489

CHAPTER ONE

INTRODUCTION

1.1   BACKGROUND TO THE STUDY

The concept of belief system is an important aspect of what sociologists refer to as culture. However, while sociologists give general attention to the concept of culture, the role of belief system in sociological analysis is often under-emphasized particularly as it affects human behaviours and the implications of such behaviours. In his seminar work, Max Weber established relationship between peoples belief and their level of involvement in economic activities. The work focused mainly on how human belief system has impacted on the growth of capitalist system in Europe, but not much attention has been given to this important area of research. Just as Feler (2011) put this observation, the concept of belief system remains one large area of research in which much work remains to be done.

As sociologists, we need to understand the role of belief systems and how they affect socio-economic processes of our society. This is because, human belief system is one of the main characteristics of human societies that place control over and determine both the latent and manifest behaviours of members of any society. Indeed, it determines our orientations and our general perceptions of the environment in which we live. Thus, according to Uso-Domenech and Nescolarde-Selva (2010), belief systems are important analytical constructs because:

In beliefs we live, we move and we are...the beliefs constitute the base of our life, the land on which we live...All our conduct, including the intellectual life, depends on the system of our authentic beliefs. In them...lies latent, as implications of whatever specifically we do or we think....p. 21.

The intellectual lesson from the above is that our belief system forms one of the major springs of our actions as human beings. Before becoming anything, a being is first and foremost a social animal in addition to being defined as a rational being. This second aspect is because human creations include what Uso-Domenech and Nescolarde-Silva (2010) named, among others as mathematical analysis, scientific enquiry and philosophical explanation. While the rational aspect of human being is considered as an important determinant of human behaviour, the aspect of human sociability is also very important as determinant of what happens to the society. This is so because societies were built or stabilized, united or expanded, deteriorate or die on the basis of peoples' belief systems.

From what has been said so far, it can be argued that belief systems are interrelated norms which may defer majorly in the extent of their usefulness. Furthermore, belief systems are series of stories that we relate to one another to make life meaningful to us. Thus, as individuals we all have beliefs that enhance our interpretations of the world around us. Therefore, the sense we make of the world around us becomes significant if it affects our socio-economic and institutional decisions. It is in the light of this that many scholars in recent times have looked into the relationship between belief systems and

certain societal processes like, wealth accumulation and economic performance (Feler, 2011); institutional design (Douglas, 2005); belief system and development of religious cartels (guilds) (Richardson, 2005); religion/culture and economic outcomes (Guiso, 2006); Islamic beliefs (inheritance laws) and economic performance (Kuran, 2004); and Christianity (Catholics and Protestants) as agent of economic prosperity.

The point being made above is that people in human societies have the ability to conceive different beliefs that shape their orientations and which assist them to analyse how the world works (Uso-Domenech and Nescolarde-Selva, 2010). Therefore, as human beings, we try to utilize these beliefs in different ways to deal with events around us. What this symbolizes is that the degree to which we hold tenaciously to a particular belief system will, determine the strength of orientation we gave towards that object, event or process. The consequence of the above is that because all human beings have established belief systems, which are always referred to as religions or convictions, any stimulus they received would be explained using belief system and would also be accepted by the recipients through the belief system irrespective of whether the belief system is real or unreal. The question of whether their belief is real or not does not arise. In fact the concept of reality is of no use in belief systems as long as such beliefs continually provide sufficient answers to people's problems.

The aim of this research resides in approaching a purely economic issue of development from a purely sociological perspective using the rural areas of Okunland as our study area. Rural development, in whatever angle we may want to look at it, is the

method of increasing the value of life and socio-economic welfare of the inhabitants of sparsely populated locations. Traditionally, when rural development is mentioned, it means the improvement of natural resources which may include forestry and agricultural development. Today, modernization and rapid urbanization have expanded the scope of rural development to include tourism, recreation, entertainment, social amenities, production networks, among others.

The implication of the above is that it is imperative for the stakeholders in rural development to focus on development from a broader outlook. That is, apart from the focus on agriculture as vehicle of developing the rural areas, there is other wider image of development goals that can bring development to the rural communities. For example, areas germane to rural development include focus quality of education, entrepreneurial development, institutional infrastructure and social amenities. These can be possible and achievable only if the rural dwellers are involved meaningfully in the development of their areas.

It is imperative to mention here that the willingness of the rural communities to be receptive of the items of development will be contingent upon certain factors. While economists are more likely to emphasize the economic factors, sociologists may focus on socio-cultural factors. Until recently, scholars seemed to depend on socio-cultural factors as possible determinants of developmental issues. But just as indicated earlier, in recent time and because of better techniques and more researches, scholars have started to recognize relationship between people's beliefs and their priorities and relate them to

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development in general. It is in this setting that this study attempts to examine the relationship between cultural belief systems, their orientation towards socio-economic changes and implications for rural development in Okunland of Kogi State. The assumption here is that belief system, just like the wider concept of culture, influences people's capability not only to build but also to manage institutions that are critical to significant development in rural communities.

1.2 STATEMENT OF THE PROBLEM

Any intellectual discussion on rural development in Nigeria has always generated great interest. This is understandable because a larger percentage of the people in the country live and derive their basic needs in the country side (Ikotun, 2006). The level of development in most rural areas in Nigeria, particularly in the study area, cannot be said to be commensurate with developmental efforts made by successive governments since independence. Inadequate infrastructural facilities and pitiable living conditions of the rural dwellers remain evidences that all is not well with life and living in any rural area in Nigeria.

The rural communities are plagued with mass poverty, which manifests in extreme hunger, ill health, malnutrition and poor access to formal quality education. Not only these, shelter and road conditions are poor compared to what obtains in urban areas. Again, in many rural areas pipe borne water, is a mirage and non-existent. One finds that in most parts of these regions, children only grow to regard water from the streams and rainfall as the sources of drinkable water. Any sight of pipe borne water would likely

create what sociologists referred to as culture shock. According to Ifabiyi (2010), the average time used by rural dwellers in fetching water from streams, rivers, wells, shallow ponds as well as rain show the pains that rural dwellers go through to get a vital basic need that is not available. Specifically, he affirmed that in Ijumu area of Kogi State, the inhabitants usually trek long distances before getting water from the stream and well especially during the dry season.

While there seems to be agreement among scholars regarding the underdeveloped state plaguing the Nigerian rural areas, views are divergent as to the causes or reasons why the poor situation in rural areas have remained unchanged. Although, factors such as corruption, over population, political instability, illiteracy, among others, have been adduced as reasons by some scholars, little attention has so far been paid on factors that have to do with the rural dwellers themselves.

The centrality in the people as the main target of development efforts becomes more obvious from our discussion thus far. What this portends is that, for development efforts to be rewarding in terms of meeting their objectives, the people for which the development programmes are meant to benefit must actively participate in such programmes. That is, the people's involvement is imperative in ensuring the success and actualization of rural development goals. The level of participation is a product of several variables ranging from attitude, interest, culture and belief systems.

Development in the local areas is possible if folks have positive orientation towards development efforts. With the deplorable conditions of the rural communities in

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Nigeria and in particular, the gross under development noticeable in the Okun rural communities, there is a need to empirically account for the causes of these deplorable conditions and draw attention to the implications of such neglect. In this context therefore, this study will lay emphasis on the influence of cultural belief systems on the people's orientations and their acceptance or non-acceptance of development programmes in Okunland and the implications of all these on the well-being of the Okun people in Nigeria. Hence, it is pertinent in this study to provide answers to the following research questions.

1.3   RESEARCH QUESTIONS

Despite the fact that there is a gamut of empirical data to support the relationship between belief systems and rural development, some questions have not been adequately addressed and answered. To make this work a useful tool for stakeholders however, the following pertinent questions would be critically addressed.

i.   What is the perception of Okun people of their development?

ii.   What are the contributions of inhabitants, government and international organizations to rural development in Okunland?

iii.   Which of the cultural belief systems practiced by the Okun people mostly affects the level of development in the area?

iv.   What are the implications of the Okun's cultural belief systems on their level of development measured in terms of their general wellbeing?

1.4   AIM AND OBJECTIVES OF THE STUDY

The main purpose of this study lies in examining the relationship between the cultural belief systems of Okun people and their level of development. Other objectives of this research are to:0

i.   examine the perception of Okun people with regard to the level of rural development in the area;

ii.   investigate the contributions of communities, government and international organizations to rural development in Okunland;

iii.   determine which of the cultural belief systems mostly affects the level of development in Okun; and

iv.   examine the implications of the Okuns cultural belief systems on the level of development in the Okun rural communities.

1.5   JUSTIFICATION FOR THE STUDY

The importance of this study cannot be overemphasized as its significance stems from the indispensable roles the rural areas perform in the effort of actualizing the improvement of the political, economic and socio-cultural development of any society. Thus, studies on rural development have become important issues due mainly to the following reasons. Firstly, according to the 2006 census, the number of Nigerian citizens residing in rural areas is higher than their urban counterparts. Therefore, it is glaring that, in spite of the fast growing urbanization, Nigeria still remains rural. Again, it is important to recognize that the wide gap between the urban and rural areas in the aspect of

development represents a threat to the social and political stability of the nation. Undoubtedly, the growth of a nation is incomplete with the focus on developing urban centres at the expense of rural commuinities that feed the nation in terms of both natural and human resources.

Also, our interest in the rural area is based on the fact that life itself did not start by being urban. Both religions and scientific theories agree that human societies began as rural. It is affirmed that the rural communities in Nigeria are the food producing regions of the society. Even in advanced industrialized cultures where synthetic food items have been successfully developed, farm products still serve as the base for such manufactured foods (Olurode, 2001). It has also been confirmed that virtually all nation's natural resources (particularly minerals) which comprise the wealth of the country are gotten from the country side.

Researches on family size, aspirations between urban and rural areas continuously show that rural dwellers desire to have greater number of children than their urban counterparts. This excess rural population continually replenishes urban manpower needs.

In times of serious emergencies and problems, the rural communities are not only places of protection but also areas of a huge national patriotism due to the fact that ruralites are usually unaffected by internationalism and pacifism. Relative conservativeness of ruralites and the extreme struggle of rural people against drastic change make rural areas a place of old culture and heritage of the people which usually disappear in urban centres.

From the foregoing, the necessity of this type of study becomes self-evident, as its findings will be useful to find practical solution to rural development problems. Again, in a developing country like Nigeria where we have many weak and infant industries, it is important to develop rural communities, not to become city but for it to continually perform the identified functions more effectively.

The issue of culture as a concept has generated quite array of literature among scholars in recent times. Also, attention has been drawn to high interest of intellectuals in the concept of rural development. However, there is scarcity of literature regarding the impact of cultural belief system on rural development particularly in Okunland. Thus, this study will contribute to the body of available knowledge by bridging the vacuum created due to a very limited literature.

Finally, it is expected that the result of this study will provide a veritable intellectual platform for further studies by other social scientists which will culminate in a reservoir of database upon which policy makers can learn in order for them to make right decisions.

1.6   SCOPE AND LIMITATIONS OF THE STUDY

This study was carried out in Okunland, which represents only one of the three dominant ethnic groups in Kogi State. As a consequence, the findings derived from this study may not be demonstrative of Kogi as a whole let alone Nigeria as a country. Therefore, a generalization of the results based solely on this research may be subjective and simplistic. Similarly, considering the literacy level of the population under study, it

was established that the content of the research work was not fully understood by the respondents. It was also discovered that some respondents misconstrued the objective of the study. Some even thought that the research was designed to malign and expose their perceived deficiencies; this made them unwilling to supply the needed information.

However, the researcher reduced the limitations above by using the community leaders to educate the indigenes (respondents) on the purpose of the research before the primary data gathering exercise. In addition, the contents of the research instrument were made simple and explanations were given to the respondents where needed.

1.7 OPERATIONAL DEFINITION OF KEY TERMS

It is imperative to clarify some key terms to be properly directed or guided as to what should come into the limelight and explanations within the context of belief systems and rural development.

. **Belief:** This has to do with the mind in which an individual accepts that something is true, either with or without scientific proof.

Belief System: A belief system is a set of evenly supportive beliefs which could be categorized as philosophy, religion, ideology and the likes.

Community: This could mean a group of people, occupying a geographical district, involved in some political and economic activities.

Culture: This is conceived as the dos and don'ts of a group of people including their beliefs which are passed from one generation to another.

Development: This is a process of positive change in the life span of an individual or community.

Infrastructure: This refers to important physical, institutional structures and amenities required for the management of a society or organization.

Religion: This is a set of belief which often goes along with the worship of supreme beings or forces. It is a practice or belief commonly held by a set of individuals.

Rural Areas: These are regions known by their subsistence production with the use of rudimentary tools and their general inadequate basic amenities, such as, health care service, qualitative schools, potable water, Information Communication Technology among others.

Rural Development: This refers to onward progress and upliftement in the political, economic and social well-being of rural dwellers. It is also the process of social and economic growth aimed at reducing poverty and sufferings of people in rural areas by creating more employment opportunities, expanding basic needs of the people and enhancing the quality of standard of living.

Rural Dwellers: These are group of individual or persons living in the rural communities. These groups of persons are not urbanized and typically, much of their land is used for agriculture.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1   INTRODUCTION

Undoubtedly, issues pertaining to the rural areas have been of great interest to various scholars largely due to the prime position the rural areas occupy in the destiny of any nation particularly the third world countries where we have a greater percentage of the populace residing in such areas. However, one aspect of the rural areas that seems to have escaped the attention and imagination of most scholars, particularly in Nigeria, is the place of tradition and/or beliefs of a people in the development or otherwise of a culture. Suffice to say here that one enduring aspect of almost all cultures in African countries in spite of far-reaching social change over the centuries is the belief system. In this section therefore, efforts were made to review literatures and theories that are relevant to rural development and belief systems with a view to finding out the extent of research that establish the link between rural development and beliefs.

2.2   CONCEPTUALIZING RURAL DEVELOPMENT

Rural development is an amalgam of two terms rural and development. The word 'rural' refers to the countryside and it is demographically defined as that setting that has less than twenty thousand people. Economically, however, it is that setting where a greater percentage of its population engage in farming activities (Aremu, 2008). Places where there are insufficient basic facilities are usually considered as rural for instance, electricity, good roads, schools, health care system, drinkable water and modern market.

Not withstanding their distance from metropolitan cities, rural inhabitants consist majorly of old senior citizens, subsistence farmers, illitrates, artisans with few different elites who have retired from civil service duties. People in these areas live in deplorable conditions owing to the insufficient necessities of life (Amanze, 2011).

In a pespective a little different from the above, Iwe (2003) refers to the rural areas in Nigeria, as areas that are distant from the major city, with poor or no access roads, absence of productions, epileptic power supply and lack of pipe-borne water. She posits further that rural dwellers differ in terms of their general characteristics, village organization and demographic features among many others. Despite these differentiations; researchers are of the opinions that close to 70 percent of rural inhabitants are illiterate (Ashley and Maxwell, 2001).

Ekong (1988) in his own contribution to the difference between rural and urban areas, argued that the evolutionary sociologists tried to study society as types or societal continuum. Types according to Ekong are a concept of metal construct gotten from observable reality. Ferdinand Tonnies, for instance, dichotomized between rural and urban by coining the terms Gemeinschaft and Gesellschaft to describe social relations in rural and urban areas while Emile Durkheim used the term mechanical solidarity and organic solidarity to explain such relationships. Other scholars also attempted to analyse such relations by using varying terms to mean literarily the same thing. For example, Herbart Spencer used military despotic to represent the rural areas while representing the urban areas with industrial democratic. Max Weber on the other hand applied traditional for rural

and rational for urban. Also, Robert Redfield used folk to represent the small community and urban for big ones. Howard Becker, on his own part, preferred to use sacred for rural and secular for urban. These scholars employ varying terminologies as seen above in order to describe rural areas as being small, in ward looking, a peaceful society held together by kingship ties, predominantly agrarian while urban areas are more dynamic and are seen as commercial centers. In the whole however, in any discussion that involves rural-urban differences in sociological literatures, the most popular work remains that of Tonnies Gemeinschaft and Gesellschaft typology. The main content of Tonnies work is summarized in a tabular form below.

Table 2.1: Rural-Urban Dichotomy

Features	Gemeinschaft (Rural)	Gesellschaft (Urban)
Bases of social relationship	Kinship, fellowship and neighbourliness	Exchange, rational, calculation and contract
Perception of benefits and goals in social interaction	Shared goals and mutual benefits	Congruent, joint or antagonistic goals, individual or joint benefits
Dominant forms of group relationships	Solidarity and accommodative forms	Symbolic forms
Principal form of wealth	Land	Money
Ranking of social institutions	Family, village and town life	City life, national life, cosmopolitan life
Central institution and forms of social control	Family norms, kinship group, strict adherence to folkways, mores and taboos.	The state – political legislations, conventions, public opinions and contracts.
Status-role	Ascribed statuses and fully integrated role.	Achieve statuses with roles based on specific relationships.

Source: Ekong, E. E. (1988) *Rural Sociology: An Introduction and Analysis of Rural Nigeria.* Ibadan: Jumak Publishers Limited.

To most Nigerians, the dichotomy between rural and urban is as apparent as the difference between night and day; each shares distinct attributes that make any form of debate on distinction (a futile exercise). Rural areas are believed to be communities characterized with low population, poor living standard, lack of social amenities, among others, while urban areas are invariably, communities with different features. While this appears credible to an extent, very few views could be said to be myopic. This is in particular reference to the developed countries where there remains no clear-cut distinction between rural and urban if the above characterizations are to be taken as a yardstick.

Ekong, (2010) mainly enriches our knowledge and understanding on the important issues of rural-urban dichotomy. According to him, census figures have been used traditionally to differentiate rural from urban areas. However, the fact that there is no consensus on the records, for instance, the 2006 census in Nigeria categorizes as rural any place that its inhabitants are less than 20,000. The arbitrariness of numbers could be made more ridiculous when one asks how much more rural a settlement of 19,900 is than a settlement of 20,010. The complexity of the definition of rural was further brought to the fore by International Fund for African Development (IFAD) which stated that:

> Rural-urban dichotomy sincerely differs from one nation to another for example – Denmark and Sweden consider any place with 200 and above inhabitants as urban. While South Africa sees area with population of less than 500 as rural. In Canada and Australia the population of above 1000 is catergorized as urban. The United States and Mexico classified as rural any area of less than 25,000 dwellers. While population of 30,000 and above is considered as urban in Japan (Ekong, 2010).

Though it is clear from the preceding that the concept rural has no conventional definition, Ekong (2010), based on a sociological understanding came up with what we can consider as very common differences between rural and urban centres in Nigeria which include the following:

1.   Size: rural areas are often smaller in size of the location settled in than urban areas.

2.   Population Concentration and Configuration: number of people living in areas of land per unit in urban communities is always higher than those in the county side. Urban people are more heterogeneous than their rural counterparts.

3.   Closeness to Nature: urban environment permit less closeness to natural and corporeal environmental components such as parasites, wind, soil as well as micro-organisms.

4.   Occupation: subsistence agriculture and petty trading are the major sources of livelihoods in Nigria rural communities while in urban areas commerce, organization, industry and the likes are the order of the day.

5.   Culture: The high fashion, literature and music are known with the urban people than those in the rural areas.

6.   Social Interaction: interactions in the rural areas are primarily and communually organized while in the urban areas interactions are more on contracts.

7.   Social Stratification: social status and classes are more prominent in the urban centres than rural areas.

8. Social Mobility: movement of people from a social stratum to another is easier in urban areas than rural communities.

9. Social Differentiation: specialization and division of labour is of little or no importance to rural dwellers while the urban inhabitants consider both specialization and division of labour significant.

10. Social Control: while the urban centres depend largely on formal institutions such as police, court, prison and the likes to control crime, rural dwellers rely majorly on internalization of norms and sociely values.

11. Standards of living: due to the concentration of major developmental programme in urban centres especiallly in developing nations, people tend to have better standard of living such as good housing, quality health care services, communication facilities, standard edcuation and other goods and services in urban areas than rural centres.

It must be noted here that all the identified differences above are not applicable to all rural and urban differences of the world. Rather, they are majorly useful in the analysis of urban-rural typology in the developing nations. In a related research, Douglas (2012), provides another interesting view of what typical rural area is within the Nigerian context. According to him, rural areas are characterized by low level of government presence, poor power supply (which is a common problem in the country but seems to be worse in Nigeria villages) and the purchasing power of the rural dwellers is relatively low in terms of the acquisition of power generating sets as ready alternative in most villages, streams

still serve as sources of drinkable water and other domestic use for the rural people in Nigeria. Sophisticated manufacturing industries are usually absent in virtually all Nigerian villages, the bulk of people in rural areas are aged and therefore economically unproductive but depend mainly on their sons and daughters, who live for survival in urban areas (Douglas, 2012).

On the other hand, development is a process of social transformation, which manifests invisible changes in the physical environment and or in the upward movement of such indicators as the Gross National Product (GDP), per capita income, or a favourable balance of payment (Aremu, 2008). Development is attained when man is able to maximize or increase his use and control over natural resources. Afigbo (1991) asserted that development has five major elements namely; elimination of wants and poverty; eradication of unemployment; improvement in nation's wealth for the betterment of individuals and state; reducing social differences; expanding technological devices for goods and services.

It has also been argued that development anywhere is sort of absolute movement from the old way of doing things to a more advance method. This includes rural development (Ogidefa, 2010). Rural development therefore, involves several efforts through which the welfare, income, education, nutrition, productivity and other characteristics of refining the livelihood of rural dwellers are obtained (Obetta and Charity, 2012).

From the above statements, rural development would, therefore, be conceived as a method of not only enhancing the way of living of rural inhabitants but also improving the standard of per capita income in the local areas. The goal of community development should be the enrichment of the quality of a rural population. This goal implies, of course, the development of adequate socio-cultural facilities in the rural environment where the greatest number of the people reside mainly in the third world countries.

Rural development will also involve an increase in the value of living of the individuals in rural areas. This includes factors like nutrition level, security of lives and properties, health, housing, education, recreation, job opportunities and a host of others (Aremu, 2008). In addition, Ihimodu (2003), ascertained that development is nothing but social and economic progress tailored towards reducing poverty among rural populace. However, According to him, eradicating poverty among rural populations require appropriate skills.

Rural development, according to Seniyi (2002) should aim at organizing the development of available manpower, resources of land and water in a way that majority of rural dwellers would be able to meet their necessary needs such as shelter, clothing and food. This should also include sufficient facilities for quality education, interaction as well as health among others. Seniyi (2002) as well identified three chief components of rural development, which include:

a)   The economic component, which emanates from the fact that the needs of the people cannot be met without a sustained increase in agricultural production, which requires investment input and trained manpower.

b)   The social component, which requires that the people should have the opportunity to achieve the social necessities needed for meaningful life and that income distribution and assets should be equitable.

c)   The political component, which involves enhancement in people's socio-economic relationship to create healthy societies characterized by mass political participation and representation at all levels.

For Gana (2009), rural development involves the total transformation of rural components of a nation's mode of production. He argued further that this entails a functional transformation not only of production technology but the social organization of productive forces. Ogwumike (2015) defines rural development as a socio-economic aspect of changes, which deals specifically with agricultural sector of the economy.

Ikotun (2006) describes rural development as conscious efforts by the government and community directed at enhancing the general welfare of the people and immediate environment of the agricultural sector. Meanwhile, improving the overall well-being of local area regarding the provision of fundamental needs such as housing, food and other institutional facilities. By this implication, rural development is urbanization processes, because it has significant changes in the pattern and organization of the settlement in the rural sector (Ikotun, 2006).

Rural development is increasing the quality of livelihood of the rural population on the basis of self reliance through enhancing structure of economic activities and socio-spatial life. This implies that community development requires the active participation of the rural masses that are expected to benefit.

Given this multi-sectorial nature of rural development, the term integrated rural development has become very popular. Integrated rural development concerns a concise attack on all factors influencing the development of rural areas by the scarcity of each germane factor. It implies extensive efforts for the development of rural areas where all important stakeholders such as educationists, agriculturists, health experts and the likes are appreciated for the part they play as a group or unit.

Rural development is one of the overall advancement that holds in light of consideration, the pertinent needs of people in the countryside. Hunter (1964) was one of the first scholars to embrace the word rural development which he identified as the starting point of development constituted by subsistence farming. In Ekpo & Olaniyi (1995), rural advancement is a procedure through which people's suffering is eradicated by continued improvement in the low earnings of rural people and their productivity. This description of rural development could be said to be faulty as it emphasised on the sustainable economic development and growth, which is just one of the ingredients of sustainable development. Considering economic gwoth which is another important aspect of national development. Ijere (1990), affirmed that rural development lies in empowering people in the rural areas to allow them to be the movers and determinants of their destiny. In the words of Obinne

& Ogidefa (2010), rural improvement revolves around engendering job opportunities vis-à-vis prospects for local entities to recognize their full posibilities through absolute knowledge and participation in decision making about actions that concern their societies. He further opined that rural development has the capacity to improve rural incomes and create more job opportunities at the same time eliminate illiteracy, poverty and diseases.

Therefore considering all the important issues in the development debate, Obetta & Charity (2015) described rural enhancement as the interrelated and integrated strategy and approach to economic activities as well as improvement in social, physical and infrastructural amenities with utmost goals of achieving qualitative changes in rural area. In most occasions, agricultural improvement is being interchangeably but erroneously used for rural development; however, rural development, generally is all encompassing than the concept agricultural development. This is particularly so given the fact that agricultural development is merely directed at improving farm products for industries, export or consumption. On the contrary, the general objective of rural development programme is to advance the general welfare of the ruralites. Therefore, it is obvious that farm products is a common element of agricultural development.

It can be deduced from the discussion above that goals of rural development is to enhance lives, i.e. social, mental, political, cultural and economic welfare of the inhabitants in the countryside. Based on the importance of the first environment on one hand, and the living conditions being so bad in these areas; most governments in Africa

concentrate on improving the living conditions in the countryside by designing and implementing specific rural development programmes.

2.3 APPROACHES AND STRATEGIES TOWARDS RURAL DEVELOPMENT IN NIGERIA

At different point in time, various strategies have been initiated towards curing the nation of its chronic underdevelopment by refining the standard of living of rural dwellers. The fact is obvious that in the absence of development plans, a critically low level of development is all that can be achieved. In 2003, the National Teachers Institute NTI (2003), identified two major techniques that put forward as realistic means of facilitating rural development, namely the extension approach and the community development approach.

a) The Extension Approach: This implies using adult teaching-learning principles to develop knowledge, skills and favorable attitude in persons and groups of people with their families thus enabling them to benefit from technology and research. This targets the raising of their efficiency so as to enhance a higher level of living. Various types of the extensions were listed which include; agricultural extension, health extension, home economics extension, sanitation extension, commercial extension and a few others.

Again the NTI (2003), sees extension educators as change agents who should not force innovations on people but should endeavor to communicate and build on the felt needs of the people. In Nigeria, the most important form of extension is regarded to be the

agricultural extension because most people who live in rural areas practice agriculture of one form or the other.

b)   The Community Development Approach: Whereas the extension approach tends to see rural development through the eye of one or another group of specialists, relying on the assumption that rural development could be initiated by outside intervention and by introduction or even subtle imposition of modern production techniques, the community development approach aims at initiating a wide array of staregies that would not only instill in the community, a penchant for self-improvement initiatives. The drive to raise the level of aspiration, commence a whirlwind revolution of educational processes, the improvement of self-confidence, breeding of achievement-oriented attitudes.

Through mass education and mobilization, community development efforts should aim at transforming the economic, social, political and cultural institution, process and relationships in the rural society (NTI, 2003). Through mass education and enlightenment, an attempt is made to root out fatalism, dependency and lack of self-confidence. Community development approach acknowledges the importance of modern technical expertise and other forms of assistance coming from outside, but its aim is that such help should be in response to local needs and desires rather than rapid intervention from the top-down. The process of directing the efforts of individuals in harmony with outside help as well to promote better living within the Commonwealth is therefore what community development is.

Corroborating the above, Ekong (2010) in his contribution, identified three key strategies or models, namely social action models, social planning and locality development. The conception that change in a community is best achieved through the involvement of a wide array of individuals at the community level, geared towards the achievement of common goals is what the locality development model entails. Community development programmes often based on cooperative problem-solving on a self-help effort are good examples of this strategy.

The second strategy is the social planning model, which sees the community as comprising some substantive social problem conditions which require expert planners to guide their ultimate amelioration. Stress is thus placed on task goals entailing the completion of concrete tasks or solution of delimited problems about the functioning of the system, for instance delivery of services, establishment of new services or passing of specific bylaws. The health worker immunizing community members, sanitary inspectors organizing a clean-up campaign or agricultural extension agent delivering new packages for adoption, all use the social planning approach.

The last strategy, as listed by Ekong (2010), is the social action model. It presumes an impoverished section of the population that requires to be coordinated in order to seek sufficient demands for enlarged resources or actions toward social justice or democracy. These demands are made on the larger society. The goal category here may emphasize task or process goals depending on the perception of the particular problem. Farmers protesting high taxes may want tax laws to be amended (task goal) while students

protesting poor quality of food may not only want a change in the quality but an establishment of catering committee with students' representation (task and process goals). Self-help in the framework of rural development is nothing but the execution of developmental projects in the rural area by the rural people themselves. It is a movement from the popular rural development strategy which was tailored towards generation of food and fiber surpluses to the formation of rural development strategy with great importance laid on the abatement of poverty in rural areas and leading the rural people towards their Elysium (Ogunleye-Adetona & Oladehinde, 2013). According to IJere (1990), the various approaches to community development include:

i)   Growth Pole Centre Model: The unfolding of two cardinal towns, industries and communities anticipated to initiate other sectors is what this model is about. This model is directed towards the advancement of two cities having a domino effect on other sectors.

ii) The Big Push Policy: This model focuses on two sub-sectors as well. Much effort is geared towards obtaining the multiplier effect. This is achieved by spending resources on selected sub-sectors with the belief that this will, in the long-run, liberate the economy. This model has, however, been criticized for not specifying the required timeline.

iii) The Selective Approach: The selection of sectors for advancement established on social, economic, religious or political basis is what this approach is about. These basis may be related or not.

iv) The Protectionist Approach: A belief that the people are not ready to take part in developmental affairs is critical to this approach. The management, therefore, conceptualizes the entire developmental process for the people.

v) The Top-down Approach: This approach is based on trickling down to the impoverished, certain directives and gidelines. This type of strategy requires much effort for its maintenace. It is also referred to as the top-bottom method.

vi) The Decentralized Territorial Approach: This approach has the least connection with the city. It is based on the notion that aids can be dispersed to rural areas. A weakness in this strategy is, however, the anxiety that towns could be deceitful and self-serving, and the forethought that only size could decide a settlement's performance.

vii) The Laissez-faire Policy: This is based on the notion that appropriate authorities employ the rule of thumb method, previously accumulated knowledge and most especially the forces of demand and supply gimmick. There is the belief that the invisible hand will ensure the greatest chance for everyone.

viii) The Key Settlement Strategy: This model bears striking similarity with the growth pole model aside from the fact that its target is the payment. With this model, there is the belief that a centrepiece for a specified area should have resources concentrated on it. This will then serve the other regions via its labyrinth of, for example, roads as well as communication. This strategy is, however, expensive and it requires a greater time to mature.

ix)   The Adaptive Approach: This is an amalgamation of selective methods, unorganized policies as well as any other strategy. This model provides the people an attempt to make decisions concerning their lives, in some instances under the watchful eyes of government.

x)   The Bottom-up Approach: This model insinuates that development commences with the people. It is also referred to as the bottom-top approach. It is significantly new and relies on employment as a political development strategy. Tourism represents a direct process in which material as well as human resources are mustered from the lower tiers of social and economic strata towards the top. Here, there is freedom from foreign creed and its infections. It introduces self-reliance as well as self-consciousness into the stablized development of material and human resources. This is regarded as the ideal method though it is significantly expensive and time consuming.

2.4   SOCIO-ECONOMIC CHARACTERISTICS OF RURAL AREAS IN NIGERIA

The prevailing condition of any sector of the society may be adequately determined at any point in time through a combination of methods. These methods, according to Ekong (2010), include a survey of available social, physical and institutional infrastructures, and a study of the community members' state of living taking note of the extent of observed deprivation and satisfaction with the present state of living.

Ekong (2010) construed rural amenities as those principal physical, institutional as well as social type of capital that precipitates rural dwellers' allocation, creation and consumption exercises and, climatically, the savor of life. These amenities consist of storage facilities, transportation, communication, power supply and health facilities, water supply, as well as other community benefits.

A large proportion of public schools are below average expectations in the Nigerian society; not to mention those located in the rural areas, which in most cases, lack oversight. A greater proportion of primary schools located in some farm settlements have dilapidated structures, palm frond roofings, the students roam about because there are no teachers. Also, the health-care centres are poor with the accessible ones lacking needed personnel and medical equipment (Olayiwola & Adeleye, 2005).

The availability of pipe-borne water is fast becoming history. According to Ekong (2010), a large proportion of rural dwellers residing in Nigeria procure water from wells, streams, rivers, rain or shallow ponds. Ajayi (1997) & Amechi (2005), have argued that there is always the positive effect of rural infrastructures on the livelihood of rural farmers, socio-economically speaking. The necessity for useable road networks for auspicious and decisive movement of their inputs in the farm, the transportation of their farm produce away from the farm.

According to Ifabiyi (2010), the standard time spent in fetching water is exceptionally a great indicator concerning the extent of decisiveness of rural water provision within the rural societies. To him, most rural dwellers in Nigeria obviously rely

on unconventional means of getting water such as shallow ponds, rivers or rain. He affirmed that in Ijumu LGA of Kogi State Nigeria, women, especially singles, widows and the divorced are all engaged in water collection mainly in hand-dug wells and streams.

There is a common belief that advancements in health sector result in enrichment in life expectancy which serves as a vital indicator of the level of development in the society. A precise medium through which human development is affected by health is by improving living standards. With the improvement in living conditions, human life is expected to be better and vice-versa (Awoyemi, 2011). Ajala (2005) observed that the accessible health facilities are greatly deficient, and their dispersion signals chronic inequality. Given this, he advanced that there is a critical requirement of government to make available, health facilities which has, have as its spotlight, a proportionate distribution and receptiveness to foster continual rural development.

In line with the above observation, when it comes to health providers in Nigeria, these consist of public health service providers, private health care providers and non-governmental health care providers who are regulated by the ministry of health. Non existence or lack of health care facilities in rural communities has caused deaths from curable ailments. In this case, victims of disease remain in that 'other' condition and these invariably reduce labour productivity from the area. Ajala (2005) concluded that the aftermath of insufficient access to health care conveyance, on feasible development can be demonstrated by the extent of man-power loss per year to malaria alone, which results in lower levels of productivity by workers.

Furthermore, communication facilities are grossly inadequate in typical rural Nigeria despite the near-total technological advancement of recent times; people still depend largely on the face to face communication studies which obviously revealed a favourable relationship between telecommunication infrastructure advancement and economic prosperity (ITU, 2003). On this ground, Lustig and Stern, (2000) have distinctly shown that Information Communication Technologies (ICT) such as mobile phones could have an influence on rural lives and reduce impoverishment in rural communities in developing nations.

Nonetheless, road development is very vital in the overall process of rural development. It aids prompt delivery of farm products from the rural areas to the city. It links the farm with the town thereby enhancing the infusion of new cultural traits into the rural areas. It improves the performance of rural market making them more competitive, this is to the direct benefit of farmers rather than the middlemen. Also good access roads to rural areas enhance the effectiveness of public policies on rural development particularly those policies that require predictable responses like the several agricultural development programmes such as the Green Revolution, Operation Feed the Nation and others (Ekong, 2010).

Food and Agricultural Organization FAO (2010), observed that out of about 826 million people who live in hunger in the world 186 million are found in sub-Saharan Africa. The recorded data of hunger correlates very closely with the phenomenon of absolute poverty. Well over one billion people subsist and depend on less than one US

dollar in a day and the vast majority of these individuals live in rural areas. Consequently, hunger, malnutrition and undernutrition are phenomena that have become the second nature of a significant proportion of the rural dwellers in developing nations.

The situation in Nigeria is a good example of the rot in various rural areas of sub-Saharan Africa. Two-thirds of Nigeria's populace are residing in rural areas, and they face much mortality, poverty, misery and under-development. Obviously, the necessity of rural development is not a subject of controversy at any level of discussion but rather that of the most efficient strategy or a combination of strategies to adopt and an agreement on the ultimate aim of rural development which will guide the piloting of appropriate strategy or strategies.

2.5   CULTURAL BELIEF SYSTEMS

Cultural beliefs provide the necessary channel by which people accustom themselves to their environments in ways they find satisfying, like through holding on to certain beliefs, people finding meanings in their lives, explaining their frustration and justifying their actions and inactions. People often cling to their beliefs because they derive emotional satisfaction from them. For instance, through beliefs, people can rationalize otherwise unpleasant actions like going to war or public executions. The holding of a similar set of core beliefs by some people is also the foundation of corporate existence and interdependence ((Ekong, 1988).

The traditional rural communities exist and maintain their identities on their inhabitants' common belief in the ancestral history of the founders of such communities.

Similarly, families remain as single units based on the belief in commonness of identity and interest. This type of primary belief may be objectified in external symbols such as community or family shrines, totems and other objects of common worship. To make these operational, they may have certain individuals to direct such worship by way of formalized rituals and ceremonies. The entire system of behaviour and social relationships which build up around belief systems may, therefore, constitute an institution (Ekong, 1988). In his words, beliefs refer to those propositions, perceptions, creeds, tenets which an individual or group holds to be true. All sets of beliefs held by an individual or group, therefore, constitute beliefs systems while all the people hold the same beliefs from a moral or normative community.

In a typical rural Nigeria, like other African societies, there is the belief that, man is capable of manipulating the spirits for favour through constant propitiatory sacrifices. Hence, sacrifices are always offered to the gods before, for example, land clearing and planting of crops as well as harvest. For example in the the new yam festival in the eastern part of Nigeria sacrifices are first observed and kept before new yam is considered edible (Ekong, 1988).

Chacon (2012) & Krech (2015) have expressed that the presence of customary taboos/beliefs does ensure the continual yield of natural resources. Africa Traditional Religion (ATR) as well as some cultural practices in most regions of African societies are ecologically benevolent and viable, thereby chipping in so well to natural resources sustainability and preservation (International Institute for Environment and Development,

2002). In Nigeria, the customary belief system accomodates the assignment to gods and goddesses, a preponderant amount of power. There is as well the belief that these supernatural beings reside in relics like rocks, lands, trees, streams, caves and so on.

Votaries of these supernatural beings are selectd through a series of rites, with the presence of a messenger believed to be the mouthpiece of these gods, believed as existing among humans. The will of the gods as well as the godesses are communicated through the chief priest to the people. The people, basically, believe that these supernatural beings are their savior, protecting them from a myriad of complications and traumas faced in this world. Followers who deviate from the creed or doubts the supremacy of the gods experience their full wrath. Therefore, the cultural system holds the axiom of the gods above all else (Shastri et al., 2002).

These unique ways of life are transferred unto the younger generation through various rites of passage. For some mysterious reasons, women are significantly prohibited from joining these communal cults. The taboos attached to these believes have such a staggering importance that they are intertwined with the local legal system (Venkataraman, 2000 & Cox, 2000).

Traditional religious beliefs have functions they perform in terms of the protection of a community's horde of natural resources. For example, in some communities in India, certain specific parts of forests are reserved as sacred groves with the backing of customary law and this prevents any form of agricultural activity, production or extraction acts of mineral deposits. Such forests harbour multiple endangered plant species

comprising medicinal plants and rare herbs. Tiwari et al. (1998) listed 79 sacred groves, with their floristic assessment and explains that these groves house more than 514 endangered plant species representative of 340 genera and 131 families. Close to 1.3% of total sacred grove area was intact, 42.1% has a comparatively close-knitted forest, 26.3% has scant canopy cover, and 30.3% has an open forest. Also, the variety of species were greater for the hallowed groves than for the disrupted forest.

In studies carried out on two selected sacred groves, Oorani and Olagapuram, located in the north-west of Pondicherry India, a sum of 169 angiosperms were discovered from both locations. The Oorani grove (3.2 ha) consisted of 74 flowering plant breeds distributed in 71 Genera and 41 relatives; of which 30 are woody breeds, 4 are parasites, 8 being lianas. The Olagapuram grove (2.8 ha) was significantly more species-rich with 136 breeds in 121 general of 58 families; woody breeds were lesser (21) while 9 lianas and 3 organisms occurred (Ramanujam and Kadamban, 2001). The customary preservation of inhuman primates by forest farmers in Iban, Indonesia, is a critical aspect of their subsistence economy. Therefore, it contributed towards the advancement of specific parts of the conventional agroforestry system in Iban (Colfer, 2004).

As belief system, Christianity has made an outstanding contribution to the advancement of health-care sector in Nigeria. The role which religion plays in propagating certain western-inclined ideas such as medicine as well as general social welfare is a point that should be noted. In the opinion of Olurode (2001), by the conclusion of the nineteen

century, the hospital was as relevant as the school. In 1914, many missions had made hospitals available, such as C.M.S., Wesley Guide Hospital in Ilesha, Iyi Enu Hospital near Onitsha, Sacred Heart Hospital of the Society for African Missions in Abeokuta, Baptist Hospital in Ogbomosho, St John's Hospital in Kabba, ECWA Hospital in Egbe. The involvement of missionaries was for the purposes of dealing with superstitions regarding certain dieseases such as small pox. For example, in Yorubaland, the god of smallpox 'shoponna' was believed to maintain an acute level of disdain on people who took to western medicine, most especially the use of vaccines. In some instances where modern medicine failed, people have turned to spiritual solutions to cure them of their ailments.

2.6   TYPES OF BELIEF SYSTEMS IN NIGERIA

An exhaustive discussion of all belief systems in Nigeria is clearly a daunting exercise based largely on the diversity in socio-ethnic variables. However, the following beliefs are distinguishable.

Ancestral Belief: Belief in ancestor power is a fundamental doctrine of local or indigenous religions in Africa. This type of belief is not peculiar but common in rural areas. Rural dwellers believe that ancestors are their fore-fathers who founded their various communities. In fact, they refer to them as the living-dead i.e. they still live after death, hence the people venerate these ancestors and request of them to be protected against dangers. According to Olusanya (1994), there are approved rites that must follow

the death of an individual depending on the situation or circumstance surrounding his death. All these are planned to ensure that the dead persons properly join their ancestors.

Belief in Divinities: Like ancestral belief, belief in divinities or lesser-gods is one of the practices of traditional religion. This explains why traditionalists adopt a two-way traffic in approaching God. They recognize the exaltedness of God as they do with the king in their sociological concern and thus accept divinities as conventional channels through which they can reach God. The divinities or gods, therefore, serve as intermediaries and they are means to an end and not ends in themselves (Ayinla, 2003).

Magical Belief: This stems from the belief that man can manipulate the forces of nature for his ends. According to Uchenna (2012), the acts of exorcism, hocus-pocus incantations, wearing of amulets, the use of communing wih the dead and transfiguration of non-physical persons or powers using abracadabra have all come to be viewed as the principal demonstration of magic in any typical African community. Thus, according to Ekong (1988), among many Nigerian rural communities, there is a strong belief among certain individuals to make and stop rain and so before any important festival, the rainmaker must be consulted. Similarly, people believe that through the help of magical charms, they can obtain good harvest, attract more customers, excel in competitions, overcome enemies, control their destiny among others.

Traditional medical belief: This refers to those sets of beliefs which have to do with how rural community members conceive the nature of man's body and the sources of physical ailments. Among Africans generally, there is a belief that man can diminish the

vital force of another man; that lower forces or elements (like roots, herbs, etc) can be used to accomplish this feat. Thus on first sensing any abnormal physical feeling, the traditional ruralite in Nigeria would use herbal concoctions to cure such ailment. If the unhealthy feeling persists, he will consult the oracle to ascertain the cause.

In the rural area, people believe that nobody dies without some cause, and there is nothing like death by natural causes. Death like other misfortunes are attributed to the direct machinations of the enemies. According to Olurode & Olusanya (1994) when one falls sick, the Yorubas believe that drugs (especially herbal medicine) can be used. However, where the sickness persists the Yorubas also believe that the sickness could have arisen as a result of the evil disposition of others. Such illness or any form of ill health can be cured by the application of physical medicine as well as consulting the gods for solution. The diviner or medicine man is called *adahunse*. People suffering from mental disorder could be kept under observation by specialists who look after the insane.

Fatalistic Belief: These assume that events are set in by fate. Fatalism consists of the belief that the outcome of events are beyond our control, and that there is nothing that can be done to change the results because events are manipulated by phenomenon which we have no control over. In the work of Ekong (2010), fatalism refers to belief in the inevitability of doom, ill-fortune or catastrophe. Within the Nigerian context, especially among the Yorubas, there is a strong belief in destiny which reinforces the belief in some religious doctrines among adherents of foreign religions (Islam and Christianity). The Yorubas maintain a belief in destiny or predestination, the fore-ordination of all things by

Eledumare (God), including the future bliss or sorrow of human beings. This they call *Ayanmo* or *Kadara*. A great deal of confusion surrounds this belief. This is because, although the Yorubas commonly say, Ayanmo o gboogun, meaning that there is no sacrifice or charm, however potent, which can change a man's destiny, at the same time, they do not only believe that evil people can and do, change a person's good fortune but also, that one can manipulate the supernatural forces in one's favour, that is, to ward off an oncoming misfortune or disaster.

Witchcraft Belief: This is an essential belief in African traditional religion. The issue of witchcraft has been a constant index in the African mindset despite the great waves of globalization of religion and science which ought to have made it conceivable for Africans to demystify these esoteric beliefs. Africa is simply incomplete without daily reference to the power of witchcraft and sorcery. It is essentially part and parcel of our culture as accidents, ailments, deaths, demotions as well as lack of promotion in office, barrenness and other myriad of evils are linked to witchcraft (Awolalu, 1979). The showcase of the phenomena is that witchcraft and magic in modern Africa is so extensive that it can be described as therapeutic. In market places, schools, government, public and private offices, churches and so on, the sighting of the display of these phenomena is colloquial. There is basically a lot of respect for and fear of the concepts of magic and witchcraft in Africa (Uchenna, 2012).

Reincarnation Belief: This is the belief that after the death of an individual, he or she can be born again to live on earth. According to Majeed (2016), the concept of

reincarnation, also known as rebirth, is the belief that a 'person' (after his or her death) can be born again. The implication here is that a 'person' can inhabit different bodies at different times. Just like some other African cultures, the Yoruba people believe that human beings are born, die and move to the spirit world later to return to earth through the process of birth. That is the movement in a cyclic form although not everybody is expected to make the complete orbit. The evidence, obtained at least through the method of naming newborn babies confirms the existence of this belief in names such as Babatunde, Iyabo, Malomo & Mosaku among others (Olurode, 2001).

Another example related to the belief in re-incarnation popular among the Yoruba speaking segment of Kogi State the Okuns, most of who are farmers is that human beings (particularly the energetic youth) can be killed through diabolical means or in diabolical circumstances, and made to appear (spiritually) on the farm or plantation of the killer where the dead youth is expected to complete the remaining cycles of his life, by working on the farm of his killer.

2.7 CULTURAL FACTORS INFLUENCING ACCEPTANCE OR REJECTION OF SOCIO-ECONOMIC CHANGE IN NIGERIA

Socio-cultural factors are the amalgam of social and culture. Socio-cultural factors refer to a range of factors working against the interest of specific members of a particular community. These factors can affect the quality of life, business, family and health. Any phenomenon that has impact on the lifestyle of members of society termed socio-economic. The values cherished by a society determine people's behaviour. Such values

could be economic, religious, political, educational or cultural, family etc. (Kottak, 2000; Ember & Carol, 2004). They are experiences and facts that determine an individual's attitude, personality and way of life. The socio-cultural factors consist of both cultural and social components of the society.

There is no common definition of culture. Grosjean (2009) noted that culture is a basic channel for historical sway, which explains why related formal institutions act in dissimilar manners in differing environments. Therefore, cultural factors influence society's capacity to operate and design institutions. According to scholars like Paul Fudulu (2007), Hall and Jones (1999), culture is primarily the factor liable for growth differentiations. Geertz (1973) cited that culture is an old system consisting of inherited notions, which are symbolically conveyed, adopted by people to communicate, develop and perpetuate their know-how and manner of living. To Geertz & Yuriy (2010), culture signifies sets of values as well beliefs concerning how the world (natural and societal) is organized and operated. Also of concern is the behaviour obtained from them. This definition underscores the reality that social norms are affected by culture as well as by socio-economic acts such as the inclination towards innovation or savings as well as numerous other resolutions such as educational investments, demographical ones, community and charity work. Barro and Sala-i-Martin (1996) conceptualized culture as the totality of symbols, habits, meanings, institutions, behaviors, values, social artefacts and behaviours which exemplify a definite and distinctive human populace collectivity. Culture can be surmised in constricted manners that make it simpler to recognize a causal

relation of culture to economic consequences. Therefore, another rudimentary definition is that of Guiso et al. (2004), who held that traditional values and beliefs that religious, ethnic and social groups transfuse quite intact from one generation to another.

This definition stipulates the recognition of a contributory effect from economic to culture outcomes and pays rapt attention to those aspects of culture that could have an effect on the economic outcomes, as well as beliefs in terms of values and priors, in terms of inclinations. From the view of Harrison and Huntington (2000), the examination of social factors assist the comprehension of human behaviour as relates to savings, consumption, attitude and expectation towards economic circumstances, investigational system which have a significant effect on development.

Many belief systems have been empirically observed to influence development, especially in Nigeria. In the view of Oke, Oloruntimehin & Akinola (2006), it is acknowledged by social scientists that religious beliefs practiced by people and development are closely intertwinned. Prior to this, economists as well as other researchers have given slight thought to any relationship concerning religious beliefs and economic development. It was rather viewed to be exclusive to men and their God. The connection between religion and economy was initially demonstrated by Marx, who posited that the substance of an economy would hold sway over a belief or religion. Weber (1930) on the other hand, had an opinion contrary to Marx's thinking. To him, the cause of the advancement of the western industrial economy is intricately linked to a religious belief, particularly Protenstatism and its principle of moral responsibility and

simplicity to work (Skousen, 2007). Weber (1930), conceives capitalism to have been sourced not from historical materialism but from religious ideals. Characteristically, the protestant reformation ideals that transformed the western culture resulted into the ascent of capitalism, which resulted in the development and growth of their economy. Islam as well played a significant role in the advancement of the Arab society and metamorphosed it to such a degree that it overwhelmed its impairment and also resulted in revolutionary changes in the societies that came under its tutelage (Charpra, 1998).

Apart from the belief systems that have been discussed above, there are other socio-cultural factors that influence the acceptance or rejection of development efforts in rural Nigeria. These are discussed below.

Societal Norms: Social norms represent the traditional behaviours and rules fashioned as yardsticks for regulating society. These are the rules which stipulate what is socially satisfactory or not in any social system. Certain social norms may be distinct from one community to the other while others dominate all over the nation. Mores are inventions or customs regarded by people as being crucial to the stability and welfare of the society. Violations of mores are treated with more gravity than that of norms (Mundi, 2008). Some illustrations of social standards in Nigeria are:

i)   It is traditional in certain communities that women who are pregnant refrain from journeying to the river in the afternoon or give birth when night falls, sit underneath a tree's shade or sight a masquerade.

ii)   The chiefs and emirs should not be met by strangers directly in Igalaland as well as Hausaland.

iii)   In certain places in Hausa land, it is outlawed for married women to talk with any man asides from her husband. The comprehension of the norms of a particular society is very critical in the introduction of changes to people generally or specifically to farmers (Mundi, 2008).

Social Taboos: Social taboos prevail in all cultures in the world, representing informal institutions, in which, customary, meticulously governed taboo system or norms prescribe human conducts. These taboos remain as the essential marshalling their actions toward taking advantage of the natural endowment. But, the extraordinary role assumed by the mentioned informal systems in the preservation of biodiversity has been overlooked (Charpra, 1998).

Tradition: Kabane (2010) asserts that tradition is one of the chief challenges that hinder the recognition of rural community members, especially women. A large number of rural populations have more confidence in traditional medicine than modern medicine due to fact that tradition abhors invention of modern medicine.

In another study on indigenous and traditional methods of preserving biodiversity, three methods have been identified by Ntiamoa-Baidu (2001) for preserving biodiversity in Ghana as well as in certain West African sub-region (including Nigeria). The tribal societies of Urhobos in the Delta Central– maintain a custom of ecological preservation grounded on numerous traditional beliefs. A primary feature of the Urhobos in the

conservation of these resources is the phenomenon of totemism (belief in a supernatural link between groups of people and objects such as animal species, in some cases plants, etc.). For the most part, it is an anathema to slaughter, maim or ingest an animal totem (Tonukari, 2007).

Education: Education represents one of the critical factors influencing efforts at rural development. Rad, Ates, Delioglan, Polatoz & Ozcomlekci (2010) accede that education represents one of the critical factors that make rural development achievable. The intention of education (formal as well as informal) as established by Rad et al. (2010) is to transmit amassed wisdom and information from one generation to another. Also, education amplifies dynamic involvement in development and innovation of novel wisdom. Ani, Ongunnika & Ifah (2004) contended that education improves the capacity to evolve, evaluate and decipher useful knowledge for agricultural purposes. The Food and Agricultural Organization [FAO] as well as The United Nations Educational, Scientific and Cultural Organization [UNESCO] (2015) cited that improved training and education have become vital for continual development as well as for the survival of rural economies.

Manuh (1998) averred that the absence of education is a great obstruction to rural development. A study carried out by the Natural Resources Management and Environment Department (2015), revealed that illiteracy represents a sizeable restraint troubling rural developmental efforts. Rural people are unable to comprehend and make use of technical knowledge because they lack fundamental formal education. Penin (1999) maintains the

latter belief by contending the fact that education is on the same wavelength as farming progress. The logic behind this is that a strong bond exists between farming and education. With education, farmers can obtain enhanced and efficient texts, and minerals. Educated farmers can obtain more knowledge in the form of texts such as newsletters, magazines and farming instruction brochure, packaged seeds, booklets, fertilizers, pesticides, etc. (Penin, 1999).

At present, not all eligible children in Nigeria are receiving education. 10.5 million children in Nigeria are not currently in school (BBC News, 2017 & Ogbo, 2017). Thus illiteracy has remained a serious problem while the standard of education has collapsed at all levels. The education problem in rural Nigeria is compounded by the poor attitude of government to teachers' welfare. It has now become normal for teachers' salaries to be owed for months. Even if salaries paid, it is grossly inadequate, and the teachers are forced to take on other business activities for survival. Pupils are not taught for the greater part of the school year because most of the times, the teachers are either on strike or have abandoned the pupils for the other business. Under this condition, the pupils in most rural areas in Nigeria are educationally disadvantaged.

Gender: Studies by Fabiyi, Danladi & Mohmood (2007) & Onguono (2009) have expressed the view that rural dwellers have, for a while, employed agriculture as one of the major approaches to deal with poverty and revamp livelihoods. Not only this, agriculture has been used to preserve the sustainability and stability of family life. Rural

dwellers, especially women, have held important roles in the continual advancement of their communities.

Income: In a research carried out by Baiyegunhi et al. (2010) to ascertain the factors influencing rural development, income earned is statistically important factor noted as deciding if a household is credit-inhibited or not. The outcome sustains the assertion that income can portray a major part in rural developmental efforts and that supplementary rural funding can influence household welfare and productivity, thus bestowing upon efforts at pro-poor growth. Asides from inequality in the distribution of income in the rural areas, there is as well inequality in terms of access to social, economic and political opportunities and inequality in the propagation of costs and profits of development. The percentage of the benefits received by the rural areas is quite low as against that of urban areas.

Occupation: In Nigeria, there is scarcely employment opportunities in rural areas. This condition arose as a consequence of poor infrastructure like water, electricity and good roads which ought to attract meaningful investment to the areas. Ninety percent of youths in the rural areas are unemployed, and that is why they migrate to the cities to seek employment opportunities and better life. The movement of men to urban areas in pursuit of providence for their families is one of the rationale behind women finding themselves in pursuit of agriculture in South Africa. Today, the movement of household members to the cities in search of better employment chances has been seen as one of the

rationalizations that families can survive without sole dependence on agriculture resulting to a decline in agriculture.

Relative Advantage: Farmers, mostly the subsistence rural ones are known for their conservatism. Hence, use of new technologies or innovation is usually greeted with resistance. This is due to their attachment to the old order. Thus, innovations disseminated must be adjudged way better and relatively more reliable if true adoption is to be witnessed.

Cost: The relative advantages of new innovations over the existing ones notwithstanding, ruralites are least ready or prepared to adopt them on the ground that it is not cost effective largely due to their notoriously financial inadequacy. Tractor for instance, is widely accepted by farmers as being more effective than manual method of cultivation. However, the cost of acquiring one is a barrier. Similarly, human labours needed for the cultivation of land may be extinguished and this portends grave danger for families dependent on them for their livelihoods. Rural development efforts often embrace innovation. An innovation may be perceived as having advantages over some practices but may not be accepted by rural people because of its costs. Ekong (2010) argued that the higher the cost of innovation the more slowly it is accepted.

Complexity: Most ruralites are known for their low literacy level and technical no how. As a result, however, cheap and reliable an innovation is, techniques involved in these operations might hinder effective adoption if it is complex. For example, farmers in

rural areas are most likely to accept the use of fertilizer than the acceptance of the modern record keeping.

Compatibility: In a highly superstitious society in rural Nigeria, it is increasingly more difficult to achieve success in the adoption of innovation, especially an event where such is deemed to have run fowl of the norms and values of the community. Ekong (1988) cited an instance where a food scientist could not prevail on Muslims to accept pork as a source of protein simply because it is contrary to their belief.

Professional Competence of the Change Agent: A display of professional suave on the part of the change agent would significantly boost the interest and confidence of the rural community members in adopting innovations.

2.8   BELIEF SYSTEMS, SOCIO-ECONOMIC CHANGE AND RURAL DEVELOPMENT IN NIGERIA

This section of the review takes a cursory look at empirical researches conducted on belief systems, socio-economic change and development. Many belief systems have been empirically observed to influence development especially in Nigeria. In the opinion of Oke, Oloruntimehin & Akinola (2006), it is largely argued that the religious beliefs held by people and development are intricately linked. Before this finding, economists as well as other researchers gave little to no attention to the relationship between economic advancement and religion; rather is viewed as something private between men and their God. The previously stated connection between religion and economy was laid down by Marx, the originator of the view that the vigor of an economy would affect a religion. But,

Weber (1930), a prominent sociologist of the 20th century holds a contrary view. For him, the cause of the development of the western economy is religious belief, specifically Protestantism and its ethics of moral responsibility to work (Skousen, 2007). Weber (1930), believed that capitalism started from religious ideas, not historical materialism. Essentially, protestant reformation ideals transformed the western culture, resulting in the development of the capitalist system and also the development and growth of their economy. Islam also played a significant part in the advancement of the Arab societies and changed it to so extraordinarily that asides from surmounting its own defects, it also resulted into a revolutionary transformation in societies that under its sway (Charpra, 1998).

Barro & McCleary (2003) opined that religious beliefs foster growth since it helps maintain the part of distinct behaviour that fosters proficiency. For instance, the greater the extent of presence in mosques or churches, the more the extent of growth achieved as it signals a better usage of resources comprising of buildings, land, other capital, by the religious institution. But, that restriction of development is overshadowed by the magnitude to which mosque or church attendance results into increased religious beliefs, which fosters economic development. In Nigeria, the traditional societies are dominantly spiritual. Here, religion is family-based as it influences people's relations; religion administers the principle of collective obligation and is the crux of the family, which is the primary agent of societal control.

Religion is very critical to the society as a means of control notwithstanding folks' deference to religion; foreign or traditional (Ikporukpo, 2010). Islam and Christianity, have an unimaginably profound impact on the lives of citizens in Nigeria, playing a crucial part in the economic and socio-political growth. According to Nwite & Wilson (2010), Nigerian churches have impacted greatly on the development of the nation's economy through various investments in multiple sectors of the economy such as capital market, real estate, schools and shopping complexes. The purpose of human and economic development combined health, with life expectancy is as a rational gauge; information, conveyed as an aggregate of literacy rates and the normal years of school attendance; per capital income (Lynn, 2010). A little movement in the direction of the advancement of these determining factors would result to steering the economy on the way to development.

The role of belief system in educational development especially in the rural sector cannot be over-emphasized. Education represents a creative and continuous process which is geared towards advancing the latent talents in human beings and harness their manifestation for the progress and enrichment of the society, by providing people with moral, material and spiritual knowledge. Education, in the aspect of qualities, skills, knowledge, capacities and attitudes makes it possible for folks to become cognizant subjects of their advancement and dynamic participants in a systematic procedure of constructing a new world order. Christian missions in Nigeria headed the formation of schools, and since both religions; Islam and Christianity have contributed in vital roles in

the creation of schools in Nigeria. With the increase in the products of the primary schools, secondary schools were fashioned to cater for the demands of higher education. The Catholic Missionary Society (CMS) founded the C.M.S. Grammar School in Lagos in 1859, trailed by the Methodist Boys' High School in 1879 then St. Gregory's College, founded by the Catholic in 1881. This explains the evolutionary trend in secondary school education in Nigeria. Then, many other religious based secondary schools started. Some of them consist of: Anwar-Ul-Islam Grammar School, Ahmadiyya Grammar School, Islamic High School, St. Theresa College, Ebira Muslim Community College, and others. The religious institutions in Nigeria therefore complemented the efforts of government at fostering educational development in the rural community (Olurode, 2001).

2.9   APPRAISAL OF LITERATURE

Efforts are made in this segment to take a retrospective look at the relationship between rural development and belief system based largely on the contributions of scholars from diverse disciplines. Consequently, on each of the variables, vital submissions have been established.

In a systematic fashion, beginning from literatures on development of which rural development is not an exception, there appeared not to be a consensus among intellectuals on what constitute the term development. However, virtually all definitions of the key term agreed that development represents a positive change in the life of any society.

From the reviewed literatures, it is also obvious that development can be accessed from various respects which primarily transcend social, economic and political indicators.

The social indicators of development is usually taken to represent the Physical Quality of Life Index (PQLI), which include, among others, security of life and property, qualitative but affordable education, effective and accessible health services, decent and affordable housing. The political indicators are often taken to mean the level of political stability, level of popular continuity, policy continuity, respect for fundamental human rights, degree of transparency, accountability and others.

The economic indicators on the other hand, usually comprise of cost of living index vis-à-vis the standard of living of a society, the GDP growth and the living standard of the people, capacity utilization of productive sectors, the extent of inequality and few others. In a general analysis, development and the concept of growth cannot be interchangeably used nor can one be taken to represent or substitute the other; Development is more all-encompassing when it reflects a better life for the people in a manner that is visible.

Importantly, going by the available literatures, rural development remains a necessity for all societies and intensive efforts are being taken by stakeholders to guarantee that this is attained. Sadly, little success have been achieved due to lack of transparency or political and due to inappropriate approach or a combination of these.

It has also been pointed out from the review of literature that, the prevailing bad or good condition of any sector of the society may be effectively determined at any point in time through a combination of methods. These methods according to Ekong (2010) include a survey of available social, physical and institutional infrastructures, and a study

of the people's standard of living consisting of their level of deprivation and present standard of living.

Belief systems of any given society, based on the existing literatures, have been found to have a robust impact on the extent of development. Some belief systems have negative influence on rural development. For example, an individual may find it difficult to release a particular land for development due to the belief that it is on that land sacrifices are being made to the gods of their land, secondly they may find it difficult to release a particular land for development to avoid the destruction of their aesthetic values like trees and other things that bring about the beauty of their area. By so doing, some development efforts are swept under the carpet. According to Iyiogwe (2005), in his work on economic theory, land is free gift of nature, such as land surface, soil, rivers, mountains, forest, mineral deposits etc. Okorji (2005) restated that land is therefore nature's aid to production.

Also, socio-cultural factors that influence the acceptance of rural development efforts were reviewed. On the various factors, it is quite obvious that factors such as belief system, social norms, taboos, tradition, income and occupation negatively affect development efforts. Belief systems of any given society, based on the existing literature, have been found to have a sturdy impact on the extent of development. Some belief systems have adverse influence on rural development. Secondly, an individual or group may find it difficult to release a particular land for development to avoid the destruction of their aesthetic or inherited values like trees and other things that bring about the beauty of

their area. By so doing, some development efforts do not materialize. This is particularly, so, given the fact that it is a held belief that man can manipulate the forces of nature for his ends. For instance, a farmer who believes in obtaining good harvest through magical means may not care to adopt scientific innovations. In many rural communities, there is a strong belief in the ability of certain individuals to make and stop the rain. Such belief may not certainly make individuals facilitate irrigation projects in their neighborhood to boost food production.

Another strong belief which has particularly become prominent among the Africans is reincarnation belief. This is a strongly held belief especially among the Yorubas that some people still have the power to come back for second existence after death. Closely related to this belief is the belief in re-incarnation farming among the Okun people of Kogi State where this research is centered. This ia belief that energetic youth can be diabolically killed by heinous individuals to advance their selfish interest on their farm.

The literature reviewed on the socio-cultural factors touched on social norms. The social norms of the particular rural area, go a long way to show the influence of social norms on innovation. Related to this, is a tradition which according to Kabane (2010), is one of the major obstacles that hinder the acceptance of rural people, especially females, to partake at any rural developmental efforts. On education, Manuh (1998) is of the opinion that the absence of education has been linked to stunted level of rural development. Going by the strong relationship between cultural belief system and rural

development, it has been discovered that very little effort has been made by scholars to carry out empirical research on these variables.

2.10   THEORETICAL FRAMEWORK

This section is aimed at examining relevant theories on belief system and rural development. The dominant function of theories in the realm of social science is very important as theories in social sciences offer explanations for social actions (Salawu, 2003).   In the same light, Osuala (2001) opines that an effort at integrating and synthesizing factual data for optimum clarification is what theories are about. Therefore, theories, were employed in this study to relate values and verdicts to belief systems and rural development. Therefore, in this work, some suitable theoretical frameworks were designed within the general framework of sociological theories such as the functionalist theory, action theory and symbolic interactionism theory.

(a)   Functionalist Theory

The functionalist theory is tied to the works of such intellectuals as August Comte, Herbert Spencer, Emile Durkheim, Talcott Persons as well as Robert K. Merton (Marcionis, 1993). The functionalist theory is a theoretical framework poised on the notion that the society is an intricately complex system with its parts working ceaselessly in the achievement of harmony as well as stability. This theory is also often referred to as structural-functionalism, stating that the human society is composed of numerous structures that comprise, but are not restricted to cultural, economic, political structures as well as social patterns of social behaviour. Social structure ranges from broad patterns

such as family life, economic systems and situational behaviours, such as greetings, and other forms of face-to-face contact. Second, this theory connects these structures to one another in terms of the functions they are poised to achieve, and they refer to results of the workings of the society as a whole. Therefore, all elements of the society, from family relationship to a simple hand shake have important functions that help to perpetuate the society (Marcionis, 1993).

The sociological theory of functionalism sees society as an organism in the process of social reality and it basically:

a)   highlights that social events do not simply exhibit instantaneous and confined implications but also display a systematized long term ones;

b)   makes a critical distinction between individual motives and their relations to social systems;

c)   emphasizes the importance of societal values as different from individual drives and behaviours (Rex, 1961).

Deriving from the above basic assumptions, it can be seen that functionalist theory treats belief system as part of the social structure (such as family, government, education and so on which is estimated to foster development in the society, especially rural zones. According to this theory, all the elements of social structure, including belief system, should be integrated to ensure sustainable rural development. However, if there is technical failure in any of these social elements there, may be tendency of underdevelopment in the rural areas. The underdevelopment currently witnessed in the

study area (Okunland of Kogi State) might be a consequence of non‑consideration of certain belief systems as it relates to rural development programmes.

(b)   Action Theory

The functionalist view has aimed to provide answers to questions concerning the process through which stability and order are accomplished in social life, taking note of both the means through which interpersonal relations are managed and how personal affairs are conducted employing a social system model. To Weber who is the main proponent of action theory, argued that the society is seen as the creation of man, a human construction which is not simply the consequence of its members' creation of meaning, but a broader level that channels the relationships and acts through which attempts are made to dictate that understanding on their historical bearings (Meighan, 1986).

Therefore, the aim of the action perspective is to uncover how specific activities of men contribute to creating society instead of how the society is systematized and how they conduct their affairs. Furthermore, action theorists dismiss the idea of a social system that is ontologically and methodologically prior to its participants, a view that placed the society beyond and external man. Here, the advancement moves against the functionalists' orientation in which the society is the only unit of analysis, which is viewed as a system that determines human behaviour. Action theory progresses from the minute unit of social action onto the larger, more comprehensive, with attention on small scale communication instead of the society in its entirety. Describing this type of individual ‑ level strategy which functions in the absence of functionalist theoretical assumptions, Weber fashioned

the term Verstehen (German for 'understanding'), an idea drawn from the field of Hermeneutics, which targets the comprehension of the thought process of the author as well as the elementary make up of the text. Weber applied this to the study of the society by aiming at actors and social interaction with the purpose of establishing the meaning behind discernible acts and events (Ritzer, 1996).

This theory is distinct from that of Parsons or Durkheim both of who noted the critical relevance of macro-level analysis. Weber's approach, as identified by Meighan (1996), beseeches the user.

i.   To identify the techniques through which people fashion the social order in which they reside especially both their collective and individual acts and,

ii.   To understand and evaluate the constructivist and inner framework used by people's interactions and to hold power over their conditions.

From the above, social action theory's presupposition can be recapitulated thus:

i.   The essence of social action is entrenched in the actor's understanding of his acts.

ii.   A beholder should not surmise that his or her deliberated unravelling and comprehension of an event studied at the starting point of the fact-finding have any more than a nebulous validity.

iii.   There is a rapt attention on trivial-levelled interactions than the society in its entirety.

iv.   There is the idea that it is through acts of people that collectivist ideas find their symbolization that is, the propensity for individualist rather than collectivist ideas.

In this respect, the social action theory to the phenomenon of belief system and rural development established that despite the fact that development could be affected, supported or antagonized by a barrage of extrinsic factors, the society advances by its own spurred capacity and in search of its own targets. No extrinsic power can advance a society in the absence of the native technical understanding and input. Thus ruralites should not be considered as mere nonentities who know little or nothing about their own lives. In fact Sinha (1998) goes as far as to opine thus: villagers are considered to be the best scientists and argues that the notion of ignorance must be replaced with the notion of 'a potential for self development.

Largely social action theory has been elusive due to its emphasis on individuality especially since on the contrary, a great amount of events and conditions affect the routine of development. In a nutshell, a relativity of development is commonly stressed and no sole view is visualized as innately more relevant than another. The theory points to the fact that it is every society (rural or urban) that conceives the concept of development and how it can be achieved rather than the external forces that usually determine what development is all about in our society. In this case, the submission is that the belief system of every society in the rural areas goes a long way in promoting or hindering development.

(c)   Symbolic Interactionism Theory

Symbolic interactionism draws its strength from the corpus of George Herbert Mead's mind, self and society of 1934 and 1962. The idea that humans are the same in

their capacity to employ symbolic conversation (use of concepts and ideas as detached from mere gestures) in their social relations. According to Ritzer, (1996), a great number of methods employed by symbolic interactionists contain the struggle to comprehend the connotation of acts for individuals in specific conditions, with accentuation resting on the participants' unravelling of reality. The connection between ethnographic methods employed by social anthropologists and symbolic interactionism has been distinguished to be well enunciated in Williams, (1981). In stark resemblance to the ethnographers, symbolic interactionists are largely concerned with the cultural behavior and patterns of culture of the group and in particular, the people's understanding of the society in which they reside.

Symbolic interactionism views individuals to be well-functioning in forging their world, instead of remaining as entities, acted on by the society (Herman and Regnolds 1994). This standpoint views the society and individuals from a microcosmic view. Blumer (1969), noted three fundamental postulations of symbolic interactionism:

1. Human beings act upon entities based on the denotation or meaning they assign to those entities for instance a belief system.

2. The comprehension of such entities are obtained from the process of social interaction.

3. The meanings are managed, altered via an explanatory process employed by individuals handling events that he/she is confronted with.

Obviously, rationalizing the ideas of the proponents of this perspective with particular reference to the rural development and belief system, the kind of meanings that a culture gives to a reality go a long way in shaping their interactions as well as their thoughts and equally determine the extent to which developmental approaches external to it are subscribed to. For example, it is noted among the Okun speaking people of Kogi State that the death of able-bodied young men is the handwork of some diabolical individuals within their communities even though this lacks empirical proof, a belief already formed among the people has been discovered to shape and define their worldview and consequently determine their pattern of interactions.

2.11   CHOICE OF FRAMEWORK

Given what has been discussed about the theoretical frameworks employed in this study, they have been found to be the most appropriate for the study (the kind of explanation of belief system and rural development). The theoretical approaches presented are complementary. The structural functional theory goes a long way to show that belief system is holistic while the action theory explores the rationality of actions among the alternatives. Symbolic interactionism includes the struggle to comprehend the essence of events for members of the society in specific situations. Finally, the approaches discussed above have varied implications for the study. But to provide form and impact for this study, the functionalist and symbolic interactionism theories have provided the theoretical framework for the analyses.

The functionalist perspective considers belief system as an integral part of the whole. Thus, it must not be treated in isolation from other social structure especially in formulating and executing developmental programmes in the rural areas. In another development, action theory as well as symbolic interactionism consider the kind of meanings that a culture gives to a reality in shaping the interactions as well as the thoughts and equally determine the extent to which developmental approaches external to it are being subscribed.

Given what has been discussed about the three theoretical frameworks adopted in this study, the triangulation, has been found to be the most appropriate for the kind of inquiry that carried out in this study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1   INTRODUCTION

This section is concderned with the area of study as well as methodology employed in the study. Under the area of study, issues discussed include the study area, research design, study population, the sample size and procedure, study instruments/instruments for the collection of data, test of validity and reliability, method of data collection, methods of data analysis, measurement of variables of study and research hypotheses.

3.2   THE STUDY AREA

The study was conducted among the Okun-Yoruba sub-ethnic group of Kogi State. It is a state of multiple ethnicity and the Okun people are about 20% of the State's population, lesser than the two other major but distinctively differing tribes. Okunland is situated between longitude 5° 30' to 7°15' East and latitude 7°15' to 3°45'. Okun communities inhabit the Niger-Benue confluence region alongside the Southern Nupe, Ebira (Panda and Koto), Kakanda, Igala and Gbagyi. In the west of Okun land resides the Ekiti, Yoruba and igbomina subgroups (Ijagbemi, 1996).

Okunland is situated inland on the right bank of River Niger above and below the convergence. It is peopled by the Abinu, Ikiri, Ijumu, Owe and Yagba. These people are a sub-group of the Yorubas a chief ethnic group in South-Western Nigeria. They were formerly referred to as Northern Yorubas for administrative convenience, they were governed in the Northern region by the former colonial masters. However, the people refer

to themselves as Okun people and this word Okun derives from their common mode of greetings (Lewu, 2003). The other two dominant ethnic groups in the state are Ebira and Igala.

The people of Okun can be found majorly in five local governments in Kogi State and these are: Yagba-West, Kabba-Buna, Mopa-Muro, Yagba-East, and Ijumu. Indigenes of these LGAs speak distinguishable varied but mutually intelligible dialects such as Owe, Iyagba, Bunu, Gbede. However, they are recognized as Okun people due mainly to the fact that Okun is some sort of general greeting amidst them. The Okun region of Kogi is in the Western Senatorial District of the State. Their economy is generally agrarian, though they engage in trading and are also found in white collar jobs (Lewu, 2003). The inhabitants are predominantly farmers, although some of them mix farming with paid jobs, others are artisans that specialize in local based industries such as blacksmithing, weaving, carpentry, block moulding, electrical works, salon industry, sachet water industry, aluminum works, tailoring among others.

3.3   RESEARCH DESIGN

The mixed design method is appropriate to be employed in this study because of its advantages. Mixed method is a design that synergizes both quantitative and qualitative research methods and data gathered by a researcher. To a large extent, using this method will enhance the degree of credibility of research findings. The beauty of this design stems from the fact that none of the two data collection method is flawless, the inadequacies of one are fully compensated for by the other. For example, qualitative data

are usually open-ended devoid of pre-empted responses. On the contrary, quantitative data include closed-ended responses which are identified with such instruments as questionnaires and interview schedule.

Mixed method originated in the late 1950 (Sieber, 1973) however, interest in its usage assumed a greater dimension by the early 1990s when researchers started to appreciate the essence of the joint application of both qualitative and quantitative methods to achieve more reliable research findings (Tashakkori and Teddle, 2010) and Creswell (2014) listed some of the advantages of mixed methods thus: i) due to the bias and weaknesses of each of the methods, an integration of both will enhance the accuracy of findings; ii) the qualitative method can further explain the findings emanating from the use of the quantitative method and vice-versa; iii) integrating the quantitative and qualitative data on a single database will to neutralize the mutual flaws in the two research design methods.

3.4   STUDY POPULATION

The entire people of Okun who are residents of the study areas formed our population excluding those below the age of 18 years. The exclusion of under 18 years from the population stems from the fact that, the Nigerian law puts the age of maturity at 18. According to the 2006 census, the totality of the population of the five LGAs under review is 594,501 (National Population Commission, 2009) which constitute appropriately eighteen per cent (18%) of the entire population of Kogi State.

3.5   SAMPLE SIZE AND SAMPLING PROCEDURE

Samples of five hundred (500) respondents in Okunland were selected through a multi-stage sampling technique. Okunland covers five local government areas, namely Ijumu, Kabba/Bunnu, Yagba West, Yagba East and Mopa-Muro. The criterion for selection was based on the population size in each of the Local Government Area in Okun land.

Table 3.1 Population of OkunLand

Local Government Area	Population	%	Number of the sample
Ijumu	118,593	19.95	100
Kabba/Bunnu	144,760	24.32	121
Mopa-Muro	43,760	7.36	37
Yagba East	139, 928	23.54	118
Yagba West	147,641	24.83	124
Total	594, 501	100	500

Source: National Population Commission (2009)

Multi-stage sampling procedure was used in selecting the sample from the study. First, one district was randomly chosen from each of the five LGAs that make up the Okunland (no LGA has more than three districts). Second, two communities were selected randomly from each of the districts which gave ten communities (no district has more than ten communities). Finally, the respondents were purposively chosen from the selected communities.

3.6   METHODS OF DATA COLLECTION

The data employed in this study were acquired through the primary and secondary sources. The indepth interview and questionnaire were the sources of the primary data. The questionnaire contained fundamental analysis of opinions aimed at eliciting

information about belief system and rural development in Okunland. The questionnaire was divided into four sections: section A, demographic-data; section B, belief system in Okunland, section C, determines the level of rural development and section D, measures the effects of belief system on rural development activities.

Interview, on the other hand, is an element of the qualitative method for data collection that affords interviewees the time and opportunity to share their opinions about the issue under investigation. The rationale for this is to acquire in-depth information about the topic under study (McNamara, 2009). In view of the foregoing, for in-depth interviews, ten (10) respondents were purposefully drawn from ten communities in the study location.

In the use of interview, the researcher guaranteed the interviewees' confidentiality. Also, notes were taken in the course of the interviews to ease the process of analysis and to devise alternative means in case of system 'machine' malfunction, failure or breakdown. This ensured perfect transcription of the interview. Furthermore, the researcher strictly adhered to all the characteristics of good interview identified by McNamara (2009) which include: (i) elucidation of the purpose of the interview; (ii) addressing terms of confidentiality; (iii) clarifying the format of the interview; (iv) indicating the usual length of the interview; (v) querying the interviewees if there are any questions in advance of the commencement of the interview; (vi) choosing a setting with little distraction; (vii) telling the interviewees how to get in touch afterwards - if they want

to; (viii) making sure all instruments are in place so as not to rely on memory in order to recall answers given by interviewees.

3.7   TEST OF VALIDITY AND RELIABILITY

Split-half where the questionnaire was divided into two equal parts and the two halves were administered at the same time to some respondents similar but separate to the study sample. The neighbouring communities that are different from the ones chosen for this study were employed for the reliability test. The result of one half was correlated with the results of the second half. The coefficient of reliability (r) was above 0.5 for the instrument to be seen as reliable. Pearson Product Moment Correlation Co-efficient (PPMC) was used.

3.8 RESEARCH HYPOTHESES

The general proposition of this study as mentioned under research questions and statement of objectives is to examine whether there is any significant relationship between cultural belief held by the Okun people generally and their level of development.

i H_o That there is no significant relationship between people's cultural belief measured in terms of re-incarnation farming and rural development measured in their economic well-being.

ii H_o That there is no significant relationship between people's cultural belief measured in terms of witchcraft and rural development measured in terms of rural investment.

iii H_o That there is no significant relationship between people's cultural belief measured in terms of spiritual nature of disease and rural development measured in terms of their utilization of modern health care facilities.

iv H_o That there is no significant relationship between people's cultural belief measured in terms of traditional magic and rural development measured in terms of adoption of modern technology for farming activities.

3.9 DATA ANALYSIS METHODS

The data acquired for this study were presented, interpreted and analysed with content analysis. Content analysis is a technique that can efficiently integrate both qualitative and quantitative methods (Arksey & Knight, 1999). The criteria of selection require the researcher to devise units of analysis that are relevant to the phenomenon being

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studied. The researcher decided, for instance, what constitutes belief system of the people under study and what does not. Once that definition is laid out, then the researcher will count each and every event or action that fall into the category of belief system of the people. The content analysis fixated on the data to be provided by respondents in the questionnaire and those that were interviewed.

In order to adequately analyse the responses from the questionnaire administered, the following statistical techniques were used in this study.

1.   Univariate Analysis

2.   Pearson Product Moment Correlation Co-efficient (Pearson's R)

3.   Chi-square

4.   T-test

5.   Multiple Regression Analysis

The applications of these techniques, in this study are discussed below.

Univariate Analysis: In this analysis, a frequency distribution and percentages was calculated for each of the factors in section A and some of the variables in sections, B, C, and D. Information on the underlying distributional characteristics of each of the factors contained in the questionnaire and the various categorization of respondents in terms of their demographic characteristics were obtained through the SPSS subprogram 'frequencies.' These data were employed to determine the precise distributional characteristics and variability of each factor used in subsequent correlational analysis.

Chi-square (x^2)

The chi-square test is a non-parametric inferential statistical method used in the analysis of frequencies or nominal data. The chi-square (x^2) was adopted for this study to help decide whether a variable could be the result of a definite course or just pure chance.

T-test

T-test is usually adopted in testing hypothesis about the difference between variables at the significance level of 0.05 and degree of freedom at 1.96.

Pearson Product Moment Correlation Co-efficient (Pearson's R)

The Pearson Product Moment Correlation Co-efficient was employed to measure the strength of the relationship between belief system and rural development (independent and dependent variables). This method of analysis therefore proves quite useful in measuring the extent of relationship between belief system and rural development in Okun land of Kogi State.

The Pearson Product Moment Correlation Coefficient (Pearson's R) is computed with the following formula:

$$r = \frac{N\Sigma XY - \Sigma X \Sigma Y}{\sqrt{N\Sigma x^2 - (\Sigma x)^2}\sqrt{N\Sigma Y^2 - (\Sigma y)^2}}$$

Where:

        X = Original score for X variables

        Y = Original scores for Y variables

$\sum X^2$ = Sum of squared score of X variables

$\sum Y^2$ = Sum of squared score of Y variables

XY = Product of the paired X and variables

N = Total number of pairs.

Multiple Regression Analysis was employed in this study to further determine the strength of relationship between belief system, socio-economic change and rural development.

$Y_t = B_o + B_1 X_1 + B_2 X_2 + B_3 X_3 + B_4 X_4 + U_t$

Where:

Y_t = Rural Development (Dependent Variable)

X_1 = Witchcraft belief (Independent Variable)

X_2 = Reincarnation belief (Independent Variable)

X_3 = Traditional Magic (Independent Variable)

X_4 = Herbal medicine (Independent Variable)

B_o = Intercept of the Model

B_1, B_2, B_3 & B4 = Slopes of the Model

U_t = Stochastic (disturbance) error term representing all other variables apart from the previously cited ones that may determine rural development.

The Multiple Regression Analysis was used to test causal relationships by establishing the statistical significance between the variables (belief systems and rural development).

3.10   MEASUREMENT OF VARIABLES OF THE STUDY

The dependent variable of the study is rural development while the independent variables are the belief systems of the Okun people in 5 Local Government Areas of Kogi State.

To measure the level of development, information was sought through the secondary method of data collection from the district heads/LGA's offices including those external to the research areas but within the State so as to control the level of discrepancy. The respondents gave direct information regarding their knowledge of and belief in such belief systems as re-incarnation farming, witchcraft activities, and so on. The study area is already demarcated and documented. The five LGAs making up the Okun land were scored from 1-5 for the purpose of analysis.

3.11   DISSEMINATION OF FINDINGS

The findings of this study would be disseminated as follows:

1.   A copy of the study will be submitted to the headquarters of each local government areas in Okunland of Kogi State.

2.   The report will be produced and given to the Kogi State Government through the relevant ministries or agencies.

3.   Publication of the findings in reputable journals, nationally and internationally.

4.   Presentation of report at local, national and international conferences.

3.12   ETHICAL CONSIDERATIONS

Cultural belief is a sensitive issue that has attracted much scholarly works. Thus, a study of this nature operates within many ethical limits. The study would resort to establish strong ethical rules by ensuring that ethical boundaries were not crossed. The research ensured that all participants were duly informed both verbally and in writing regarding the objective of the study. Also, all the participants were cognizant that their contribution is voluntary. Equally, informants were given the opportunity to opt out of the interview session before or during the interview, if they choose to do so.

Prior to the interview session and distribution of questionnaires, each informant and participant was given a research information sheet, which explained the nature of the research and other details along with a consent form, which was duly signed by them. Every participant was reassured that the data resulting from the in-depth interview and questionnaire were treated with high confidentiality. To this end, written verbal and written guarantees were made to ensure the anonymity as well as confidentiality of individuals. The whole ethical rule ensured that all raw information including transcripts were kept and preserved properly for a period of time.

The research assistants recruited were responsible people who signed an undertaking not to divulge any information that they came across during the course of the study. They also surrendered all information in their possession at the end of the research exercise. To ensure the security of the research assistants, all the village heads of the areas selected for the research were informed about the activities going on in their territories.

Also security agents around the areas were duly carried along. Finally, the research assistants were provided with tags for their identification.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

4.1   INTRODUCTION

A useful and reliable conclusion cannot be derived in any research work except with the presentation, analysis and interpretation of the data collected from the field survey. The findings of this study are therefore presented and analysed in this chapter. Of the five hundred (500) respondents selected through purposive sampling for this study, four hundred and seventy-six (476) eventually responded to the questionnaire items. The response rate is thus 95.2 per cent. The 24 respondents who did not return their questionnaire constitute 4.8 per cent of the selected sample.

Considering the division of the questionnaire, the analysis was divided into four (4) Sections. Section A analyzed respondents' demographic characteristics. Section B analyzed the characteristics of the Okun community. Section C evaluated variables on respondents' cultural belief system, while section D tests the hypotheses stated in the research. Discussion of each analysis is also presented for better understanding.

In the analysis of the demographic characteristics of the respondents, frequency distribution and simple percentage were employed, while the Pearson Product Moment Correlation Co-efficient (Pearson's R), t-test and chi-square were used in analyzing the hypotheses. The decision for this was borne out of the fact that Pearson's R is extremely useful in the behavioural sciences if it is adequately handled. Multiple Regression Analysis was further used to test the statistical significance.

4.2   DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

The number of respondents used in this research is 476. In the analysis of the demographic data, the simple percentage frequency analysis was employed. The demographic characteristics measured in the study are: gender, age, level of education, religious affiliation, marital status, farming status and income. The results of this first stage of analysis are summarised in the subsequent tables.

4.2.1 Gender: The percentage frequency distribution of the respondents with respect to sex shows that 39.7 percent (189) respondents were female, while 60.3 percent (287) respondents were male (Table 4.1).

Table 4:1: Distribution of Respondents by Gender

Gender	Frequency	Percentage
	N	%
Female	189	39.7
Male	287	60.3
Total	**476**	**100.0**

 Source: Researcher's Field Survey, 2017

The frequency distribution of the respondents related to gender reveals that male were numerically greater than the female among the samples. The reason for higher number of male during the field work may be due to nature of the research topic which has to do with culture that is often referred to male. This finding is in line with the work of Ijagbemi (1996) who noted that men are more disposable to the issue of culture in

Okunland than women. The next table focuses on the distribution of respondents by their age.

4.2.2 Age: An examination of the distributional percentage frequencies of the respondents by age shows that 24.6 per cent (117) of the respondents were between 18-30 years old; 38.0 per cent (181) respondents reported that they were 31-40 years old; 17.2 per cent (82) respondents said that they were 41-50 years old; 16.4 per cent (78) respondents claimed that they were 51-60 years old while 3.8 per cent (18) respondents were 61 years old and above (Table 4.2).

Table 4.2: Distribution of Respondents by Age

Age	Frequency	Percentage
	N	%
18-30 years	117	24.6
31-40 years	181	38.0
41-50 years	82	17.2
51-60 years	78	16.4
61 years & above	18	3.8
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

The data shown in Table 4.2 indicate that the majority of the respondents in research areas were between the age bracket of 18-40 years old. The reason for this is that, most people in such age-bracket understand the purpose of this research than other age groups. This confirms the finding of Iyiogwe (2005) who pointed out that youth involve more in investment in rural areas than the aged. In view of the relevance of education in

demographic data, the next table presents respondents' distribution by the level of education reached.

4.2.3 Level of Education: The respondents were examined in relation to their level of education. The data shown in Table 3 reveals that 24.8 per cent (118) respondents had no formal education; 18.7 per cent (89) respondents had primary education; 45.4 per cent (216) respondents claimed to obtain secondary school certificate, while 11.1 per cent (53) respondents had tertiary education.

Table 4.3: Distribution of Respondents by Level of Education

Education	Frequency	Percentage
	N	%
Non formal	118	24.8
Primary	89	18.7
Secondary	216	45.4
Tertiary education	53	11.1
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

The data presented in Table 4.3, therefore, reveal that most of the respondents questioned on this variable stopped their education at the secondary school level. This explains why most of the respondents in Okun community have the highest educational qualification of secondary school certificate. According to Ashley and Maxwell (2001), close to 70 percent of rural inhabitants are not well-educated. Rad, Ates, Delioglan, Polatoz and Ozcomlekci (2010) equally agreed that education represents one of the critical factors that determine belief system and make rural development achievable. To them,

education amplifies active involvement in development and innovation of new wisdom. The religious affiliation of the respondents formed the basis of the next data.

4.2.4 Religious Affiliation: When the respondents were questioned on their religious affiliation, 65.3 per cent (311) respondents reported that they practised Christianity, 30.0 per cent (143) respondents claimed they were Muslims while 4.6 (22) respondents were African traditional religion adherents (Table 4.4).

Table 4.4: Distribution of Respondents by Religion

Religion	Frequency	Percentage
	N	%
Christianity	311	65.3
Islam	143	30.0
African Traditional	22	4.6
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

The frequency distribution in Table 4.4 reveals that those who practise Christianity were numerically higher than the adherents of Islam and African Traditional Religion. The frequency distribution of the religious affiliation of the respondents is a testimony to the fact that Christians form the majority of the inhabitants in Okunland of Kogi State. This may account for the establishment of many Christian schools and hospitals in the study area as observed in the literature review. This finding corroborates the study of Oke, Oloruntimehin and Akinola (2006), which acknowledged that religious beliefs practiced by people and development are closely intertwinned. Similarly, Skousen (2007) noted that the advancement of the western industrial economy is intricately linked to a religious

belief, particularly Protenstatism and its principle of moral responsibility and simplicity to work. The next table presents the distribution of respondents by marital status.

4.2.5 Marital Status: An examination of the respondents in relation to their marital status shows that 17.2 per cent (82) respondents were single, 73.7 per cent (351) respondents were married, 3.4 per cent (16) respondents were divorced while 5.7 per cent (27) respondents were widowed (Table 4.5).

Table 4.5: Distribution of Respondents by Marital Status

Marital Status	Frequency	Percentage
	N	%
Single	82	17.2
Married	351	73.7
Divorced	16	3.4
Widow (er)	27	5.7
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

The data presented in table 4.5 reveal that 73.7 per cent (351) of the respondents are married. The result of the data strengthens the fact that most of the inhabitants of Okunland are married and therefore have appropriate level of awareness about the belief system of Okunland. The next table focuses on the distribution of respondents by farming status.

4.2.6 Farming Status: When the respondents were questioned on their farming status, 61.1 per cent (291) stated that farming was their primary occupation while 38.9 per cent (185) respondents practiced farming as secondary occupation.

Table 4.6: Distribution of Respondents by Farming Status

Farming Status	Frequency	Percentage
	N	%
Primary Occupation	291	61.1
Secondary Occupation	185	38.9
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

The data presented in table 4.6 reveal that farming as a primary occupation was numerically greater in the study setting than secondary occupation. The dominance of farming as a primary occupation over secondary occupation corroborates the high number of farmers in Okun communities of Kogi State. Farming is a practice that is common in Okunland because of the availability of large farm lands. This is in line with the study of Aremu (2008) who argued that most rural dwellers engage in farming as sources of their economic survival. The focus of table 7 is on the distribution of respondents by income.

4.2.7 Annual Income: An examination of the distributional percentage frequencies of the respondents by income indicates that 28.2 per cent (134) of the respondents earned less than N100,000; 31.5 per cent (150) respondents reported that they earned between N100,000-N200,000; 22.5 per cent (107) respondents earned between N201,000-N300,000; 11.1 per cent (53) respondents claimed that they earned between N301,000-N400,000 while 6.7 per cent (32) respondents earned N400,000 above (Table 4.7).

Table 4.7: Distribution of Respondents by Annual Income

Income	Frequency	Percentage
	N	%
Less than N100,000	134	28.2
Bet N100,000-N200,000	150	31.5
Bet N201,000-N300,000	107	22.5
Bet N301,000-N400,000	53	11.1
Above N400,000	32	6.7
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

The data shown in Table 4.7 indicate that the majority of the respondents in Okun community earned between N100,000-N200,000 as annual income. The reason for this could be that, most of the people in Okunland engage in subsistence farming as primary occupation. According to Huntington (2000), the examination of social factors assist the comprehension of human behaviour as relates to income towards economic circumstances, which has a significant effect on development.

4.3   CHARACTERISTICS OF THE OKUN PEOPLE

This section focuses on the variable that could determine the characteristics of Okun community in terms of their level of development. To do this, the responses to the following items on the questionnaire were presented and discussed in this section.

4.3.1 Length of stay in the community: An examination of the distribution of the respondents by years of residence in the community shows that 1.9 per cent (34) of the respondents lived in the community for less than 10 years; 7.1 cent (34) respondents

reported that they lived in the communities between 10 to 20 years; 19.5 per cent (93) respondents said that they lived in the community between 21 to 30 years; 35.5 per cent (169) respondents claimed that they lived in the communities between 31 to 40 years while 35.9 per cent (171) respondents lived in the communities between 41 years and above (Table 4.8).

Table 4.8: Respondents' length of stay in the community

Options	Frequency	Percentage
	N	%
Below 10 years	9	1.9
10-20 years	34	7.1
21-30 years	93	19.5
31-40 years	169	35.5
41 years & above	171	35.9
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

The data shown in Table 4.8 indicate that the majority (71.4%) of the respondents have lived in Okun community for over 31 years.

4.3.2 Frequency of Travelling by Respondents: From the 476 respondents examined, 19 per cent (94) indicated that they travelled out of the community very often; 21.6 per cent (103) respondents travelled out of the community often; 26.5 per cent (126) respondents travelled out of the community jus a while; 32.1 per cent (153) respondents hardly travelled out of the community.

Table 4.9: Respondents' Frequency of Travelling out of the community

Options	Frequency	Percentage
	N	%
Very often	94	19.7
Often	103	21.6
Just a while	126	26.5
I hardly travel out	153	32.1
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

The data presented in table 4.9 show that a large proportion of respondents (32.1%) hardly travel out of Okun community. The above information shows that respondents are very familiar with the situations in Okun community.

4.3.3 Experience of other places outside Okunland: An examination of the respondents' experience of other places outside Okunland that they have travelled to, 4.6 per cent (22) respondents opined that the situation in Okunland is much better; 75 per cent (357) respondents opined that the situation in other places is much better while 20.4 per cent (97) opined that the situation every where is the same.

Table 4.10: Distribution of Respondents by their Experience of other places outside Okunland

Options	Frequency	Percentage
	N	%
The situation in Okuland is much better	22	4.6
The situation in other places is much better	357	75.0
The situation every where is the same	97	20.4
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

The data presented here imply that the situation in other places outside Okunland is much better. The above findings may be as a result of the fact that a great proportion rural communities in Nigeria are in deplorable situations. While the places visited by the respondents may be cities where the situation is a little bit better. When the respondents were asked to freely comment on their responses in Table 4.10, the following statements were made by some of them. For example, a male respondent indicated his experience of other places as:

> Look, the situation in Okunland is sad
> and deplorable (sic).

Another male respondent narrated his experience thus:

> I enjoy travelling out of Okunland because
> of the level of development in other places like
> Lagos, Abuja and the likes (sic).

A comparable assessment was expressed by another woman respondent who said:

> I have travelled to so many places and their
> situations are very much okay than Okunland.

Another female respondent also said:

> To me, the situation of other places is much
> better than Okunland.

The general picture provided by these statements is that situations in other places are much better than situations in Okun communities of Kogi State.

4.3.4 The economic situation in the community: On the economic situation of the community, respondents were asked to rate the level of economic development. The responses are shown on table 4.11.

Table 4.11: Distribution of Respondents' on the Rate of Economic Situation of the Community

Options	Frequency	Percentage
	N	%
Very buoyant	52	10.9
Buoyant	143	30.0
Not Buoyant	281	59.0
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As shown in Table 4.11, the respondents' statements pertaining to the economic situation of the community was variously mentioned. Of the 476 respondents questioned, 10.9 per cent (52) indicated that the economic situation of Okunland was very buoyant; 30.0 per cent (143) of the respondents claimed that the economic situation of the community was buoyant while 59.0 per cent (281) said that the economic situation was not buoyant.

From the data presented above, it can be gathered that the economic situation of Okunland as rated by the by the majority of the respondents 59.0 per cent (281) was not buoyant. It is more informing to listen to the statements made by some informants about the economic situation of Okun community. A man had this to say:

The economic situation here is bad,
there is no meaningful investment on
ground and the economy of the land
continues to deteriorate (sic).

A related view was expressed by another female respondent who said:

I am not happy with the economic situation of
Okun communities, the economy needs to be
improved (sic).

Another female respondent expressed similar view when he said:

Oga, look the economic is not
buoyant at all because of mass
poverty and high level of
unemployment especially among
youths in Okun communities (sic).

A similar view was also expressed by another female respondent who said:

Me, I am tired of this community.
I have been looking for jobs, but
there is none. If I have opportunity
I will run to Lagos. People say that
place is good (sic).

From the foregoing statements, the conclusion that can be reached is that the economic situation of Okun communities is not buoyant. The picture painted by these statements is that the level of poverty and unemployment is increasing. The above finding is similar to the conclusion of FAO (2010) that says two-thirds of Nigeria's populace is

residing in rural areas, and they face much morbidity, poverty, misery and under-development.

4.3.5 Respondents' socio-economic class: From the respondents examined, 11.1 per cent (53) of them said they belong to high class, 34.2 per cent (163) respondents were middle class; 48.3 per cent (230) respondents belonged to lower class while 6.3 per cent (30) respondents can't say.

Table 4.12: Distribution of Respondents' socio-economic class

Socio-Economic Class	Frequency	Percentage
	N	%
High Class	53	11.1
Middle Class	163	34.2
Lower Class	230	48.3
Cannot say	30	6.3
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As can be seen in table 4.12, majority of the respondents 48.3 per cent (230) stated that they belonged to lower class.

4.3.6 Opportunity to maximize the utilization of resources: With the natural resources that Okun community is blessed with, respondents were asked on whether there is opportunity to maximize the utilization of these resources. With respect to the above, 34.7 percent (165) respondents answered yes while 65.3 percent (311) respondents thought otherwise (Table 4.13).

Table 4.13: Respondents opinion on the opportunity to maximize the utilization of resources

Options	Frequency	Percentage
	N	%
Yes	165	34.7
No	311	65.3
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As shown in Table 4.13, the pattern of responses here is the same as the respondents' responses to question above. 34.7 per cent (165) opined that there is opportunity to maximize the utilization of these resources while 65.3 per cent (311) respondents noted that there is no opportunity to maximize the utilization of these resources.

4.3.7 Factors responsible for the under utilization of such resources: To further shed light on the utilisation of natural resources, the data revealed different factors that are responsible for the under utilization of resources in the community. The number of respondents presented under this category is 165.

Table 4.14: Respondents opinion on the factor responsible for the under utilization of resources

Options	Frequency	Percentage
	N	%
Cultural factor	166	53.4
Economic factor	103	33.1
Social factor	42	13.5
Total	**311**	**100.0**

Source: Researcher's Field Survey, 2017

The results in Table 4.14 indicate that a great proportion of respondents 53.4 per cent (166) linked cultural factor to the under utilization of resource in the community; 33.1 per cent (103) respondents argued that economic factor was responsible for under utilization of resources while 13.5 per cent (42) respondents opined that social factor is responsible for under utilization of resources. The point that becomes obvious in the data presented above is that the majority of the respondents attributed under utilization of resources to cultural factor in Okunland.

4.3.8 Influence of standard of living: To further discuss respondents opinions on tables 13 and 14, respondents were asked on whether their standard of living is affected in this community. With respect to the above, 64.9 percent (309) respondents said their standard of living is affected while 35.1 percent (167) respondents thought otherwise (Table 4.15).

Table 4.15: Respondents opinion on influence of standard of living

Options	Frequency	Percentage
	N	%
Yes	309	64.9
No	167	35.1
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As indicated in Table 4.15, the majority of the respondents 64.9 per cent (309) questioned agreed that their standard of living was affected while 35.1 per cent (167) respondents said their standard of living was not affected in the community. The implication of this is that under utilization of resources in the community greatly affected

the living standard of the community members. Comment made by some of these respondents in this regard are highly instructive. A respondent said:

> The standard of living of most of the citizens
> is grossly affected by the under utilisation
> of resources (sic).

4.3.9 State of industry in this community: With respect to the state of industry in Okunland, 64.9 percent (309) respondents said their standard of living is affected while 35.1 percent (167) respondents thought otherwise (Table 4.16).

Table 4.16: Respondents opinion on the state of industry in the community

Options	Frequency	Percentage
	N	%
Very good	2	.4
Good	5	1.1
Very poor	277	58.2
Poor	192	40.3
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As can be seen in table 4.16, .4 per cent (2) respondents opined that the state of industry in the community is very good, 1.1 per cent (5) respondents said is good; majority of 58.2 per cent (277) respondents said is very poor while 40.3 per cent (192) respondents said is poor.

4.3.10 Presence of private schools: From the respondents examined on whether there are private schools in the community, 96.2 percent (458) respondents said there are private schools while 3.8 percent (18) respondents said no.

Table 4.17: Respondents opinion on whether there are private schools in the community

Options	Frequency	Percentage
	N	%
Yes	458	96.2
No	18	3.8
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As shown in Table 4.17, the majority of the respondents agreed that there are private schools in Okunland

4.3.11 Large-Scale farming in the community: From the respondents questioned with respect to large-scale farming in the community, 12.6 percent (60) respondents said there is large-scale farming while the majority of the respondents representing 87.4 percent (416) said there is no large-scale farming in the community.

Table 4.18: Respondents opinion on whether there is large-scale farming in the community

Options	Frequency	Percentage
	N	%
Yes	60	12.6
No	416	87.4
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

An examination of the above result indicated that there is no large-scale farming in Okunland.

4.3.12 Which of these health facilities is mostly assessable in your community: From the respondents examined, 31.5 per cent (150) respondents said that Cottage hospital is

mostly accessible in the community; 1.5 per cent (7) respondents said General hospital; .2 per cent (1) respondent said Specialist hospital while 66.8 per cent (318) respondents agreed that traditional health service is mostly assessable in the community.

Table 4.19: Distribution of Respondents on the accessibility of health services in the community

Options	Frequency	Percentage
	N	%
Cottage hospital	150	31.5
General hospital	7	1.5
Specialist hospital	1	.2
Traditional health services	318	66.8
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As can be seen in table 4.19, majority of the respondents 66.8 per cent (318) opined that the traditional health service is mostly accessible by the people in the community. The respondents were also probed to freely comment on the health service in the community, however some of the comments made by the respondents are unprintable.

4.3.13 Which one (s) do you patronize: From the respondents examined, 34.2 per cent (163) respondents patronise Cottage hospital; 12.6 per cent (60) respondents patronise General hospital; 2.1 per cent (10) respondent patronise Specialist hospital while the majority 51.1 per cent (243) respondents patronise traditional health service.

Table 4.20: Distribution of Respondents on patronisation of health care services

Options	Frequency	Percentage
	N	%
Cottage hospital	163	34.2
General hospital	60	12.6
Specialist hospital	10	2.1
Traditional health services	243	51.1
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As can be seen in table 4.20, majority of the respondents 51.1 per cent (243) patronised traditional health service in Okunland. From the statements made by some respondents, interesting reasons for patronising traditional health service in the community were given.

> I prefer traditional medicine to modern one because most
> of the illness in our community are not natural (sic).

Another respondent said:

> Traditional health healers are more approachable
> and indeed cheaper while compared to that of
> modern health care services (sic).

4.3.14 Attitude towards introduction of modern technology for farming: From the respondents questioned on their attitude toward introduction of modern technology for farming, 45.4 per cent (216) respondents like it; 14.9 per cent (71) respondents dislike it while 39.7 per cent (189) respondents don't care about it.

Table 4.21: Distribution of Respondents attitude towards introduction of modern technology for farming

Options	Frequency	Percentage
	N	%
I like it	216	45.4
I dislike it	71	14.9
I don't care about it	189	39.7
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As revealed in the above table, the majority of respondents like the introduction of modern technology for farming. When the respondents were asked to freely comment on their responses in Table 4.21, the following statements made by some of them quite reveal their attitude towards the introduction of modern farming technology in Okunland. For example, a male informant said:

> despite our belief in traditional magical power,
> we still struggle to get fertilizer every year.

Another informant said that:

> Our belief in traditional magical power does not in
> any way affect our acceptance of modern technology
> for farming, but our economic power is low to acquire
> modern technology for farming such as tractor (sic).

4.3.15 Classification of the community: From the overall submissions so far, respondents were asked on how they classify this community. From the respondents questioned, 7.6 per cent (36) respondents classified the community as developed; 66.0 per

cent (314) respondents classified the community as being underdeveloped while 26.5 per cent (126) respondents don't know.

Table 4.22: Distribution of Respondents classification of the community

Options	Frequency	Percentage
	N	%
Developed	36	7.6
Underdeveloped	314	66.0
I don't know	126	26.5
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As can be seen in the above table, the majority of respondents classified the Okun community as underdeveloped.

4.4 MEASURES OF CULTURAL BELIEF SYSTEM IN THE AREA

This section focuses on the measures of respondents on cultural belief system. To do this, the respondents' responses to the following items on the questionnaire will be presented and discussed in this section.

4.4.1 Respondents' strength of belief in reincarnation farming as practiced in the community: An examination of the distributional frequencies of the respondents on their strength of belief in reincarnation farming as practiced in their community.

Table 4.23: Respondents' strength of belief in reincarnation farming

Options	Frequency	Percentage
	N	%
Strongly believe in it	9	1.9
Believe in it	34	7.1
Not believe in it	93	19.5
No response	169	35.5
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

The data shown in Table 4.23 indicated that 1.9 per cent (9) respondents strongly believed in reincarnation farming as practiced in the community; 7.1 per cent (34) respondents believe in it; 19.5 per cent (93) respondents do not believe in it while 35.5 per cent (169) respondents did not respond. A respondent who is a retiree from Kabba town said:

I heard of its existence (sic).

Another female respondent from Iyara town said:

There used to be strong belief that some employed and energetic youths to make quick money through diabolical means, but this is not so popular again (sic).

A traditional ruler in Iffe Ijumu has this to say on reincarnation belief:

I have personal belief in it. Historically when I was at Ayegunle Gbede the act was very rife. A farmer then had two pots on his farm with which he manipulated able-bodied young men. One to access the people working on his farm while he used the other to wipe off the vision (sic).

A retired banker and now a farmer from Ebgeda Egga, said:

> There is a strong belief by our people that
> reincarnation is very real. You use people in the
> night to carry out your farming activities in
> order to make huge money. In deed there are
> instances when people's houses were burnt. But
> the act has not been scientifically proven (sic).

Another retired civil servant interviewed on reincarnation belief said:

> I always hear of it. As a matter of fact they burnt
> someone's house and sent him on exile as a
> result (sic).

4.4.2 Reincarnation belief system affecting the economic growth of the community:

From the 476 respondents examined, 6.1 per cent (29) respondents indicated that reincarnation belief system as held by members of this community affects it very strongly; 16.4 per cent (78) respondents said it slightly affects it while 77.5 per cent (369) respondents argued that it does not affect it.

Table 4.24: Respondents opinion on whether Reincarnation Belief affects the economic growth of the community

Options	Frequency	Percentage
	N	%
It affects it very strongly	29	6.1
It slightly affects it	78	16.4
It does not affect it	369	77.5
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

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The data presented here implies that reincarnation belief, as held by members of the community, does not affect economic growth of the community. When the respondents were asked to freely comment on their responses in Table 25, the following statements made by some of them in narrating their belief in reincarnation. A female respondent from Iyara town noted that:

> Before it dampened the morale of the indigenes
> who flee the village for dear lives but
> Christianity sort of change that (sic).

In respect of the above, a traditional ruler said:

> The youth of course are severally affected
> by this act (sic).

Another male retired civil servant said:

> Not, it has no effect.

4.4.3 Strenght of belief in witchcraft in the community: From this question, 98.1 per cent (467) respondents strongly believe in witch-craft while 1.9 per cent (9) respondents believe in witch-craft. The responses are shown on Table 26.

Table 4.25: Respondents' belief in witch-crafting

Options	Frequency	Percentage
	N	%
Strongly believe in it	467	98.1
Believe in it	9	1.9
Not believe in it	-	-
No response	-	-
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

From the data presented above, it can be gathered that most of the people strongly believe in witch-craft in Okun community. It is more informing to listen to the statements made by some respondents on this belief. A male respondent had this to say:

I strongly believe in witchcraft.

A similar view was expressed by female respondent who said:

Every system belief in witchcraft, mystical presence of witchcraft in the society. Even the developed world does, otherwise it won't feature in their dictionary (sic).

A traditional ruler noted thus:

Not as strong as then.

A retired banker and now a farmer from Ebgeda egga, said:

Some people are of the opinion that death is caused by witchcraft. Even when my dad died at over 80 years, sympathizers still believed he was killed by witches. Peoples minds have not been changed from this belief at all (sic).

Another male civil servant said:

Truly, people belief that there is witchcraft.

4.4.4 Belief in witch-crafting affecting the level of investment in the community: From the respondents examined, 91.4 per cent (435) of them believed that witch crafting affects

the level of investment in the community very strongly; 6.7 per cent (32) respondents said it slightly affects the level of investment while 1.9 per cent (9) respondents said it does not affect it.

Table 4.26: Respondents' opinion on whether people's belief in witch-crafting affects the level of investment

Options	Frequency	Percentage
	N	%
It affects it very strongly	435	91.4
It slightly affects it	32	6.7
It does not affect it	9	1.9
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As can be seen in table 4.26, majority of the respondents representing 91.4 per cent (435) stated that people's belief in witch-crafting affects the level of investment in the community. The implication of this is that the practice of witchcraft in the community scares away investment because investors are afraid to establish industry because of the fear of witches. Comments made by some of these respondents in this regard are highly instructive. A male respondent said:

> It has negatively affected development
> because it has induced.

Another female respondent said:

> There is low level of technological   development
> in most rural areas partially because of this belief.

A traditional ruler said:

It has affected investment or interest in agriculture. Sudden deaths are being verified from the soothsayers meaning there are some elements of belief that some deaths are not natural (sic).

Responding to this again, a male banker said:

Belief in witchcraft rather than business etiquettes is still a great factor affecting investment in the village. It is commonly said no prospect indigenes who want to invest in their towns: do not come home to invest, they (witchcraft) will not let it prosper

However, another respondent who is retired civil servant noted that:

I think it is fear but not belief that it actually affects investment (sic).

4.4.5 To what extent do you belief in the spiritual nature of illness: In response to this question, 92.6 per cent (441) respondents highly believe in the spiritual nature of illness; 4.0 per cent (19) believe in it while 3.4 per cent (16) respondents do not believe in it.

Table 4.27: Respondents opinion on their extent of belief in the spiritual nature of illness

Options	Frequency	Percentage
	N	%
Highly believe in it	441	92.6
Believe in it	19	4.0
Not believe in it	16	3.4
Total	**165**	**100.0**

Source: Researcher's Field Survey, 2017

The results in Table 4.27 show that majority of respondents 92.6 per cent (441) highly believed in the spiritual nature of illness. The point that becomes obvious in the data presented above is that the majority of the respondents patronise traditional health service because of their believe in the spiritual nature of illness.

Some of the respondents were also asked to freely comment on the extent of their belief in the spiritual nature of illness; some of the comments made are presented.

A respondent opined that:

People have trust in herbalist to overcome illness

A similar view was made by a female respondent who said:

Although not all illnesses are perceived to have been inflicted by the people who have magical powers, people still make efforts to verify the causes of death (sic).

A traditional ruler said:

If you go to hospital and could not get healing, the traditional is usually found more trustworthy.

A similar view was made by a farmer who said:

People believe just like that of witchcraft. Several illnesses are attributed to the activities of witchcraft. However, this is not always true.

4.4.6 How peoples' belief in spiritual nature of illness is affecting their patronage of modern healthcare facilities: With respect to the above, 64.1 percent (305) respondents

said it affects it very strongly; 30.0 per cent (143) respondents said it slightly affect it while 5.9 percent (28) respondents said it does not affect it.

Table 4.28 Respondents opinion on the effect of peoples' belief in spiritual nature of illness on their patronage of modern healthcare facilities

Options	Frequency	Percentage
	N	%
It affects it very strongly	305	64.1
It slightly affect it	143	30.0
It does not affect it	28	5.9
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As shown in Table 4.28 the majority of the respondents 64.1 per cent (305) questioned responded that peoples' belief in spiritual nature of illness is affecting their patronage of modern healthcare facilities in the community. Comments made by some of these respondents in this regard are highly instructive.

A male respondent said:

> There are some that require persuasion before they patronize modern medical care (sic).

A similar view was expressed by a female respondent thus:

> People do seek for help particularly when sickness is going beyond what modern medicine can handle (sic).

In response to the above, a farmer noted that:

I think peoples' economic stability has more to
do with their patronage of modern healthcare
rather than their belief. Indeed, poverty could
be said to reinforce belief in traditional
medicine (sic).

4.4.7 Level of belief in the existence of magical power: With respect to the level of
belief in the existence of magical power in Okunland, 62.2 percent (296) respondents
highly believe in it; 30.9 percent (147) respondents believe in it while 6.9 per cent (33)
respondents do not believe in it.

**Table 4.29 Respondents opinion on their level of belief in the existence of
magical power**

Options	Frequency	Percentage
	N	%
Highly believe in it	296	62.2
Believe in it	147	30.9
Not believe in it	33	6.9
No response	**-**	**-**
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

As can be seen in table 4.29, 62.2 per cent (296) respondents highly believe in the
existence of magical power in the community. When the respondents were further
interviewed on the level of belief in the existence of magical power, the following
responses were made.

A respondent from Ijumu said:

> Truly there are still few individuals with magical wand to manipulate rain. The fact is there are too many disgruntled fellow.

Another female respondent had this to say in respect of magical power:

> We've not had much rains this year despite the fact that other neigbouring villages already have surplus of it. The magical power is real indeed.

A traditional ruler interviewed responded that:

> Magical belief is real. For instance with some incantations, if scorpion sting me, I would be cured of its pains.

In the same manner, another female respondent said:

> The belief is strong, the belief is real! However, Christianity and society try to live above it but there are individuals that can make or stop rain.

4.4.8 Cultural belief in magical power affecting rural development in terms of adoption of modern technology for farming activities: From the 476 respondents examined, 1.9 per cent (9) respondents indicated that magical power strongly affects rural development in Okunland; 23.3 per cent (111) respondents said it slightly affects it while 74.8 per cent (356) respondents argued that it does not affect it.

Table 4.30: Respondents opinion on whether belief in magical power affects rural development

Options	Frequency	Percentage
	N	%
It strongly affects it	9	1.9
It slightly affects it	111	23.3
It does not affect it	356	74.8
Total	**476**	**100.0**

Source: Researcher's Field Survey, 2017

The data presented here imply that majority of respondents representing 74.8 per cent (356) do not believe that cultural belief in magical power as held by members of this community affects the level of rural development in terms of adoption of modern technology for farming activities. When the respondents were asked to freely comment on their responses in Table 31, the following statements made by some of them.

In response to the above, a respondent said:

> Although the modern technologies are not usually rejected, interest in the traditional technologies has not dwindled due to the consistency of reliability.

Another respondent noted that:

> These technologies were not available but if they are, they would be adopted. I don't believe that magical power would affect modern technologies. They will complement each other.

A traditional ruler expressed that:

> Belief in magical power does not affect
> adoption of modern technologies even though
> the belief in magical power has not waned.

A similar statement on the above was made by a male respondent thus:

> It does not in any way affect it. You see the
> villagers running up and down to get
> fertilizer. Modernization or civilization has
> really transformed lives.

4.5 THE DETERMINANTS OF CULTURAL BELIEF SYSTEM, SOCIO-ECONOMIC CHANGE AND RURAL DEVELOPMENT

In this section, attempt is made to examine cultural belief system and rural development in Okunland of Kogi State. As mentioned earlier in chapter three, the cross-tabulation analysis is designed to accomplish this objective. This section thus sets out to determine whether or not the identified belief systems (i.e. witchcraft, reincarnation, traditional medicine, magical power) and reported level of rural development are statistically independent. With this method, it will be possible to appraise the strength of and predictive relationship between the independent and dependent variables.

4.5.1: Test of Major Hypothesis on the Relationship Between Witchcraft and Rural Investment

To test the above hypothesis, the two variables (witch crafting and rural development) are tabulated while the symmetric measure result is presented in Table 32.

H_{o1} That there is no significant relationship between people's cultural belief measured in terms of witch crafting and rural development measured in terms of rural investment.

H_{i1} That there is a significant relationship between people's cultural belief measured in terms of witch crafting and rural development measured in terms of rural investment.

Table 4.31:   Symmetric Measures

	Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Pearson's R	-0.871	.017	32.054	.000
N of Valid Cases	476			

A critical study of the Pearson's R analysis conducted in table 4.31 reveals that the Pearson's R is -0.871. Judging from these results, the null hypothesis which states that there is no relationship between people's cultural belief measured in terms of witch crafting and rural development measured in terms of rural investment is accepted in favour of the alternative hypothesis. It is essentially part and parcel of Nigeria culture that under development in rural areas are linked to witchcraft (Awolalu, 1979).

4.5.2: Test of Sub-Hypothesis between Gender and Belief in Witchcraft

H_{o1} That there is no difference between gender and belief in witchcraft.

H_{i1} That there is a difference between gender and belief in witchcraft.

Table 4.32: Table showing the difference between Gender and belief in Witchcraft

(a)

Gender	Witch-Crafting			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
Male	273	11	3	287
Female	162	21	6	189
Total	435	32	9	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Male	287	1.88	1.983	2	26.325	1.96	Ho:
Female	189	2.00	1.632				Rejected

Remarks: t = 26.325, t 0.05 = 1.96, N = 476, since t > t 0.05, X^2=68.127, $X^2$0.05= 5.991 @ df 2, since $X^2 > X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 3 & 28 in the questionnaire.

A detailed examination of Table (a) and the t-test presented (b) indicates that there is difference between male and female in terms of belief in witchcraft. That is, men rather than women have more belief in witchcraft (t = 26.325, t 0.05 = 1.96, df = 2, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 26.325 is greater than the critical t-value of 1.96 at 0.05 significant level with 2 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between gender and belief in witchcrafting, while the alternative hypothesis, which states that there is a significant difference between gender and belief in witchcrafting, is accepted. The implication of this is that the degree of desire for withcrafting among men and women varies as shown by the difference in mean computed for men (x = 1.88) and women (x = 2.00), which translates to the fact that men believe more in witchcraft than women. The chi-square (X^2) result of X^2= 68.127, $X^2$0.05= 5.991 @ degree of freedom (df) 2 also validate the significant difference between male and female in terms of witchcraft belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is lesser than the calculated value.

4.5.3: Test of Sub-Hypothesis between Age and Belief in Witchcraft

H_{o1} That there is no difference between age and belief in witchcraft.

H_{i1} That there is difference between age and belief in witchcraft.

Table 4.33: Table showing the difference between Age and Witchcraft

(a)

Age	Witch-Craft			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
18-30 Years	107	9	1	117
31-40 Years	163	16	2	181
41-50 Years	63	17	2	82
51-60 Years	55	19	4	78
61 Years & above	5	4	9	18
Total	393	65	18	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Age & Witch-Crafting	476	1.1050	.36346	8	66.333	1.96	Ho: Rejected

Remarks: t = 66.333, t 0.05 = 1.96, N = 476, since t > t 0.05, X^2=38.074, $X^2$0.05= 15.507@ df 8, since X^2> $X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 4 &28 in the questionnaire.

A critical examination of Table (a) and the t-test presented (b) shows that there is a difference between age and belief in terms of witchcraft (t = 66.333, t 0.05 = 1.96, df = 8, since t< t 0.05). This result is indirect from the fact that the absolute t-value of 66.333 greater than the critical t-value of 1.96 at 0.05 significant level with 8 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is

no significant difference between age and witchcraft, while the alternative hypothesis, which states that there is a significant difference between age and belief in witchcraft, is accepted. The implication of this is that the degree of belief in witchcraft among age groups varies as shown by the difference in mean (x = 1.1050), which translates to the fact that age is related to witchcraft belief. The chi-square (X^2) result of X^2=38.074, $X^2$0.05= 15.507 @ degree of freedom (df) 8 also validate the significant difference between age and witchcraft belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is greater than the calculated value.

4.5.4: Test of Sub-Hypothesis between Education and Belief in Witchcraft

H_{o1} That there is no difference between level of education and belief in witchcraft.

H_{i1} That there is difference between level of education and belief in witchcraft.

Table 4.34: Table showing the difference between Education and Witchcraft

(a)

Education	Witch-Crafting			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
Non formal education	115	2	1	118
Primary education	79	7	3	89
Secondary education	210	5	1	216
Tertiary education	31	18	4	53
Total	435	32	9	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Education & Witch-Crafting	476	2.1618	.92514	6	50.981	1.96	Ho: Rejected

Remarks: t = 50.981, t 0.05 = 1.96, N = 476, since t > t 0.05, X^2=38.068, $X^2$0.05= 12.592@ df 6, since X^2> $X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 5 &28 in the questionnaire.

A close examination of the contingency table (a) and the t-test presented (b) shows that there is a difference between the level of education and belief in terms of witchcraft (t = 50.981, t 0.05 = 1.96, df = 6, since t > t 0.05). This result is indirect from the fact that the absolute t-value of 50.981 is greater than the critical t-value of 1.96 at 0.05 significant level with 6 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between the level of education and belief in witchcraft, while the alternative hypothesis, which states that there is a significant difference between level of education and belief in witchcraft, is accepted. The implication of this is that the degree of belief in witchcraft based on the level of education attained varies as shown by the difference in mean (x = 2.1618), which translates to the fact that level of education is related to belief in witchcraft. The chi-square (X^2) result of X^2=38.068, $X^2$0.05= 12.592 @ degree of freedom (df) 6 also validate the significant difference between education and witchcraft belief, rejection of null

hypothesis and acceptance of alternative hypothesis since its table value is lesser than the calculated value.

4.5.5: Test of Sub-Hypothesis between Religion and Belief in Witchcraft

H_{o1} That there is no difference between religion and belief in witchcraft.

H_{i1} That there is a difference between religion and belief in witchcraft.

Table 4.35: Table showing the difference between Religion and Witchcraft

(a)

Religion	Witchcraft			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
Christianity	121	132	58	311
Islam	35	65	43	143
African Traditional Religion	15	6	1	22
Total	171	203	102	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	**Cal 't'**	**t 0.05**	Decision
Religion & Witch-Crafting	476	1.3929	.57589	6	52.768	1.96	Ho: Rejected

Remarks: t = 52.768, t 0.05 = 1.96, N= 476, since t > t 0.05, X^2=28.518, $X^2$0.05= 9.488 @ df 6, since X^2> $X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 6 &28 in the questionnaire.

A close observation of the Table (a) and the t-test presented (b) reveals that there is a difference between religion and witchcraft belief (t = 52.768, t 0.05 = 1.96, df = 6, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 52.768 is greater than the critical t-value of 1.96 at 0.05 significant level with 6 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between religion and witchcraft, while the alternative hypothesis, which states that there is a significant difference between religion and witchcraft, is accepted. The inference of this is that the degree of belief in witchcraft based on religion varies as shown by the difference in mean (x = 1.3929), which translates to the fact that religion is related to witchcraft belief.

The chi-square (X^2) result of X^2=28.518, $X^2$0.05= 9.488 @ degree of freedom (df) 6 also validate the significant difference between religion and witchcraft belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is lesser than the calculated value. In the opinion of Oke, Oloruntimehin and Akinola (2006), it is largely argued that the religious beliefs held by people and development are intricately linked.

4.5.6: Test of Major Hypothesis on the Relationship Between Re-incarnation farming and Economic Growth

H_{o1} That there is no relationship between people's cultural belief measured in terms of re-incarnation farming and rural development measured in their economic growth.

H_{i1} That there is a relationship between people's cultural belief measured in terms of re-incarnation farming and rural development measured in their economic growth.

Table 4.36:   Symmetric Measures

	Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Pearson's R	-0.327	.043	6.123	.000
N of Valid Cases	476			

A measure of the strength of relationship between people's cultural belief measured in terms of re-incarnation farming and rural development measured in their economic growth finds no support from the Pearson Product Moment Correlation Coefficient (-0.327) which indicates that the two variables are perfect negatively related. Further support for the findings reported above is also found in the Pearson Product Moment Correlation coefficient (-0.327) result. In line with the above result, the belief in re-incarnation popular among the Yoruba speaking segment of Kogi State the Okuns, most

of who are farmers is that human beings (particularly the energetic youth) can be killed through diabolical means or in diabolical circumstances, and made to appear (spiritually) on the farm or plantation of the killer where the dead youth is expected to complete the remaining cycles of his life, by working on the farm of his killer.

4.5.7: Test of Sub-Hypothesis between Gender and Re-incarnation

H_{o1} That there is no difference between gender and belief in re-incarnation farming.

H_{i1} That there is difference between gender and belief in re-incarnation farming.

Table 4.37: Table showing the difference between Gender and Reincarnation

(a)

Gender	Reincarnation			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
Male	18	47	222	287
Female	11	31	147	189
Total	29	78	369	476

Source: Research Survey, 2017

(b)   T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Male	287	1.88	1.983	2	2.130	1.96	Ho:
Female	189	2.00	1.632				Rejected

Remarks: t = 2.130, t 0.05 = 1.96, N= 476, since t > t 0.05, X^2=6.896, $X^2$0.05= 5.991 @ df 2, since X^2> $X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 3 & 26 in the questionnaire.

A systematic examination of the contingency Table (a) and the t-test presented (b) shows that there is a difference between male and female in terms of reincarnation. That is, men rather than women have more belief in reincarnation (t = 2.130, t 0.05 = 1.96, df = 2, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 2.130 greater than the critical t-value of 1.96 at 0.05 significant level with 2 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between gender and reincarnation, while the alternative hypothesis, which states that there is a significant difference between gender and reincarnation, is accepted. The implication of this is that the degree of desire for reincarnation among men and women varies as shown by the difference in mean computed for men (x = 1.88) and women (x = 2.00), which translates to the fact that men have more belief in reincarnation than women. The chi-square (X^2) result of X^2= 6.896, $X^2$0.05= 5.991 @ degree of freedom (df) 2 also validate the significant difference between male and female in terms of reincarnation belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is less than the calculated value.

4.5.8: Test of Sub-Hypothesis between Age and Re-incarnation farming

H_{o1} That there is no difference between age and belief in re-incarnation farming.

H_{i1} That there is difference between age and belief in re-incarnation farming.

Table 4.38: Table showing the difference between Age and Reincarnation farming

(a)

Age	Reincarnation			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
18-30 Years	35	57	25	117
31-40 Years	61	48	72	181
41-50 Years	17	21	44	82
51-60 Years	13	23	42	78
61 Years & above	2	5	11	18
Total	128	154	194	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Age & Reincarnation	476	2.7143	.57150	8	2.0619	1.96	Ho: Rejected

Remarks: t = 2.0619, t 0.05 = 1.96, N = 476, since t > t 0.05, X^2= 19.519, $X^2$0.05= 15.507@ df 8, since $X^2 > X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 4 &26 in the questionnaire.

A critical look at the Table (a) and the t-test presented (b) shows that there is a difference between age in terms of belief in reincarnation farming. That is, age is related to belief in reincarnation (t = 2.0619, t 0.05 = 1.96, df = 8, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 2.0619 greater than the critical t-value of 1.96 at 0.05 significant level with 8 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between

age and reincarnation, while the alternative hypothesis, which states that there is a significant difference between age and reincarnation, is accepted. The implication of this is that the degree of desire for reincarnation among age groups varies as shown by the difference in mean computed for age (x = 2.1743). The chi-square (X^2) result of X^2= 19.519, $X^2$0.05= 15.507 @ degree of freedom (df) 8 also validate the significant difference between age and reincarnation belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is less than the calculated value.

4.5.9: Test of Sub-Hypothesis between level of Education and belief in Re-incarnation farming

H_{o1} That there is no difference between education and belief in re-incarnation farming.

H_{i1} That there is difference between education and belief in re-incarnation farming.

Table 4.39: Table showing the difference between Education and Reincarnation farming

(a)

Education	Reincarnation			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
Non formal education	43	51	24	118
Primary education	6	28	53	89
Secondary education	5	1	210	216
Tertiary education	7	15	31	53
Total	61	167	177	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Education & Reincarnation	476	2.1618	.92514	6	2.381	1.96	Ho: Rejected

Remarks: t = 2.381, t 0.05 = 1.96, N = 476, since t > t 0.05, X^2= 14.760, $X^2$0.05= 9.488 @ df 6 since, X^2 > $X^2$0.05 Reject Null hypothesis.

An examination of Table (a) and the t-test presented (b) shows that there is a difference between education and belief in terms of reincarnation farming (t = 2.381, t 0.05 = 1.96, df = 6, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 2.381 greater than the critical t-value of 1.96 at 0.05 significant level with 6 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between education and reincarnation, while the alternative hypothesis, which states that there is a significant difference between level of education and belief in reincarnation farming, is accepted. The implication of this is that the degree of desire for reincarnation farming based on educational level varies as shown by the difference in mean computed for age (x = 4.760). The chi-square (X^2) result of X^2= 14.760, $X^2$0.05= 12.529 @ degree of freedom (df) 6 also validate the significant difference between education and reincarnation belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is less than the calculated value.

4.6.0: Test of Sub-Hypothesis between Religion and Re-incarnation farming

H_{o1} That there is no difference between education and belief in re-incarnation farming.

H_{i1} That there is difference between education and belief in re-incarnation farming.

Table 4.40: Table showing the difference between Religion and Reincarnation

(a)

Religion	Reincarnation			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
Christianity	55	97	159	311
Islam	35	49	59	143
African Traditional Religion	5	7	10	22
Total	95	153	228	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Religion & Reincarnation	476	1.3929	.57589	4	2.786	1.96	Ho: Rejected

Remarks: t = 2.786, t 0.05 = 1.96, N = 476, since t > t 0.05, X^2= 15.237, $X^2$0.05= 9.488 @ df 4 since, X^2 > $X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 6 &26 in the questionnaire.

An in-depth consideration of the Table (a) and the t-test presented (b) shows that

there is also a difference between religion and belief in terms of reincarnation farming (t =

2.786, t 0.05 = 1.96, df = 4, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 2.786 greater than the critical t-value of 1.96 at 0.05 significant level with 4 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between religion and belief in reincarnation farming, while the alternative hypothesis, which states that there is a significant difference between religion and reincarnation, is accepted. The implication of this is that the degree of desire for reincarnation based on religion varies as shown by the difference in mean computed for religion (x = 1.3929). The chi-square (X^2) result of $X^2=$ 15.237, $X^2 0.05= 9.488$ @ degree of freedom (df) 4 also validate the significant difference between religion and reincarnation farming belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is less than the calculated value.

4.6.1: Test of Major Hypothesis on the Relationship Between Magic and Adoption of modern technology for farming activities

H_{o1} That there is no relationship between people's cultural belief measured in terms of traditional magic and rural development measured in terms of adoption of modern technology for farming activities.

H_{i1} That there is a relationship between people's cultural belief measured in terms of traditional magic and rural development measured in terms of adoption of modern technology for farming activities.

Table 4.41: Symmetric Measures

	Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Pearson's R	-0.396	.021	21.106	.000
N of Valid Cases	476			

An examination of the strength of relationship between people's cultural belief measured in terms of traditional magic and rural development measured in terms of adoption of modern technology for farming activities finds supports from the result of the Pearson Product Moment Correlation Coefficient -0.396 which indicates a negative relationship between the two variables. However, this finding goes contrary to the study of Ekong (1988), who noted that there is a strong belief among certain individuals to make and stop rain. He further founded that, people believe that through the help of magical charms, they can obtain good harvest, attract more customers, excel in competitions, overcome enemies, control their destiny among others. This contradiction could be as a result of difference in the level of modernization and technological development when Ekong carried out his study and the time of this present study.

4.6.2: Test of Sub-Hypothesis between Gender and Magical Power

H_{o1} That there is no difference between gender and belief in magical power.

H_{i1} That there is difference between gender and belief in magical power.

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Table 4.42: Table showing the difference between Gender and Magical Power
(a)

Gender	Magic Power			Total
	It strongly affects it	It slightly affects it	It does not affect it	
Male	29	82	176	287
Female	11	32	146	189
Total	40	114	322	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Male	287	1.88	1.983	2	2.320	1.96	Ho:
Female	189	2.00	1.632				Rejected

Remarks: t = 2.320, t 0.05 = 1.96, N = 476, since t > t 0.05, X^2 = 6.672, $X^2$0.05 = 5.991 @ df 2, since X^2 > $X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 3 & 32 in the questionnaire.

A detailed assessment of Table (a) and the t-test presented (b) shows that there is a difference between male and female in terms of belief in magical power. That is, men rather than women have more belief in magical power (t = 2.320, t 0.05 = 1.96, df = 2, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 2.320 greater than the critical t-value of 1.96 at 0.05 significant level with 2 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between gender and belief in magical power, while the alternative hypothesis, which states that there is a significant difference between gender and belief

magical power, is accepted. The inference of this is that the degree of desire for magical power among men and women varies as shown by the difference in mean computed for men (x = 1.88) and women (x = 2.00), which translates to the fact that men have more belief in magical power than women. The chi-square (X^2) result of $X^2 = 6.672$, $X^2 0.05 = 5.991$ @ degree of freedom (df) 2 also validate the significant difference between male and female in terms of magical power belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is less than the calculated value.

4.6.3: Test of Sub-Hypothesis between Age and Magical Power

H_{o1} That there is difference between age and belief in magical power.

H_{i1} That there is difference between age and belief in magical power.

Table 4.43: Table showing the difference between Age and Magical Power
(a)

Age	Magic Power			Total
	It strongly affects it	It slightly affects it	It does not affect it	
18-30 Years	9	108	-	117
31-40 Years	5	9	164	181
41-50 Years	3	5	74	82
51-60 Years	2	4	72	78
61 Years & above	1	3	14	18
Total	20	132	324	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Age & Magic Power	476	2.3676	1.1319	8	3.632	1.96	Ho: Rejected

Remarks: t = 3.632, t 0.05 = 1.96, N= 476, since t > t 0.05, X^2= 16.294, $X^2$0.05= 15.507 @ df 8, since $X^2 > X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 4 &32 in the questionnaire.

A general appraisal of the contingency Table (a) and the t-test presented (b) shows that there is a difference between age and belief in magical power (t = 3.632, t 0.05 = 1.96, df = 8, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 3.632 is greater than the critical t-value of 1.96 at 0.05 significant level with 8 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between age and belief in magical power, while the alternative hypothesis, which states that there is a significant difference between age and belief magical power, is accepted. The inference of this is that the degree of desire for magical power among age groups varies as shown by the difference in mean computed age (x = 2.3676). The chi-square (X^2) result of X^2= 16.294, $X^2$0.05= 15.507 @ degree of freedom (df) 8 also validate the significant difference between age in terms of magical power belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is less than the calculated value.

4.6.4: Test of Sub-Hypothesis between Education and Magical Power

H_{o1} That there is no difference between level of education and belief in magical power.

H_{i1} That there is difference between level of education and belief in magical power.

Table 4.44: Table showing the difference between Education and Magical Power

(a)

Education	Magic Power			Total
	It strongly affects it	It slightly affects it	It does not affect it	
Non formal education	75	25	18	118
Primary education	93	81	42	216
	17			
Secondary education		33	39	89
Tertiary education	3	11	39	53
Total	188	150	138	476

Source: Research Survey, 2017

(b)   T-test Procedure

Source of Variable	N	X	SD	DF	**Cal 't'**	**t 0.05**	Decision
Education & Magic Power	476	2.1618	.92514	6	2.281	1.96	Ho: Rejected

Remarks: t = 2.281, t 0.05 = 1.96, N = 476, since t > t 0.05, X^2= 16.508, $X^2$0.05= 12.592 @ df 6, since $X^2 > X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 5 &32 in the questionnaire.

An observation of Table (a) and the t-test presented (b) shows that there is a difference between education and belief in magical power (t = 2.281, t 0.05 = 1.96, df = 6,

since t > t 0.05). This result is inferred from the fact that the absolute t-value of 2.281 is greater than the critical t-value of 1.96 at 0.05 significant level with 6 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between education and belief in magical power, while the alternative hypothesis, which states that there is a significant difference between education and belief magical power, is accepted. The inference of this is that the degree of desire for magical power on the basis of educational groups varies as shown by the difference in mean computed for education (x = 2.1618). The chi-square (X^2) result of X^2= 16.508, $X^2$0.05= 12.592 @ degree of freedom (df) 6 also validate the significant difference between education and magical power belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is less than the calculated value.

4.6.5: Test of Sub-Hypothesis between Religion and Magical Power

H_{o1} That there is no difference between religion and belief in magical power.

H_{i1} That there is difference between religion and belief in magical power.

Table 4.45: Table showing the difference between Religion and Magical Power (a)

Religion	Magic Power			Total
	It strongly affects it	It slightly affects it	It does not affect it	
Christianity	29	89	193	311
Islam	19	31	93	143
African Traditional Religion	15	5	2	22
Total	63	125	288	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Religion & Magic Power	476	1.3929	.57589	4	2.768	1.96	Ho: Rejected

Remarks: t = 2.768, t 0.05 = 1.96, N = 476, since t > t 0.05, X^2= 15.126, $X^2$0.05= 9.488 @ df 4, since $X^2 > X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 6 &32 in the questionnaire.

A detailed examination of Table (a) and the t-test presented (b) shows that there is a difference between religion and belief in magical power (t= 2.768, t 0.05 = 1.96, df = 4, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 2.768 is greater than the critical t-value of 1.96 at 0.05 significant level with 4 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between religion and belief in magical power, while the alternative hypothesis, which states that there is a significant difference between religion and belief magical power, is accepted. The inference of this is that the degree of desire for magical power among religious groups varies as shown by the difference in mean computed age (x = 1.3929). The chi-square (X^2) result of X^2= 15.126, $X^2$0.05= 9.488 @ degree of freedom (df) 4 also validate the significant difference between religion and magical power belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is less than the calculated value.

4.6.6: Test of Major Hypothesis on the Relationship Between Spiritual Nature of Disease and Utilisation of Modern Health care facilities

H_{o1} That there is no relationship between people's cultural belief measured in terms of spiritual nature of disease and rural development measured in terms of their utilization of modern health care facilities.

H_{i1} That there is a relationship between people's cultural belief measured in terms of spiritual nature of disease and rural development measured in terms of their utilization of modern health care facilities.

Table 4.46:   Symmetric Measures

	Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Pearson's R	-0.792	.031	13.174	.000
N of Valid Cases	476			

An examination of the measure of the strength of the relationship between people's cultural belief measured in terms of spiritual nature of disease and rural development measured in terms of their utilization of modern health care facilities indicates that the two variables are perfect/positively related (Pearson Product Moment Correlation Coefficient -0.792). This confirms the work of Olurode & Olusanya (1994) who pointed out that rural dwellers particularly in Yoruba land believe that drugs (especially herbal medicine) can be

used for ailment. Therefore, illness or any form of ill health can be cured by the application of physical medicine as well as consulting the gods for solution.

4.6.7: Test of Sub-Hypothesis between Gender and Herbal Medicine

H_{o1} That there is no difference between gender and herbal medicine.

H_{o2} That there is difference between gender and herbal medicine.

Table 4.47: Table showing the difference between Gender and Belief in Herbal Medicine

(a)

Gender	Herbal Medicine			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
Male	162	125	0	287
Female	143	18	28	189
Total	305	143	28	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Male	287	1.88	1.983	2	62.230	1.96	Ho: Rejected
Female	189	2.00	1.632				

Remarks: t = 62.230, t 0.05 = 1.96, N= 476, since t > t 0.05, X^2=45.250, $X^2$0.05= 5.991 @ df 2, since $X^2 > X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 3 & 30 in the questionnaire.

The analysis of the above Table (a) and the t-test presented (b) shows that there is a difference between gender and belief in herbal medicine (t= 62.230, t 0.05 = 1.96, df = 2, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 62.230 is greater than the critical t-value of 1.96 at 0.05 significant level with 2 degrees of freedom.

By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between gender and belief in herbal medicine, while the alternative hypothesis, which states that there is a significant difference between gender and herbal medicine, is accepted. The inference of this is that the degree of patronage of herbal medicine among men and women varies. The chi-square (X^2) result of X^2=45.250, $X^2$0.05= 9.488 @ degree of freedom (df) 2 also validate the significant difference between gender and herbal medicine belief, acceptance of null hypothesis and rejection of alternative hypothesis since its table value is greater than the calculated value.

4.6.8: Test of Sub-Hypothesis between Age and Herbal Medicine

H_{o1} That there is no difference between age and herbal medicine.

H_{i1} That there is difference between age and herbal medicine.

Table 4.48: Table showing the difference between Age and Herbal Medicine

(a)

Age	Herbal Medicine			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
18-30 Years	97	13	7	117
31-40 Years	117	31	33	181
41-50 Years	31	19	32	82
51-60 Years	23	45	10	78
61 Years & above	5	9	4	18
Total	273	117	86	476

Source: Research Survey, 2017

(b) T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Age & Herbal Medicine	476	2.3676	1.13199	8	45.633	1.96	Ho: Rejected

Remarks: t = 45.633, t 0.05 = 1.96, N = 476, since t > t 0.05, X^2=43.472, $X^2$0.05= 15.507 @ df 8, since X^2> $X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 4 &30 in the questionnaire.

A detailed examination of Table (a) and the t-test presented (b) shows that there is a difference between age and belief in magical power (t= 45.633, t 0.05 = 1.96, df = 8, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 45.633 is greater than the critical t-value of 1.96 at 0.05 significant level with 8 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is significant difference between age and belief in magical power, while the alternative hypothesis, which states that there is a significant difference between religion and belief magical power, is accepted. The inference of this is that the degree of desire for magical power among age groups varies as shown by the difference in mean computed age (x = 2.3676). The chi-square (X^2) result of X^2= 43.472, $X^2$0.05= 15.507 @ degree of freedom (df) 8 also validate the significant difference between age and magical power belief, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is lesser than the calculated value.

4.6.9: Test of Sub-Hypothesis between Education and Herbal Medicine

H_{o1} That there is no difference between education and herbal medicine.

H_{i1} That there is difference between education and herbal medicine.

Table 4.49: Table showing the difference between Education and Herbal Medicine

(a)

Education	Herbal Medicine			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
Non formal education	91	19	8	118
Primary education	47	33	9	89
Secondary education	143	61	12	216
Tertiary education	19	25	9	53
Total	300	138	38	476

Source: Research Survey, 2017

(b)   T-test Procedure

Source of Variable	N	X	SD	DF	Cal 't'	t 0.05	Decision
Education & Herbal Medicine	476	2.1618	.92514	6	50.981	1.96	Ho: Rejected

Remarks: t = 50.981, t 0.05 = 1.96, N= 476, since t > t 0.05, X^2=56.754, $X^2$0.05= 12.592

@ df 6, since X^2> $X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 5 &30 in the questionnaire.

An examination of Table (a) and the t-test presented (b) reveals that there is a difference between educational level and belief in herbal medicine (t= 50.981, t 0.05 = 1.96, df = 6, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 50.981 is greater than the critical t-value of 1.96 at 0.05 significant level with 6 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between educational level and belief in herbal medicine, while the alternative hypothesis, which states that there is a significant difference between educational level and belief in herbal medicine, is accepted.

The inference of this is that the degree of desire for herbal medicine based on educational level varies as shown by the difference in mean computed education (x = 2.1618). The chi-square (X^2) result of X^2= 56.754, $X^2$0.05= 12.592 @ degree of freedom (df) 6 also validate the significant difference between educational level and belief in herbal medicine, rejection of null hypothesis and acceptance of alternative hypothesis.

4.7.0: Test of Sub-Hypothesis between Religion and Herbal Medicine

H_{o1} That there is no significant difference between religion and herbal medicine.

H_{i1} That there is significant difference between religion and herbal medicine.

Table 4.50: Table showing the difference between Religion and Herbal Medicine

(a)

Religion	Herbal Medicine			Total
	It affects it very strongly	It slightly affects it	It does not affect it	
Christianity	95	101	115	311
Islam	45	63	35	143
African Traditional Religion	17	3	2	22
Total	157	167	152	476

(b)

Source of Variable	N	X	SD	DF	**Cal 't'**	**t 0.05**	Decision
Religion & Herbal Medicine	476	1.3929	.57589	4	52.768	1.96	Ho: Rejected

Remarks: t = 52.768, t 0.05 = 1.96, N = 476, since t > t 0.05, X^2=86.376, $X^2$0.05= 9.488@ df 4, since X^2> $X^2$0.05 Reject Null hypothesis.

Source: Table 'b' Calculated from the scores of the responses from question 6 &30 in the questionnaire.

An examination of Table (a) and the t-test presented (b) indicates that there is a difference between religion and belief in herbal medicine (t= 52.768, t 0.05 = 1.96, df = 4, since t > t 0.05). This result is inferred from the fact that the absolute t-value of 50.981 is greater than the critical t-value of 1.96 at 0.05 significant level with 4 degrees of freedom. By inference therefore, this result invalidates the null hypothesis, which states that there is no significant difference between religion and herbal medicine, while the alternative hypothesis, which states that there is a significant difference between religion and herbal

medicine, is accepted. The inference of this is that the degree of desire for herbal medicine based on religion varies as shown by the difference in mean computed education ($x = 1.3929$). The chi-square (X^2) result of $X^2 = 86.376$, $X^2 0.05 = 9.488$ @ degree of freedom (df) 4 also validate the significant difference between religion and herbal medicine, rejection of null hypothesis and acceptance of alternative hypothesis since its table value is greater than the calculated value.

4.6.   INTERPRETATION OF MULTIPLE REGRESSION ANALYSIS

Multiple Regression Analysis was employed in this study to further determine the impact of belief system on rural development.

$Y_t = B_o + B_1 X_1 + B_2 X_2 + B_3 X_3 + B_4 X_4 + U_t$

Where:

$Y_t =$ Rural Development (Dependent Variable)

$X_1 =$ Witchcraft belief (Independent Variable)

$X_2 =$ Reincarnation belief (Independent Variable)

$X_3 =$ Magical power (Independent Variable)

$X_4 =$ Herbal medicine (Independent Variable)

$B_o =$ Intercept of the Model

B_1, B_2, B_3 & $B_4 =$ Slopes of the Model

$U_t =$ Stochastic (disturbance) error term representing all other variables apart from the previously cited ones that may determine rural development. The Pearson's R was adopted for this study to help decide whether a variable could be the result of a definite

course or just pure chance while the Multiple Regression Analysis was used to infer causal

relationships by establishing the statistical significance between the variables (belief

systems and rural development).

Test of Multiple Regression Analysis

R	R Square	Adjusted R Square	Std error of the estimate	R square change	F change	df1	df2	Sig. F change
.891	.794	.791	.34320	.794	259.204	4	471	.000

Regression Results on Determinants of Rural Development

Model	Unstandardized coefficient		Standardized coefficient	t	Sig.
	B	Std error	Beta		
(Constant)	.815	.129		6.298	.000
Reincarnation belief	.060	.154	.013	0.0844	.000
Witchcraft belief	-477	.022	-.768	-34.909	.000
Herbal Medicine	-230	.047	-.031	-0.6596	.000
Magical power	.102	.084	.067	0.7976	.000

$Y_t = B_o + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + U_t$

$Y_t = 0.815 + 0.060B_1 - 0.477B_2 - 0.230 + 0.102$

S.e = (0.129) (0.154)   (0.022)   (0.084)   (0.047)

t =   (6.298)   (0.0844)   (-34.909) (-0.6596)   (0.7976)

R-Square (R^2) = 0.794

F test = 259.204

Level of significance (α) =0.05

The above multiple regression analysis result shows that people's cultural belief measured in terms of re-incarnation farming has significant impact on development measured in their economic growth. Also people's cultural belief measured in terms of traditional magic has significant impact on rural development measured in terms of adoption of modern technology for farming activities. People's cultural belief measured in terms of witchcraft has significant impact on rural development measured in terms of rural investment and people's cultural belief measured in terms of spiritual nature of disease has significant impact on rural development measured in terms of their utilization of modern healthcare facilities. Thus, the figure 0.815 represents the magnitude of the intercept. This intercept means that whether these independent variables are available or not, there will be an existence of about 0.815 factors contributing to rural development in the study area.

S.e represents the standard error of the parameter estimate. It is used to test the significance of the hypothesis. Hypothesis is said to be statistically significant if the computed standard error is less than half of the numerical value of the parameter estimate. Thus, from the results of this regression analysis, it is clear that the computed standard error of the regression model is (0.129) for intercept, while (0.154), (0.022), (0.084) and (0.047) are for the slopes of witchcraft belief, reincarnation belief, magical power and herbal medicine respectively. It is therefore clear that the standard errors of the parameter

estimates validate the magnitude of their contribution and relationship with rural development.

The empirical value of t-test for the intercept is (6.298), while (0.0844), (-34.909), (0.6596) and (0.7976) are for the slopes with the critical value at 0.05 level of significance as 1.960. Since the empirical values of the intercept and that of the slopes for hypotheses one and four are less than the critical value of 1.960 at 0.05 level of significance, therefore, the null hypotheses (H0) for hypothesis one and hypothesis four are accepted, while their alternative hypotheses (H1) are rejected. This result is in line with the result of Pearson's R of 0.327 and 0.396 for hypothesis one and hypothesis four respectively. While the empirical value of t-test for hypothesis two and three (-34.909 and 0.6596) are greater than the critical value of 1.960 at 0.05 level of significance, therefore, the null hypothesis (H0) for hypothesis two and hypothesis three are rejected, while their alternative hypotheses (H1) are accepted. This agrees with the result of Pearson's R of 0.871 and 0.792 for hypothesis two and hypothesis three respectively. Thus, the independent variables have significant bearing with the dependent variable. Hence, the test is statistically significant.

R-Square (R^2) measures the goodness of fit of the regression model. It represents the proportion of total variation of the dependent variable as explained by the independent variables. Based on this regression result, about 79% of the total variation of the dependent variable (rural development) is explained by the independent variables. Hence, it shows the strength of the regression model.

Above all, F-test statistics tests the overall significance of the estimated regression analysis model. The computed empirical value of F-test is 259.204 while its theoretical value at 0.05 level of significance is 2.84. Since the computed empirical value is greater than its theoretical value. It is concluded that the F-test is statistically significant. Therefore, the whole regression model is statistically significant.

4.7   DISCUSSION OF RESULTS

In the final section of this chapter, attempt is made to discuss the findings presented above in the light of existing empirical works/studies and the theoretical models adopted as explanatory tools in this study. On the whole, the following formed the major findings.

i.   Respondents hardly travelled out of Okun communities.

ii.   The situations in other places visited are much better than situations in Okun communities of Kogi State.

iii.   The economic situation in Okunland is not buoyant and most of the residents of Okun communities belong to lower economic class.

iv.   There is no oopportunity to maximize the utilization of resources due to cultural and economic factors.

v.   The living standard of the people is being affected due to the utilization of the available resources in Okunland.

vi.   The state of industry in Okunland is poor while there is no large-scale farming due to lack of modern technology or inability to afford modern technology.

vii.   Traditional health care services and cottage hospitals are available and are majorly patronized by the people of Okunland.

Result from the findings indicated that the characteristic of respondents is predicated from their bio-data. Such personal factors as specified by our findings are: sex, age, educational level, religious affiliation, marital status, farming status and income. This seems to imply that as respondents vary along these variables; their predisposition towards cultural belief system and rural development also vary. In the review of relevant literature on this, a number of studies also have similar results. For example, Ikotun (2006) reports that demographic characteristics of population are determinant measures of rural development. For example, the practice of African traditional belief by rural people tends to influence their attitude towards development. Besides, Amanze (2011) also reported that rural inhabitants constitue majorly subsistence farmers, illiterates, artisans and few elites. They live in deplorable conditions owing to the insufficient necessities of life.

The first main hypothesis in this study indicates that there is a relationship between people's cultural belief measured in terms of witch crafting and rural development measured in terms of rural investment. Many attempts have been made to explain the relationship between witchcraft and rural development. Explaining the relationship in general terms, Awolalu (1979) noted that this is an essential belief in African traditional religion. Africa is simply incomplete without daily reference of the power of witchcraft. Uchenna (2012) further explained that the practice of witchcraft scares away investors

from rural areas. Guiso et al. (2004), who held that traditional values and beliefs that religious, ethnic and social groups transfuse fairly intact from one generation to another.

The result of the second major hypothesis revealed that there is no relationship between people's cultural belief measured in terms of re-incarnation farming and rural development measured in their economic growth.

The third major hypothesis shows that there is no relationship between people's cultural belief measured in terms of traditional magic and rural development measured in terms of adoption of modern technology for farming activities. However, this finding is contrary to the work of Ekong (1988), who observed that, among many Nigerian rural communities, there is a strong belief among certain individuals to make and stop rain and so before any important festival, the rainmaker must be consulted.

The last major hypothesis in this study which needs discussions is the one which indicates that there is a relationship between people's cultural belief measured in terms of spiritual nature of disease and rural development measured in terms of their utilization of modern health care facilities. Considerable evidence suggests that a major influence of herbal medicine and rural development is subtle in nature. Confirming the relationship, Olurode & Olusanya (1994) believed that rural dwellers believe more in the spiritual cure of illness. Barro and McCleary (2003) also opined that beliefs foster growth because it helps maintain the part of individual behaviour that fosters productivity.

The general discussion just stated above is in line with some of the positions suggested by the different theories adopted for the study. For example, Functionalist

theory postulates that all the elements of social structure, including cultural belief system, should be integrated to ensure sustainable rural development. This is relevant in the study because, as confessed by many of the respondents, cultural belief system in Okunland is a determinant of rural development.

Drawing inferences from the social action theory, every society (rural or urban) conceives the concept of development and how it can be achieved rather than the external forces that usually determine what development is all about in our society. In this case, the belief system of every society in the rural areas goes a long way in promoting or hindering development.

Deriving from the Symbolic Interactionism theory, the kind of meanings that a culture gives to a reality go a long way in shaping their interactions as well as their thoughts and equally determine the extent to which developmental approaches external to it are subscribed to. Given what has been discussed about the three theoretical frameworks adopted in this study as triangulation, they have been found to be the most appropriate for the kind of explanation that is needed for the relationship between cultural belief system and rural development in Okunland of Kogi State.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

This section is separated into three key sections namely; summary, conclusions and recommendations. The summary serves as a recap of the entire work, whereas the conclusion signifies the inferences derived from the findings. To end with, the recommendations section offers a set of proposed courses of action ensuing from this study.

5.2 SUMMARY

This study was a survey of cultural belief systems, socio-economic change and implications for rural development in Okunland, Kogi State, Nigeria. In this study, different types of systems that affect rural development were examined and discussed. Such cultural belief systems highlighted in this project include witchcrafting, re-incarnation, traditional medicine and magical power.

The study began with the appraisal of belief system in human society. In this exploration of the concept of belief system, the study discovered that belief system is an important aspect of what sociologists refer to as culture. Unfortunately, while sociologists give more attention to the concept of culture generally, the role of belief system in sociological analysis is often under-emphasized particularly as it affects human behaviours and the implications of such behaviours.

From the foregoing we may conclude that people have the knack to visualize diverse beliefs that form their orientations which assist them to analyse how the world works. As a result, human beings try to utilize these beliefs in different ways to deal with events around them. What this symbolizes is that the degree to which we hold tenaciously to a particular belief system will determine the strength of orientation we give an object or event or process. The consequence of the above is that because all human beings established belief systems, which are always referred to as religions or convictions, any stimulus they received would be explained using belief system and would also be accepted through the belief system.

In the appraisal of the literature, it was discovered that among all the belief systems observed, witchcraft belief and traditional health care were found to have more direct and immediate impact on the level of acceptance of rural development. It is within this context that this study was designed to reveal some plausible implications of belief system on rural development in Okunland, Kogi State.

The major research hypotheses in this study revolved around the attempt to determine the relationship between belief systems and rural development. In order to test the hypotheses, four hypothetical statements were constructed and subjected to the Pearson Product Moment Correlation Coefficient (Pearson's R) which was used to test the strength of relationship between predictors and attendant variables as confirmed by the Multiple Regression analysis.

In the review of relevant literature, various views on cultural belief systems and rural development were examined and highlighted. From this review many concrete positions emerged and are summarized thus:

(a)   Cultural beliefs provide the necessary channel by which people accustom themselves to their environments in ways they find convenient, through holding certain beliefs, people find meanings in their lives, explain their frustration and justify their actions or inactions.

(b)   beliefs refer to those propositions, perceptions, creeds, tenets, and so on which an individual or group holds to be true.

(c)   Traditional religious beliefs have functions they perform in terms of the protection of a community's horde of natural resources.

(d)   Belief system has also been described as a predisposing factor to rural development.

This study has been highly enriched by the existence of many theoretical positions and approaches. These are positions which have been adopted in the explanation of belief systems and rural development. The related theoretical models which were examined in this study included functionalist theory, social action theory and symbolic interactionism theory. The theoretical approaches adopted here therefore suggested that belief systems and rural development are better explained in the context of failure of the social system. To give the findings a better form and impact, three of the theories were triangulated as the

main theories adopted for the study (functionalist, social action and symbolic interactionism).

Three methods of analysis were employed in the study namely: univariate analysis, the Pearson Product Moment Correlation Coefficient (Pearson's R) and Multiple Regression Analysis. The univariate analysis was employed in the first part of data presentation in this study to present frequency distributions for some of the factors contained in the questionnaire. In the second part of the presentation of results, the Pearson's R was used to test the strength of the relations between the tested variables while the Multiple Regression Analysis was used to test the level of significance.

The major findings in this study were presented under three main headings namely: distribution of the respondents in terms of certain factors, findings relating to the major hypotheses and discussion of the findings. On the whole, the following major findings represent the outcome of this study:

1.   The respondents in this study varied in terms of their bio-data namely: sex, age, level of education, religious affiliation, marital status, farming status and income. The specific findings in this regard included:

a.   The sex structure of the respondents were sampled with the majority of them being male. Similarly, the respondents between 31-41 years old of age constituted the majority of the respondents questioned in this project.

b.   On the distribution of the respondents in terms of the level of education, the respondents were found to be numerically stronger in the secondary education than

other categories. Categorization of the respondents on the basis of religious affiliation revealed that majority of the respondents were Christians.

c.   The analysis of the respondents in terms of marital status revealed that most of the respondents were married.

2.   On the measures of respondents' cultural belief system, it was found that:

a.   re-incarnation did not affect economic growth in Okunland.

b.   Belief in witchcraft was very strong while this belief scares away   investment.

c.   The people highly believe in the spiritual nature of illness while this belief is affecting their patronage of modern healthcare facilities in the community.

d.   Respondents highly believe in the existence of magical power while this belief did not affect rural development in terms of adoption of modern technology for farming activities in the community

3.   On the main hypotheses tested, some of the major findings arising from the tests of hypotheses are that:

1.   there is a significant relationship between people's cultural belief measured in terms of witch crafting and rural development measured in terms of rural investment.

2.   there is no significant relationship between people's cultural belief measured in terms of re-incarnation farming and rural development measured in their economic growth.

3. there is no significant relationship between people's cultural belief measured in terms of traditional magic and rural development measured in terms of adoption of modern technology for farming activities.

4. there is a significant relationship between people's cultural belief measured in terms of spiritual nature of disease and rural development measured in terms of their utilization of modern health care facilities.

5.3   CONCLUSION

Cultural belief system is extremely important because of the key role it plays in rural development. Moreover, belief systems are cultural issues which always affect rural development in the society at large. The two are sufficiently pervasive phenomena warranting investigation.

This work examined belief system as a predictor of rural development. From this study, it could be concluded that the respondents that were studied varied in terms of socio-economic and demographic measures, characteristics of Okunland and measures of cultural beliefs. All of these had varied implications for the observed behavioural tendencies. Generally, gender, age, level of education, religious affiliation, marital status and income were important factors examined in this study while witchcraft and traditional health care had implications for rural development.

In lieu of the findings from this study, it is the contention of this work that explanation for rural development in Okunland of Kogi State depends largely on the type

belief systems. This affects the educational, investment, agricultural and technological development of Okunland.

This study is not without some limitations. The problem of non-response, and late response almost brought the research effort to a standstill during the fieldwork. Some respondents were expecting financial motivation before responding to the questionnaire.

The major role of this study to existing knowledge is that witchcraft and traditional health care tend to affect rural development, especially investment and acceptance of modern health care. The uniqueness of this study, and by inference, its main contribution to existing knowledge especially, lies in the findings that certain types of belief systems affect the level of rural development. Although, the literatures reviewed so far have shown that many scholars and intellectuals have contributed to our understanding about the major variables under study in their different capacities, but there is shortage of literature on the interconnectivity between cultural belief system and rural development, especially in the study area. Thus, this study has indeed added to sociological knowledge in the areas of culture and development.

5.4   RECOMMENDATIONS

Deriving from the findings of this study, it is recommended that serious efforts should be made through organising seminars and enlightenment programmes for people of Okunland on some factors such as business location, marketing strategy, felt need of the people among many others which potentially affect the success or otherwise of business in the villages rather than insidious activities of the witchcraft.

Besides, efforts should be made to educate and demystify the minds of the people on attributing spiritual or unseen factors to the reason behind medical disabilities thereby embracing modern medicines in its totality.

Continuous belief in traditional magic notwithstanding, poverty was adduced to the remote reason behind the poor patronage of modern method of farming by the low income farmers. Hence, government efforts should be geared towards subsidising modern farming implements or technologies to facilitate easy acceptance or adoption.

In the same vein, both the state and the federal government should put more efforts in developing the rural Okun communities through provision of social amenities and employment opportunities. This is because the findings of this study revealed that the underdevelopment in Okunland is not only culturally based but with other socio-economic factors such as unemployment and lack of government presence in major communities in Okunland among others.

Since the results of the research showed the correlation between educational level of the people and their belief systems, efforts should be made to improve accessibility of the people of Okunland to higher education. This could change their perception about certain cultural beliefs that could impede development in the community.

Furthermore, there is need for the extension workers and other stakeholders in Okunland to work seriously in reshaping the psychology of the youth towards some belief systems (such as withcrafting and spiritual nature of illness), which they believe affecting the level of development in Okunland.

5.5   IMPLICATIONS FOR FURTHER STUDIES

As shown in this study, there has been considerable research on the issues of belief systems. Because of such academic works, much has been learnt about belief systems, especially as predictors of rural development.

Although the areas covered by these academic works are wide, our research work on belief system and rural development in Okunland of Kogi State, reveals several areas which future researches could address in order to foster improved understanding of the subject matter of belief system.

Sequel to the conclusions in this study, the following suggestions are hereby made for further research:

(1)   A study of additional factors (e.g. social and environmental factors) that tend to affect rural development.

(2)   Extension of the study to other two major ethnic groups (Ebira and Igala) that are not covered in this study.

(3)   A study of the role of social and economic factors in promoting rural development, with a view to ascertaining the extent to which rural development can be achieved.

With respect to these possible topics, different results may be expected in different places for various reasons. Indeed, more future researches are needed in these areas to further enrich our existing knowledge about belief system in general and rural development in particular.

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Appendix I

Department of Sociology

University of Ilorin

P.M.B 1515

Ilorin.

Dear Respondents,

QUESTIONNAIRE

This is a Ph.D research which focuses on the Cultural Belief Systems, Orientation towards Socio-Economic Change and Implications for Rural Development in OkunLand of Kogi State, Nigeria. I therefore need your honest responses to the questions raised below towards the success of the research. I am assuring you that the information given will be treated confidentially and purely for academic purpose.

Kindly supply the information as accurately as possible.

Thank you,

Raji Abdullateef
03/66MH20
08033593830

Instruction

Please state/tick the correct responses below or write your answer as appropriate.

Section (A): Demographic-Data

1. Name of Community…………………………………

2. Local Government Area……………………………

3. Sex

       Male   ( )

       Female   ( )

4. Age

       From   18-30 years   ( )

       From 31-40 years   ( )

       From 41-50 years   ( )

       From 51-60 years   ( )

       From 61 years & above   ( )

5. Level of Education attained

       Non formal education   ( )

       Primary education   ( )

       Secondary education   ( )

       Tertiary education   ( )

6. Religious Affiliation

       Christianity   ( )

       Islam   ( )

       African Traditional Religion   ( )

       Others…………………………………..

7. Marital Status

       Single   ( )

       Married   ( )

| | Divorced | ( ) |
| | Widow (er) | ( ) |

8. Farming Status

| | Primary occupation | ( ) |
| | Secondary occupation | ( ) |

9. Income category per annum

	Less than N100, 000	( )
	Between N100, 000-N200, 000	( )
	Between N201-N300, 000	( )
	Between N301-N400, 000	( )
	Above N400, 000	( )

Section B: Characteristics of the Okun community

10. For how long have you lived in your community?

	Below 10 years	( )
	10years-20 years	( )
	21years-30 years	( )
	31years-40 years	( )
	41 years and above	( )

11. How often do you travel out of your community?

	Very often	( )
	Often	( )
	Just a while	( )
	I hardly travel out	( )

12. What is your experience of other places outside Okunland that you have   travelled

to?

The situation in Okunland is much better ( )

The situation other places is much better   ( )

The situation every where is the same   ( )

13. How can you rate the economic situation in this community?

Very buoyant   ( )

Buoyant   ( )

Not buoyant   ( )

14. What socio-economic class do you think you belong to?

High class   ( )

Middle class   ( )

Lower class   ( )

Cannot say   ( )

15. With the natural resources that your community is blessed with, do you think that

there is opportunity to maximize the utilization of these resources?

Yes   ( )

No   ( )

16. If your answer to question 15 is no, what are the factors that are responsible for the

under utilization of such resources?

Cultural factor   ( )

Economic factor   ( )

Social factor   ( )

17. From your responses to questions 15 and 16, is your standard of living affected in

this community?

Yes   ( )

No   ( )

18. What is the state of industry in this community?

Very good	( )
Good	( )
Very poor	( )
Poor	( )

19. Do you have private schools in this community?

Yes	( )
No	( )

20. Do you have large-scale farming in this community?

Yes	( )
No	( )

21. Which of these health facilities is mostly assessable in your community?

Cottage hospital	( )
General hospital	( )
Specialist hospital	( )
Traditional health services	( )

22. Which one (s) do you patronize?

Cottage hospital	( )
General hospital	( )
Specialist hospital	( )
Traditional health services	( )

23. What is your attitude towards introduction of modern technology for farming?

I like it	( )
I dislike it	( )
I don't care about it	( )

24. From your overall submissions so far, how do you classify this community?

Developed	( )

Underdeveloped ( )

I don't know ( )

Section C: Measures of Respondents' Cultural Belief System

25. What is the strength of your belief in reincarnation farming as practiced in your community?

      Strongly believe in it ( )

      Believe in it ( )

      Not believe in it ( )

      No response ( )

26. Do you see this belief system as held by members of this community affecting the economic growth of the community?

      It affects it very strongly ( )

      It slightly affects it ( )

      It does not affect it ( )

27. How strong is your belief in witch-crafting in this community?
      Strongly believe in it ( )
      Believe in it ( )
      Not believe in it ( )
      No response ( )

28. Do you see people's belief in witch-crafting affecting the level of investment in your community?

      It affects it very strongly ( )

      It slightly affects it ( )

      It does not affect it ( )

29. To what extent do you belief in the spiritual nature of illness?
      Highly believe in it ( )

Believe in it   ( )
Not believe in it   ( )
No response   ( )

30.   Please indicate in brief how the people's belief in spiritual nature of illness is

      affecting their patronage of modern healthcare facilities?

            It affects it very strongly   ( )

            It slightly affects it   ( )

            It does not affect it   ( )

31.   What is the level of your belief in the existence of magical power?

            Highly believe in it   ( )

            Believe in it   ( )

            Not believe in it   ( )

            No response   ( )

32.   Based on your response to question 31 above, do you see the cultural belief in

      magical power as held by members of this community affecting their level of rural

      development in terms of adoption of modern technology for farming activities?

            It strongly affects it   ( )

            It slightly affects it   ( )

            It does not affect it   ( )

Appendix II

INTERVIEW GUIDE

1.   What is the strength of your belief in reincarnation farming as practiced in your community?

2.   Please identify the areas of economic growth that have been affected by the cultural belief in reincarnation farming.

3.   How strong is your belief in witchcraft?

4.   Do you see people's belief in witch-crafting affecting the level of investment in your community?

5.   How would you describe the level of your belief in the spiritual nature of illness?

6.   Please indicate in brief how the people's belief in spiritual nature of illness is affecting their patronage of modern healthcare facilities?

7.   To what extent do you belief in the existence of magical power?

8.   Please explain how you think belief in magical power affects the adoption of modern technology for farming in this community?

Appendix III

SPSS RESULTS

Frequency Table

Sex

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	287	60.3	60.3	60.3
Female	189	39.7	39.7	100.0
Total	476	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
18-30 Years	117	24.6	24.6	24.6
31-40 Years	181	38.0	38.0	62.6
41-50 Years	82	17.2	17.2	79.8
Valid 51-60 Years	78	16.4	16.4	96.2
61 Years & above	18	3.8	3.8	100.0
Total	476	100.0	100.0	

Qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
Non formal education	118	24.8	24.8	24.8
Primary education	216	45.4	45.4	70.2
Valid Secondary education	89	18.7	18.7	88.9
Tertiary education	53	11.1	11.1	100.0
Total	476	100.0	100.0	

Religion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Christianity	311	65.3	65.3	65.3
	Islam	143	30.0	30.0	95.4
	African Traditional Religion	22	4.6	4.6	100.0
	Total	476	100.0	100.0	

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	82	17.2	17.2	17.2
	Married	351	73.7	73.7	91.0
	Divorced	16	3.4	3.4	94.3
	Widow (er)	27	5.7	5.7	100.0
	Total	476	100.0	100.0	

Farming Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary Occupation	291	61.1	61.1	61.1
	Secondary Occupation	185	38.9	38.9	100.0
	Total	476	100.0	100.0	

Income Category

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than N100,000	134	28.2	28.2	28.2
	Between N100,000-N200,000	150	31.5	31.5	59.7
	Between N201,000-N300,000	107	22.5	22.5	82.1
	Between N301,000-N400,000	53	11.1	11.1	93.3
	Above N400,000	32	6.7	6.7	100.0
	Total	476	100.0	100.0	

Section BV1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 10 Years	9	1.9	1.9	1.9
	10 Years-20 Years	34	7.1	7.1	9.0
	21 Years-30 Years	93	19.5	19.5	28.6
	31 Years-40 Years	169	35.5	35.5	64.1
	41 Years & above	171	35.9	35.9	100.0
	Total	476	100.0	100.0	

V2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very often	94	19.7	19.7	19.7
	Often	103	21.6	21.6	41.4
	Just a while	126	26.5	26.5	67.9
	I hardly travel out	153	32.1	32.1	100.0
	Total	476	100.0	100.0	

V3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	The situation in Okunland is much better	22	4.6	4.6	4.6
	The situation in other places is much better	357	75.0	75.0	79.6
	The situation every where is the same	97	20.4	20.4	100.0
	Total	476	100.0	100.0	

V4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very buoyant	143	30.0	30.0	30.0
	Buoyant	281	59.0	59.0	89.1
	Not Buoyant	52	10.9	10.9	100.0
	Total	476	100.0	100.0	

V5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High class	53	11.1	11.1	11.1
	Middle class	163	34.2	34.2	45.4
	Lower class	230	48.3	48.3	93.7
	Cannot say	30	6.3	6.3	100.0
	Total	476	100.0	100.0	

V6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	311	65.3	65.3	65.3
	No	165	34.7	34.7	100.0
	Total	476	100.0	100.0	

V7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cultural factor	104	21.8	21.8	21.8
	Economic factor	260	54.6	54.6	76.5
	Social factor	112	23.5	23.5	100.0
	Total	476	100.0	100.0	

V8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	309	64.9	64.9	64.9
	No	167	35.1	35.1	100.0
	Total	476	100.0	100.0	

V9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very good	2	.4	.4	.4
	Good	5	1.1	1.1	1.5
	Very poor	277	58.2	58.2	59.7
	Poor	192	40.3	40.3	100.0
	Total	476	100.0	100.0	

V10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	458	96.2	96.2	96.2
	No	18	3.8	3.8	100.0
	Total	476	100.0	100.0	

V11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	60	12.6	12.6	12.6
	No	416	87.4	87.4	100.0
	Total	476	100.0	100.0	

V12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cottage hospital	150	31.5	31.5	31.5
	General hospital	7	1.5	1.5	33.0
	Specialist hospital	1	.2	.2	33.2
	Traditional health service	318	66.8	66.8	100.0
	Total	476	100.0	100.0	

V13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cottage hospital	163	34.2	34.2	34.2
	General hospital	60	12.6	12.6	46.8
	Specialist hospital	10	2.1	2.1	48.9
	Traditional health service	243	51.1	51.1	100.0
	Total	476	100.0	100.0	

V14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I like it	216	45.4	45.4	45.4
	I dislike it	71	14.9	14.9	60.3
	I don't care about it	189	39.7	39.7	100.0
	Total	476	100.0	100.0	

V15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Developed	36	7.6	7.6	7.6
	Underdeveloped	314	66.0	66.0	73.5
	I don't know	126	26.5	26.5	100.0
	Total	476	100.0	100.0	

SectionCV16

		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly believe in it	202	42.4	42.4	42.4
Valid	Believe in it	187	39.3	39.3	81.7
	Not believe in it	28	5.9	5.9	87.6
	No response	59	12.4	12.4	100.0
	Total	476	100.0	100.0	

V17

		Frequency	Percent	Valid Percent	Cumulative Percent
	It affects it very strongly	29	6.1	6.1	6.1
Valid	It slightly affect it	78	16.4	16.4	22.5
	It does not affect it	369	77.5	77.5	100.0
	Total	476	100.0	100.0	

V18

		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly believe in it	467	98.1	98.1	98.1
Valid	Believe in it	9	1.9	1.9	100.0
	Total	476	100.0	100.0	

V19

		Frequency	Percent	Valid Percent	Cumulative Percent
	It affects it very strongly	435	91.4	91.4	91.4
Valid	It slightly affect it	32	6.7	6.7	98.1
	It does not affect it	9	1.9	1.9	100.0
	Total	476	100.0	100.0	

V20

		Frequency	Percent	Valid Percent	Cumulative Percent
	Highly believe in it	441	92.6	92.6	92.6
Valid	Believe in it	19	4.0	4.0	96.6
	Not believe in it	16	3.4	3.4	100.0
	Total	476	100.0	100.0	

V21

		Frequency	Percent	Valid Percent	Cumulative Percent
	It affects it very strongly	305	64.1	64.1	64.1
Valid	It slightly affect it	143	30.0	30.0	94.1
	It does not affect it	28	5.9	5.9	100.0
	Total	476	100.0	100.0	

V22

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly believe in it	296	62.2	62.2	62.2
	believe in it	147	30.9	30.9	93.1
	Not believe in it	33	6.9	6.9	100.0
	Total	476	100.0	100.0	

V23

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	It strongly affect it	9	1.9	1.9	1.9
	It slightly affect it	111	23.3	23.3	25.2
	It does not affect it	356	74.8	74.8	100.0
	Total	476	100.0	100.0	

REGRESSION
 /MISSING LIST
  /STATISTICS COEFF OUTS R ANOVA CHANGE
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT RuralDevelopment
  /METHOD=ENTER WitccraftBelief ReincarnationBelief TotemismBelief HerbalMedicine.

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.891ª	.794	.792	.34320	.794	259.204	4	471	.000

a. Predictors: (Constant), HerbalMedicine, WitccraftBelief, TotemismBelief, ReincarnationBelief

ANOVAª

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	122.125	4	30.531	259.204	.000ᵇ
	Residual	55.478	471	.118		
	Total	177.603	475			

a. Dependent Variable: RuralDevelopment

b. Predictors: (Constant), HerbalMedicine, WitccraftBelief, TotemismBelief,

ReincarnationBelief

Coefficientsª

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.815	.129		6.298	.000
	Witchcraft Belief	.060	.154	.013	1.394	.000
	Reincarnation Belief	.477	.022	.768	17.128	.000
	Totemism Belief	.102	.084	.067	1.591	.000
	HerbalMedicine	.230	.047	.031	3.638	.000

a. Dependent Variable: Rural Development

PEARSON PRODUCT MOMENT CORRELATION CO-EFFICIENT
MAJOR HYPOTHESIS ONE
Symmetric Measures

	Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Pearson's R	.871	.017	32.054	.000
N of Valid Cases	476			

MAJOR HYPOTHESIS TWO
[DataSet1] C:\Users\COMPAQ\Documents\Raji AbdulLateef.sav

Symmetric Measures

	Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Pearson's R	.327	.043	6.123	.000
N of Valid Cases	476			

MAJOR HYPOTHESIS THREE

[DataSet1] C:\Users\COMPAQ\Documents\Raji AbdulLateef.sav
Symmetric Measures

	Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Pearson's R	.396	.021	21.106	.000
N of Valid Cases	476			

MAJOR HYPOTHESIS FOUR
[DataSet1] C:\Users\COMPAQ\Documents\Raji AbdulLateef.sav
Symmetric Measures

	Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Pearson's R	.792	.031	13.174	.000
N of Valid Cases	476			

Appendix IV

ESTIMATED BUDGET

S/N	Activities	Breakdown	Qty/Units	Unit Cost (N)	Amount (N)	Total
1	Survey of Literatures	Connections to internet	20 Times	500	10,000	
		Printing of documents	900 pages	10	9,000	**19,000**
2	Writing of Proposal	Typing	103 pages	50	5,150	
		Printing	100 pages	10	1,000	**12,650**
		Stationary	5 reams	1300	6,500	
3	Desk Review	Visit to communities	10 times	8000	80,000	
		Photocopies	290 pages	10	2,900	**92,900**
		Internet	20 times	500	10,000	
4	Thesis	Typing	30 pages	50	1,500	
	Introduction	Printing	30 pages	10	300	**3,100**
		Stationary	1 ream	1300	1,300	
5	Revised Introduction	Correct typing	14	50	700	
		Re-printing				**1,400**
			14	50	700	
6	Literature Review	Typing	49 pages	50	2,450	
		Printing	49 pages	10	490	**2,940**
7	Writing	Field Trip	5 times	8000	40,000	
	Methodology	Typing	20 pages	50	1,450	
						41,650
		Printing	20 pages	10	200	
8	Revising	Hypotheses	1 time	60000	60,000	

	Methodology	testing			
		Re-testing	1 time	35,000	35,000	**96,380**
		Typing	23 pages	50	1,150	
		Printing	23 pages	10	230	
9	Data Collection	Transportation	5 times	8000	40,000	
			5 times	20,000	100,000	
		Accommodation				**250,000**
			5 persons	20, 000	100,000	
		Research Assistants				
			1 time	10,000	10,000	
		Training of Research Assistant				
10	Results and Discussion	Data Analysis	2 times	65,000	130,000	
		Typing	60 pages	50	3000	**133,600**
		Printing	60 pages	10	600	
11	Revising results and discussion	Correct typing	70 pages	50	3,500	**4,200**
		Re-printing	70	10	700	
12	Writing conclusions	Typing	25 pages	50	1,250	**1,450**
		Printing	25 pages	10	250	
13	Acknowledgement & appendix	Typing	30 pages	50	1,500	**1,800**
		Printing	30 pages	10	300	
14	Revising first draft	Typing	200 pages	50	10,000	
			200 pages			**12,000**
		Printing		10	2000	
15	Proof Reading	Correct typing	200 pages	50	10,000	
		Printing	200 pages			**12,000**

				10	2000	
16	Printing and Binding	Printing	200 x 20 =4,000 pgs.	50	200,000	214,000
		Binding	20 copies	700	14,000	
17	Miscellaneous					180000
	Grand Total				**N1,079, 070.00**	

Appendix V

INFORMED CONSENT FORM

I, Mr/Mrs/Alhaji/Alhaja/Chief..

whose address is...do hereby give consent

for my participation as a subject in the research titled: Cultural Belief Systems, Socio-

Economic Change and Implications for Rural Development in OkunLand, Kogi State,

Nigeria

I am aware of the requirements of the study and my right to withdraw from the study at

any time.

The terms of the consent, including the potential risks and what it takes to

participate, have been fully explained to me in the language I understand. I am also aware

that strict confidentiality will be maintained in the study.

Sign.....................................   Sign...............................
Participant   Interview/Researcher

Date.....................................   Sign.................................

Time.....................................   Witness.............................