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CRIMINAL JUSTICE PROCESSES AND PRISON CONGESTION IN NIGERIA: THE WAY FORWARD

BY

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ABSTRACT

The challenge of Nigeria's Criminal Justice System to execute its mandate in line with the global best practices by promoting public protection of offenders through rehabilitation and reformation under safe and secure humane conditions through which offenders can be reintegrated to the society has been eroded by a plethora of impediments highlighted in this paper. The objective of this paper was to expose the processes in the Nigerian Criminal Justice System that contribute to prison congestion and to proffer ways to ameliorate the aberration. The paper employed documentary research methods such as textbooks, newspapers, journals, internet materials and government publications to form the basis for collecting data. The findings revealed that inadequate prison infrastructure is not the principal "cause" of prison congestion, rather it is a symptom of nefarious activities within the Criminal Justice System. It concluded that the problem of prison congestion is not unconnected to the increasing challenges of outdated sentencing procedures amongst others. The paper recommended that legislators must, among other things, review the processes involved in the administration of justice in Nigeria for faster delivery of justice by reducing the burden placed on bail and also curtail the enormous discretion presently enjoyed by the Nigerian police and the courts.

Keywords: *Crime, Criminal justice system, Corruption, Court, Police, Prison congestion.*

INTRODUCTION

The legislation handling substantive crimes in Nigeria at the moment are the penal code, the criminal code and the customary law (Omale, 2006; Nnam, 2016). The legislation is available to the Nigerian state to control anti-social behaviour, chiefly handled by the Criminal Justice System. A successful administration of the Criminal Justice System has become one of the major indices for measuring the success of every government across the globe, especially the developing

nations who through the pressure of insecurity in their domain are desperately seeking to achieve peace as a self-reliant status (Ojukwu, Chiroma, Erugo, Eyo, Nwankwo & Omaka, 2012).

The Nigerian Criminal Justice System as an Act of legislation has three basic components which are: law enforcement (comprising of the police and other law enforcement agencies), the judiciary (which included the men of the bench and bar) and the prison (the reformatory institutions handled by correctional officers). The system

also has four processes through which effective justice is served to the people, these include investigation and arrest, pre-trial and trial, sentencing, and reformation process (Ojukwu, Chiroma, Erugo, Eyo, Nwankwo & Omaka, 2012). The main objective of establishing this system is to strike a balance between punishing the offender and protecting the innocent so as to keep the state safe bereft of any form of lawlessness. In addition, the system serves to ensure that justice is dispensed appropriately by protecting and preventing the innocent from wrongful incarceration or punishment (Solomon & Nwankwoala, 2014; Ukwaiyi & Okpa, 2017).

Prisons, as part of the larger Criminal Justice System, are central to the maintenance and safety of society (Global Prison Trends, 2017). Prison congestion has been the main challenge for prison administrations all over the world (World Crime Trends, 2016) and also a cardinal challenge in the administration of justice in developing nations (UN Human Rights Council, 2015). This has compelled the United Nations General Assembly in her 2016 resolution on human rights to re-emphasize the need to reduce congestion in prison and pre-trial detention (UN General Assembly, 2016). Going by global statistics, prison occupancy rates in “79 countries (i.e. 40 per cent of the world’s states) are above 120 per cent capacity and as many as 51 countries (26 per cent) had a problem of extreme congestion, with an occupancy rate above 150 per cent” (World Crime Trends, 2016). Data gathered globally from 198 countries showed that 58 per cent, comprising 115 states, operate above 100 per cent of prison capacity. The said data, however, may not reflect the actual occupancy rate as statistics may not be able to reveal the true nature of prison congestion in some local countries (World Crime Trends, 2016). For instance, research has shown that prison congestion in West, East and Central Africa, South Asia and Central America is quite austere (UN General Assembly, 2016; Global Prison Trends, 2017). Prison, therefore, is

said to be congested when the occupancy rate is above 100%. Hence, congestion occurs wherein the total number of inmates exceeds 100% of the prison official capacity (Nnam, 2016).

The establishment of the Criminal Justice Acts in Nigeria lays a foundation for proper and speedy determination of cases so as to remove the grid-lock or log-jam of cases in the system through which the prison can be decongested. In this way, the system craves non-custodial sentencing to help decongest the prisons (Jibueze, 2018; Ukwaiyi & Okpa, 2017). However, it is pathetic that our Criminal Justice System has not yielded the needed result despite the concerted efforts made by the public and government through several crusades, seminars and reforms. At the moment in Nigeria, thousands of people languish in jail in the guise of awaiting trial and prison packed full of all categories of persons in a number far above the official capacity (Adekunle, 2016; Ukwaiyi & Okpa, 2017; Ajah, 2018).

The general public has indifferent attitudes towards the Criminal Justice System in Nigeria and for the most part, negatively perceived. Because of this, Amnesty International painted a very unpalatable picture of the system as it described it as a “conveyor belt of injustice from beginning to end” (Amnesty International UK, 2008). The Nigerian Bar Association President in 2013 could not even hide his feelings about the system when he opined that “the Criminal Justice System has failed to respond to the increasing needs and demands of the Nigerian society” (Osasona, 2016). The then-Speaker of the House of representative (Hon. Aminu Tambuwa), in 2013 also asserted that “our Criminal Justice procedure has remained largely old and unresponsive to the quick dispensation of justice” (Osasona, 2016). The system, given her crude processes, is grossly inconsistent and engraved with nefarious activities. The inherent problem is demonstrated at “every processing point of the entire Criminal Justice System line - from

the failure of government institutions to design a suitable Criminal Justice policy that serves the current need of the country, to the inability of the legislature to appropriately transform policies into laws, from an oddly designed judicial system plagued by massive corruption, incompetence and crippling bureaucratic bottlenecks to an outdated and counterproductive style of policing and a correctional service that inhumanely warehouses those considered ‘innocent’ by the very law of the society” (Osasona, 2016). The Criminal Justice System must be seen to be proactive and dynamic with cultural relevance to handle behavioural issues so as to keep the society safe and also decongest the prison. And most importantly the system because of its uniqueness to justice and governance as Osasona (2016) would put it “has a far-reaching effect on individual behaviour, economic productivity, social cohesion, and the rule of law”.

The issue of prison breaks has escalated geometrically in various regions of the country over the past few years, a situation that is alien to the Nigerian state. Bureaucratic bottlenecks, lack of inter-agency collaboration, rivalry, bribery and corruption among others have been highlighted as a major clog at the wheel of judicial progress in the country. The trickle-down effect of the malaise in the system is seen in the number of people heading to prisons daily in the name of holding charges or awaiting trial, a situation which has given rise to prison congestion and overcrowding (Osasona, 2017). The Nigerian judiciary and the court, as the major actors in the Nigerian Justice System, are complicit in the current state of affairs in the system as the pathway for a good number of people awaiting (51,384) in prisons is through the courts. This is because, for fear of unforeseen indictments, police often request and collect warrants for arrest and remand from the court before holding a suspect in custody (Osasona, 2015).

The only point of agreement between the government and its critics is that the courts and prisons are congested. They also accept the fact that prison congestion in Nigeria is

caused by a number of factors but not limited to; outdated sentencing procedures; lack funding, prosecutors’ lukewarm attitude (their unwillingness to adapt to change); inadequate or poor training and retraining of personnel/prosecutors; lack of synergy between the stakeholders (i.e inter-agency collaboration); poor capacity of many justice delivery institutions; an insufficient legal framework which results in the operation of outmoded mandates; the inability of the system to comply with modern-day technology (technology-driven process); epileptic power supply; poor working condition; lack of basic infrastructure (convenient and comfortable courtrooms); corruption and indolence; poor capacity for legal representation in court; delay of trials and detention without trials (Jibueze, 2018). All these problems in the administration of Criminal Justice have a multiplying effect on prison services, with an increasing number of awaiting trial inmates resulting in prison congestion. Apparently, the inability of the administration of the Criminal Justice System in Nigeria to tackle prison congestion has resulted in poor correction of inmates (Ajah, 2018). As Eze and Okafor (2007) would rightly observe, the failure of the system has revealed that prisons are incapable of yielding the aim it was formed which is to reform maladaptive individuals in order to fit back into society (Eze & Okafor, 2007).

The deteriorating state of the Nigerian Criminal Justice System is one of the greatest challenges inhibiting democratic stability and socio-economic development in the country, a situation that has degenerated to many problems including poor implementation of prison reform, poor security, dampening of investor’s confidence, severe prison congestion amongst others (Nwosu). In view of the aforementioned, this paper is poised to highlight at every process the crime of the Criminal Justice System in Nigeria by given facts and figures and its consequences on prison congestion. In other words, the paper seeks to give a glimpse into how the various processes of the Criminal Justice Administration in Nigeria have contributed to

prison congestion through its procedure of investigation and arrest, pre-trial and trial, sentencing, and reformation processes.

REVIEW OF RELEVANT LITERATURE

Prison statistics in Nigeria

Prison congestion in Nigeria, just like in any part of the world including the United States, is a major challenge for the Criminal Justice Administration (Ayade, 2010). Looking back at the statistics released by Nigeria Prison Service as of December 2018, the total inmate population in Nigeria was 75,772 for a mounted capacity of 50,153 inmates in 240 total prisons nation-wide (Solomon & Nwankwoala, 2014; World Prison Brief, 2018; Nigerian Prisons Service, 2018). Given

the released total population, 24,388 representing 32 per cent, were convicted prisoners and 51,384 inmates, representing 68 per cent of the total population, were on awaiting trial. Furthermore, 74,186 representing 98 per cent were male inmates, while 1,586 representing 2 per cent were female inmates (Solomon & Nwankwoala, 2014; Nigerian Prisons Service, 2018, World Prison Brief, 2018). The implication of these overwhelming statistics is that 68 per cent of inmates are not yet convicted because of bureaucratic bottleneck, financial constraint and or corruption in the system. The cardinal objective of the Criminal Justice Administration is to ensure that justice is served in a fair and transparent manner to both the victim and the offender but this is far from reaching in Nigeria (Solomon & Nwankwoala, 2014).

Table 1: Statistics of Inmate Population in Nigeria prison as at December 2018

Gender	Convicted	Awaiting trial	Total	Percent %
Male	23,979	50,207	74,186	98.0
Female	409	1,177	1,586	2.0
Total	24,388	51,384	75,772	100.0
Percent %	32%	68%	100	

Source: Nigeria Prison Service, 2018



FIG.1. Convicted and unconvicted inmate

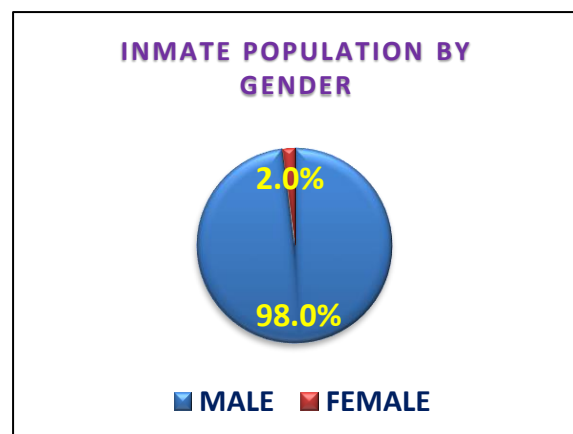


FIG 2: Inmate population by gender.

Source: Author's Graphical illustration, 2019

Source: Author's Graphical illustration, 2019

Investigation and arrest processes

It is axiomatic that the bane of prison congestion begins at this stage of the triangulated Criminal Justice System. The sole responsibility for arrest, investigation and prosecution has been bequeathed to the Nigerian police, and even when an arrest is made by the military or other paramilitary agencies, the suspect is being handed over to the police for investigation and prosecution. By this responsibility, the law invariably gives the police enormous and blanket responsibilities, comparably, what could be referred to as “general perfect” in high schools in Nigeria whose duties are without boundary. To put differently, the Nigerian police, by virtue of its formation and placement, handle virtually all aspects of the social malady.

The position of section 23 of the Nigerian Police Act 2004 and section 160 and 191 of Nigeria's constitution gives responsibility for the investigation and prosecution to the Nigerian police. Pursuant to section 24 and 25 of the Act, the police are given the power to arrest with or without a warrant and by the provision of section 27, they have the power to grant bail to a suspect as deemed fit. Similarly, sections 28 and 29 give them the power to detain suspects and also search for suspects wherever and whenever deemed fit (Police Act, 2004; Police Act 2004; Ogunwumiju). Going by these provisions, it is clear that the police are given the mandate to exercise huge discretionary powers.

When a crime occurs or an offence has been committed, the police are the first contact in the triangulated Criminal Justice System that complainants report to. The Investigating Police Officer (IPO) may decide to investigate the crime or just arrest and prosecute the suspect(s). The trend of investigation and arrest in the global community is the reverse in Nigeria. We all know that the Nigerian police arrest and instigate later. Although, they give excuses for the abnormal practice, they keep suspects in custody for weeks while pretending that investigation is ongoing, whereas it is known

in the public that they are waiting for the suspect to grease their palms. At worst, if the suspect is financially handicapped, they may arraign the suspect before the court with a coerced confessional statement with no other evidence to prove their point. Even when police stations are required to use audio and video recording to obtain information or confession from the suspect to avoid allegations of abuse of human rights and coerced confessions, such facilities are lacking (Jibueze, 2018). The problem flows from the upper parts of the force to the bottom as the then Inspector General (Idris) once remarked:

“For instance, the issue of recording confessional statements in a retrievable video compact disc has some problems. The Police operations cover all nook and crannies of the Federation and some of those areas have no electricity to power devices required to record confessional statements (Idris in Jibueze, 2018).”

The biggest part of the interplay that often leads to prison congestion is when some IPO are transferred from their station/post before or during the commencement of trial without recourse to the cases they are prosecuting or investigating at hand. It becomes difficult to get the officer back to continue the trial as he may be doing so at his own expense, which no one is willing to do because they often complain that their salary is nothing worthy of consideration (Jibueze, 2018; Ogunwumiju). Besides the inconsiderate transfer of officers, the investigating officers have always complained of a lack of funds to carry out an investigation as required by law because investigation requires the need to travel, make calls, and purchase stationery to process papers. Sometimes, if the complainant does not mobilize the police, some cases are adjourned to enable the officer complete investigation. This adjournment may go on for months and the bulk is shifted

to prison who keeps the suspect until the next adjourned days (Ogunwumiju,). Police are underfunded and ill-equipped to carry out a scientific investigation as most cases require forensic analysis to determine the true substance. Cases that require the use of forensic analysis take several years to determine because there are few in the country. In such cases, suspects are often remanded in prison pending the outcome of the investigation (Jibueze, 2018; Ogunwumiju).

Chief among the major causes of prison congestion in Nigeria is the issue of bail, which is sometimes done immediately after arrest. Although bail is designed to ensure that suspect is made available at any time he/she is required to provide information as an investigation or trial is in process, however, the situation is different in Nigeria as meeting conditions (especially money) has become one of the notorious ways Nigerian police rely upon to keep suspects in custody/detention pending when the suspect or relatives meet the required sum. Whereas it is written boldly in police stations that bail is free, in practice it is usually granted on the condition of payment of given sums of money, whereof the least goes for N2,500 and above for minor cases that required the discretion of the officer-in-charge (Okogbule, 2004).

Suspects are detained arbitrarily when the so-called bail conditions are not met, even in minor cases like wandering at night. Most detention centres are congested largely with people who were randomly picked at night, some whom the relatives are not even aware of their arrest because they may have been rendered incommunicado. It is worse when the suspect's relatives insist on using a lawyer to grant bail, the suspect stands a risk of staying longer in detention because the police would use all delay tactics to frustrate the effort. The most frequent cliché used by them has been lack of bail form, the officer-in-charge is not available and or investigation is ongoing. But immediately the stated sums of

money were made available, all these conditions would disappear and bail would be granted otherwise detention centre would welcome a new member (Okogbule, 2004).

Trial and prosecution processes

Another factor that leads to prison congestion happens during the trial process. In some lower courts, junior police officers who lack experience are drafted in to handle investigation and prosecution. There are few lawyers in the police force and the available ones are often posted to state headquarters to handle cases at that level. Officers who are not lawyers and are posted to handle cases in the lower courts sometimes learn on the job because they are poorly trained from the camp. Many, defence lawyers who have a bad case may exploit this weakness by continually seeking an adjournment to frustrate the trial process, and because the prosecuting officer who does not understand the techniques may not be bold enough to nib the bud. The delay in trials at this level is also caused by poor knowledge of the law by prosecuting officers who sometimes present irrelevant evidence or witnesses with no substance to the case. While the abracadabra is ongoing, the suspect is languishing or adding to the number of those already in prison (Okogbule 2004, Ogunwumiju (n/d)).

The negative implication of the so-called bail conditions does not end at the police station, it is even more pronounced in the trial process. Upon determination by a presiding judge or magistrate that the case before him/her is bail-able, he will grant bail to the accused person and other required processes for his release commences. The suspect at this stage may spend days in detention because the court clerks with or sometimes without the knowledge of the trial judge may demand ridiculous amount for bail form and/or the presence of a capable surety. If the suspect or the relative is unable to meet these terms, it is as good as not being granted bail because the suspect will remain in detention until the terms are met (Okogbule 2004).

In a serious case involving, armed robbery, murder, felonies and the likes, the police officers who know that such cases are not within the jurisdiction of Magistrate's court, would rush to the Chief Magistrate to obtain permission to detain suspects for a longer period contrary to the provisions of the law in the name of "holding charges", a term that is not found in the constitution. Even when it is well known that the police do not have enough capacity to hold a large number of persons or by law that suspects are not supposed to be held in custody for more than 24 hours without trial or as otherwise stated. The usual practice by the force men is, arrest and detain the suspect first, seek for "a holding charge" from the magistrate and if the cell is overcrowded release some to prison until they can purchase their freedom. Whereas the law provides that in a serious case of that nature, advice from the Director of Public Prosecutions (DPP) is required to determine whether the matter is within the jurisdiction of a magistrate court or the case be forwarded to the high court, and sometimes, the DPP may resolve the matter by looking at the substance or evidence provided. However, the bureaucracy involved in this process too is anathema to the formation of the Criminal Justice System in Nigeria as some cases may linger for years unending waiting advice from DPP, if the suspect or relatives refuse to grease the palms of the men in DPP's office, the suspect remains in prison (Okogbule, 2004).

Another upset at this stage that contributes to prison congestion and multiple cases of awaiting trial happens when a matter is filed in court for trial. This usually starts with the usual flimsy excuses for continuous adjournment of trial by unprepared lawyers or the ones that have a bad case or judges who arrive in court very late and rise at noon. It is not even out of place for some judges not to show up on an adjourned day for no justifiable reason. The unnecessary delay in dispensing justice has a multiplying effect on the people and not just prison congestion as Aguda (1986) once put it "slow-motion judicial

process has an adverse effect on the quest for the dispensation of justice" (Okogbule, 2004; Aguda, 1988).

Stories are told of lawyers who connived with judges to send some suspects to prison because they could not cooperate with them. It is even common to see lawyers trooped into the homes of judges to change the direction of their case. Most judges have even sharpened their minds towards that direction as some would openly ask the affected lawyers to see them privately or using their usual parlance "you have not come to see me". In a case where a judge is expecting a lawyer to see him before passing judgment and the said lawyer is adamant, the judge may decide to adjourn his case with a flimsy excuse but would conclude cases for those who have settled him privately. The lawyer in question may not be disturbed because the suspect or relatives are paying his appearance fees each time he appears in court for the case while the suspects remain in prison with an unending expectation for his/her release. One Senior Advocate of Nigeria (SAN) Mr. Jibrin Okutepe, speaking at a conference held in respect of the Administration of Criminal Justice Act 2015, in 2018 said, it would take all stakeholders, including the political class, to make the law or the Act work. He said judges must do justice without fear or favour despite interference. To put in his words

"Our judges are not free to take bold decisions. Some visit judges 'nicodemously' and tell them that a person in detention must not be allowed to go home. I can say it on my honour that I have not visited anyone and do not intend to. But how many of us would have a case and have not gone to see Judge A or B to say: 'Deal with this person for me this way.' Can we all collectively agree to allow the ACJA to work?" "Can judges also allow the law to

work? There are ways judges can also invite lawyers without coming out directly. Some of them will say: 'We have not seen you' (Jibueze, 2018)

And so, it is common practice for a judge to fix a date and never show up or worse still to even remember the exact case he was treating that day. All these antics by judges and lawyers are some of the reasons for justice delays and the devil of prison congestion in most third world countries like Nigeria.

Sentencing process

The sentencing procedure is an enduring process; it may take longer time than expected especially in third world countries like Nigeria, where most technological innovations have not been constitutionally approved by the law of the land to aide cases. The integrity and transparency of judgments or cases are left entirely at the discretion of judges. Suspects spent a long time in prison during the sentencing process for various reasons. When a trial is completed, in a sane clime, it is expected that judgment or sentencing be given on its merit and the guilty ones are given appropriate punishment according to the law, but the worst is expected at this stage of the Nigeria Criminal Justice processes. It is expected that appropriate punishment is given to suspect who has been found guilty for his/her reprehensible behaviour through which the society can retain its moral position. However, the public has often questioned the efficacy of most sentencing and imprisonment because of the delay involved in the process even in minor cases.

It is common in our clime to see a judgment taking an unexpected twist or a 'missed direction' by a complacent judge. Sometimes, the judgment given does not correlate with the circumstances on ground nor the merit of the sentencing seen on a rational basis. This prompts Justice Atanda Fatayi Williams to assert that "there are many instances of irrational sentencing passed by various courts (in Nigeria). In fact, one of the

main defects of our criminal law is the incoherent, irrational and incredibly intricate variety of sentences legally pronounced by different courts exercising the same jurisdiction in respect of the same or similar offence" (Okogbule, 2004). It is even more common for sentences meant for another convict to be applied to others. A case in point is when sentencing was wrongly executed by the Oyo State Government while an appellant appeal (case) was already in a superior court (Okogbule, 2004).

The irrational sentencing could be described as "sentencing of unparalleled proportion", that is, the sentencing does not fit the substance of the case. Few of these cases which have made their way to the Supreme Court has been upturn on many occasions. In a situation where sentencing has been wrongly executed in a lower court and the suspect has no financial means to seek redress, he/she remains in prison in a confused state, maybe until "divine intervention".

The credibility of the Criminal Justice System in Nigeria today is appalling. Defendants and their counsel cannot predict the outcome of their case based on the available facts and evidence. One Senior Advocate of Nigeria (SAN), Chief Babalola once commented that "there was a time when a lawyer could predict the likely outcome of a case because of the facts, the law and the brilliance of the lawyers that handled the case. Today, things have changed and nobody can be sure. Nowadays, politicians would text the outcome of the judgment to their party men before the judgment is delivered and prepare their supporters ahead of time for celebration" (Burbank, & Friedman, 2002; Salihu, 2018). Judgment in these instances could be sold to the highest bidder, most times against the person awaiting trial, sometimes with instructions that the suspect(s) should not be allowed out of prison. According to Igbanugo (2013) this kind of situation may make people feel disappointed which may eventually lead to losing confidence in the Justice System due

to unfair treatment resulting also to the perpetuation of antisocial behaviour, loss of values and integrity thereby worsening the security situation in the country.

Post-conviction (prison) process

The prison process comes immediately after sentencing. Many parlances have been used in recent times to replace the term 'prison'; such terms are correctional service, rehabilitation, penitentiary etc. Perhaps, there are reasons for the rebranding of the concept, one of which is to embrace the modern and less punitive concept that can create a real change in the attitude and behaviour of the legally interned persons and by extension the entire society. And so, efforts have been made by international bodies including the United Nations to develop a global policy or best practices in the way incarcerated persons should be treated and to have a blueprint through which maladaptive individuals can be smoothly reintegrated into the society. Hence, in Nigeria, the core values or needs of prison amongst others is to intern persons legally sentenced, setting in motion training of inmates for eventual reintegration into the society as normal and law-abiding citizens on discharge, administering prison farms and industrial works for the purpose of generating revenue for the government, identifying the causes of their anti-social behaviour, producing suspects in courts as at when due and to provide mechanisms for their treatment (Shajobi-Ibikunle, 2014; Ndukwe & Iroko, 2014).

The primacy and core value of prison has been jettisoned by the nefarious practice of the officers in charge of prison facilities in Nigeria. Some commentators blamed this malady on poor funding and remuneration of prison staff. This position was affirmed by Hon. Justice Helen Moronkeji Ogunwumiju at the 2-Day Stakeholders Biennial Retreat on Sustaining Police Reforms in Nigeria when she posited that "Nigerian prison staff work long and stressful hours for low wages. Poor pay often leads to extortion of prisoners and their relatives. Low staff strength creates security risks for both staff and inmates.

Inmates are often relied upon to govern themselves and have taken on disciplinary functions, including meting out corporal punishment, close confinement and diet restrictions. These practices are against international standards (Ndukwe & Iroko, 2014; Shajobi-Ibikunle, 2014).

In a bid to decongest the prison, prison officers are expected to regularly produce those inmates awaiting trial in court when they are needed. However, in Nigeria, it is common practice to see a prison officer appear in court either with a wrong file or person because he has been tipped by a crooked lawyer or politicians to keep the suspect longer in prison. According to Shajobi-Ibikunle (2014) Nigerian correctional service is facing a myriad of challenges not limited to understaffed, undertrained, and underpaid accompanied by poor working conditions. The situation that has degenerated to various kinds of professional malpractices not limited to receipts of bribes from inmate relatives or rich inmates, trading in illegal substances, pilfering from the ration of inmates' food among others (Dambazau, 2007; Shajobi-Ibikunle, 2014).

CONCLUSION

The objectives of the Nigerian Criminal Justice System is to bringing the guilty to justice, maintaining order, protecting the public, identifying transgressors, enforcing the law and pay attention to individuals with anti- social behaviours. However, the way and manner by which cases are handled and treated within the system at each stage of the process have become more or less a curse than a blessing in the Nigerian clime. Therefore, as can be deduced from the overall assessment in this paper it is revealed that the compounding issues of prison congestion in Nigeria are as a result of the aberration in the administration of the Criminal Justice System. That is, the bias (negative attitude) of law enforcement agencies and ineptitude or lackadaisical nature of some judges (legal representatives) has contributed immensely to the increase in prison congestion in Nigeria

and has been the main clog in the commentary for better prison conditions in the country. Several efforts have been put in place and are continuing, aimed at curtail this anomaly bedevilling the administration of Criminal Justice in Nigeria. In this light, this paper has provided some recommendations as a possible remedy to handle (reduce) the number of people heading to prison daily in Nigeria. The result, if properly handled, will in turn help in the fight to decongest the nation's prisons and call a stop to the yearnings both in private and public about prison overcrowding in the country.

RECOMMENDATIONS

The following recommendations based on the many problems stated in this paper if adhered strictly will help to strengthen the Criminal Justice process and reduce the rate of congestion in the Nigerian correctional service.

- (i) The police should stop arbitrary arrests. Many people have been arrested and detained for frivolous reasons; including wandering that has been expunged from Nigerian criminal statutes. Rounding people up and dumping them in prisons without trial leads to prison congestion and also amounts to gross abuse of human rights.
- (ii) In reviewing the Criminal Justice Acts, the Nigerian Legislators should be specific on the criteria for granting bail. This will help create uniformity in the legislation detailing the conditions for bail.
- (iii) The Nigerian Legislators should also be specific on the guidelines enabling the use of discretion enjoyed by the police and the courts in the country and as well the Nigerian Police Force should create a monitoring team to handle erring personnel and staff in the Justice System. This is to avoid indiscriminate use of personal discretion.
- (iv) The Nigerian Correctional Service should separate awaiting trial detainees from convicted persons as well as the separate cataloguing (arrangement) of the inmates' files to avoid mixed up when called upon to present in court for trial.
- (v) The Police Service Commission should make additional efforts to train and retrain the men and officers of the police force to uphold the objectives of the Nigerian Criminal Justice System.
- (vi) The Nigerian judiciary must brace for faster delivery of justice to meet up with international standards. It is also very important for the Judicial System to establish a special court to handle the increasing number of awaiting trial inmates to create room for prison decongestion.
- (vii) The Nigerian Correctional Service should be approached to furnish the Department of Justice with statistics on inmates awaiting trial for over three months and statistics of persons awaiting trial who, though granted bail, cannot afford to pay the required amount. The information obtained from the Correctional Services should be tendered to the Attorneys General who in turn should advise on the necessary steps to solve the problem(s).

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THE EFFECTIVENESS OF CO-OPERATIVE SOCIETIES AND AGRICULTURAL CREDIT DELIVERY IN ODUKPANI LOCAL GOVERNMENT AREA, CROSS RIVER STATE

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ABSTRACT

The study examined the effectiveness of co-operative societies in agricultural credit delivery in Odukpani Local Government Area, Cross River State, Nigeria. In order to effectively carryout this study, the survey research design was adopted in collecting data from 300 members of 15 registered cooperative societies in Odukpani Local Government Area of Cross River state using purposive random sampling technique. A well-structured self-administered questionnaire was used to elicit information from the selected samples. Data collected from the field was analyzed using descriptive statistics such as tables, frequency distribution and simple percentages, as well as queue model. The result showed that cooperative societies received loan requests, have overall approval rate of 98.49%, arrival rate of 31, service rate 31 per month which resulted in a traffic intensity of 1.01 and idle time of -0.01. The co-operative societies were thus shown to be effective in credit delivery. Hence, Farmers and farm-related businesses should embrace and take advantage of the possibilities and opportunities of the cooperative.

Keywords: Co-operative Societies, credit delivery, Agricultural credit, traffic intensity.

INTRODUCTION

Agriculture takes upper hand in nation's economy in developing countries like Nigeria. Agriculture is central to the economy of rural societies. The rural sector is the staple food for the nation. An overwhelming proportion of all arable food produced in the country come from small-holder farmers and farming households. In that same wise, a good number of the country's

population—thought of to be about 60 percent earn their main incomes from those small-holder farms (Oluwatayo *et al.*, 2008; Ojong, Iji, & Angioha, 2019). The large part of the population engaged in agriculture and related activities are a known fact in the economy and academic literature. In fact, according to Obasi and Agu (2000), as much as about 70 percent of Nigeria's population is actively involved in

rural-based farming and related economic activities.

The vast agricultural resources of the country in terms of good and fertile arable land, abundance and diversity of crops, favorable climate and human resources in terms of large population to harness those agricultural resources is a huge economic advantage which the nation should harness. Nigeria as a nation has the potential to harness its agricultural and human resources in ways that would make the country self-sufficient in food. This is otherwise known as food sufficiency. In this light, Nweze (2003) noted that the recent and on-going importation of food items into the country to make up for the shortfalls in food supply is an unwelcome and dangerous situation which should not be allowed to perennially continue. It is unhealthy both to the micro and macro economy of the nation. In other words, it is inimical to the economy of farming households and communities, and also to the national economy of the nation in terms of GDP, trade balance, and other economic parameters.

This trend of falling levels of production of food from farming communities and households can be rightly said to be negative signs and symptoms to a nation with a fledgling agriculture sector and economy. In that light, the prospect of food security for the population of Nigeria as a country, and income generation for the farming households and communities will be bleak. Inadequate infrastructure, under mechanization and inadequate finance inform the fall in agricultural production (Oshiokoya, 1987; Iji, Ojong & Angioha, 2018; Ndem, Angioha, & Dike, 2020). This unwelcomed situation should not be allowed to continue. This reality is corroborated by Ojo (1998), who identified some of the problems confronting farming households and communities in their farming business as inadequate capital. The problem of agriculture is attributed to inadequate fund and that has remained the most limiting challenge. The truth is not far from the fact that finance remains a vital input to and for

farming enterprise of any scale—small, medium or large. Thus, a major problem to farming households and communities, the rural and allied sectors, and by extension, the nation at large has been the unavailability of fund to small-holder farms. This problem demands urgent attention given that households and communities who interestingly account for the larger part of production of food in Nigeria, as well as in other Sub-Saharan African nations.

According to Balogun (1990), unavailability or inadequacy of credit to the rural sector has perennially been a deterrent to financial and economic improvement of the farmers, farm households and communities in Nigeria. The importance of credit facility (financial resources) to other parts of the farm enterprise cannot be overemphasized. Finance as a factor of production is capable of harnessing other factors and help the business owner make the best use of other resources required for increased or better production in the farming business.

Furthermore, financial resource (credit) is a major factor necessary for technological transfer of modern farming techniques, technologies and methods into the rural and traditional sector (Oyatoye, 1981). Given the importance of credit to the farming enterprise, there are two sources of credit to farmers, the formal and informal. The formal sources of credit to farmers include the banks and other government-owned institutions, while the informal sources include self-help group, co-operatives and non-governmental organizations (NGO). Over the years, the formal sources of credit have generally proven to be inaccessible to the farmers, farming households, residents and communities in rural communities. The informal sources of income should therefore be harnessed by the stakeholders in the rural sector. In view of the foregoing, the study is designed to assess to farmers access to loans from operative societies, identify the arrival rate of loan request of farmers that have access to loans from these cooperative societies, the service rate and idle time of the

cooperative societies and the traffic intensity in order to assess the overall effectiveness of their queue system.

Statement of Problem

In developing economies such as Nigeria, there is regular occurrence of failed Small- & Medium-Scale Enterprises (SMEs). One of the reasons for those failures is the inability to muster the necessary capital to make the SME effectively take-off and be competitive. This is a huge problem to the economy as the economy cannot take advantage of the potential benefits of the SME sector. The potential benefits of the SME sector include massive employment generation, income redistribution, to mention a few. Lack of these benefits in a society has the potential to lead to other socio-economic problems and vices. These include unemployment, poverty, social discontent, crimes, etc. There is thus the need to help farm-related SMEs attain effective start-up status, and to remain competitive on the long term. This need can be filled by cooperatives in a rural town like Odukpani in Cross River State, Nigeria. This has informed carrying-out a study as this.

LITERATURE REVIEW

The non-formal (otherwise known as informal) sources of credit could be said to be more friendly and acceptable to rural farmers, farm households and communities. Most of the time, they can do without the intimidating formalities and bottlenecks associated with formal sources of income. These formalities are generally insurmountable to the rural population thus making access to much-needed credit almost impossible. By surmounting these formalities and bottlenecks, the non-formal sources of credit become more accessible to small-holder farmers, households and communities. By so doing, access to credit is made relatively easier to the rural sector.

Other selling points of the informal sources of credit include the removal (or reduction to the barest minimum) of administrative delay, non-necessity of presentation of collateral, non-rigid (flexible) repayment systems as opposed to what obtains in the formal sources of credit. In the Nigerian situation, severally, government sets up policies for providing credit facilities to rural-based farm sector and other related SMEs, however, it is known that these credit facilities never get to reach the intended beneficiaries—members of the rural sector. Most of these facilities are generally converted to other lending purposes in the commercial banks that have nothing to do with alleviating the economic conditions of the rural sector. According to Ojo *et. al.* (1993), the commercial banks and other players in the formal institutional lending system continually fail to meet their stated publicized goals for the rural sector. As low as only 15 percent of the trading bank credit to the rural-based agricultural sector ever gets to reach the sector (Ojo *et.al.*, 1993). Farmers find it difficult to have access to credit due to bureaucratic bottle-neck and high service cost and this has constituted a major shortcoming in their transactions. The attention of Nigerian government has been drawn to this phenomenon and it has informed the establishment of specialized institution like the Nigerian Agricultural and Cooperative Bank (NACB) which later changed to Nigerian Agricultural Cooperative and Rural Development Bank (NACRDB) to look into the credit need in the agricultural sector. However, its ineffectiveness in credit delivery was reported after studying its queue management by Alufohai and Ahmadu (2005).

Few rural-based business owners can muster all the financial resources necessary to start and engage in real profitable production all on their own. They generally need some form of credit facility to be able to take-off in a safe and

competent way. Loan acquisitions very important in enlargement of small scale business and agricultural production, yet its problems (in the formal institutional lending systems) are enormous, and the existence of these problems have made small-scale farmers to source for capital from money lenders, relations and contribution association. By virtue of the inaccessibility to and unavailability of the credit from the formal lending institutional system (commercial banks, etc.), the formal sources of income are regarded as ineffective in providing credit for notable increase and improvement of economic activities for rural-based farmers, farm households and communities. According to Ijere (1981), in the midst of this credit-associated challenges faced by the rural-based farm sector, the long-sought succor for the rural-based farmers may just lie with the co-operative societies. In this light, Alufohai (2006) explained that the co-operative have been identified to be a better channel of credit delivery to farmers than the non-governmental organizations (NGOS) in terms of its ability to sustain the loan delivery function.

As defined by International Cooperatives Alliance (ICA) (1995: 9), a Cooperative is defined as “an autonomous association of persons who unite voluntarily to meet their common economic and social needs and aspiration through a jointly owned and democratically controlled enterprise”. Cooperatives are also referred to as cooperative societies. Cooperative societies are formed by like-minded people to ensure mutually enriching financial and social interest. Several scholars who have studied cooperatives are of the opinion that in fair situations, cooperative societies are capable of playing significant role in the provision and enhancement of services that could result in agricultural development. Ibrahim (2001), described rural-based cooperatives thus “a medium through which services like provision

of farm input, farm implement, farm mechanizations, agricultural loans, agricultural extension, members education, marketing of members farm produce and other economic activities and services rendered to members. Regular and optimal performance of these roles will accelerate the transformation of agriculture and rural economic development”. In the same light, giving emphasis to rural-based cooperatives, Ijere (1981), explained thus: rural-based cooperative societies embrace all type of farmers, farming activities and farm households and well-organized and supportive cooperatives are pillars of strength, progress and development for the rural-based agricultural sector in Nigeria and other Sub-Saharan African nations.

Some academic enquiries in the past have shown that cooperatives carry out the function of credit delivery to farmers but there is ample evidence that farmers still face difficulties in obtaining credit and the problem of sourcing for capital still exists. The begging questions therefore are, whether these cooperative are effective or not in credit delivery to farmers. Do farmers actually patronize them or is it that the cooperative are slack in rendering this service? If they do, are there delay, does queue exist, if there is, what is the arrival rate, service rate, idle time and traffic intensity?

METHODOLOGY

The survey research design was adopted for the study. the design was adopted because of its relative ease at enabling a researcher study a sample of a particular population, the result which can be used to generalizing the whole population. The study was conducted in Odukpani Local Government Area of Cross River State. The list of all registered co-operative Societies was obtained from the Ministry of Commerce and industry from which fifteen (15) multi-purpose co-operatives embarking on credit delivery (as a core part of their duty) were studied. From each cooperative, twenty (20) members were used as subjects for the study. This resulted in an

overall sample size of 300 for the study. The data used for the purpose of the study were gotten from a well-structured questionnaire shared to respondents who were co-operative officials and involved in cooperative activities. Data obtained from the study were collated and analyzed using simple descriptive statistics such as means and frequencies as well as the queue model as given by Olayemi and Onyenwaku (1999).

The Queue Theory

A line of waiting persons or items could be safely referred to as a queue. It is a series or collection of items waiting to be attended in orderly manner. This explains the Queue Model. This model is often used to ascertain the performance of an organization in attending in orderly manner to due and waiting responsibilities (Olayemi and Onyenwaku, 1999). Omotosho (2002) explained how the Queue Model was used to assess the arrival rate of loan requests of farmers, the service rate, the idle rate and traffic intensity of the co-operative societies. The Model was explained in mathematical format thus:

$$\begin{aligned}\text{Arrival rate} &= \frac{\text{Number of arrival}}{\text{Time (measured in month)}} \div \\ \text{Service rate} &= \frac{\text{Number served}}{\text{Time (measured in month)}} \div \\ \text{Traffic intensity} &= \frac{\text{Arrival rate}}{\text{Service rate}} \div \\ \text{Idle time} &= 1 - \text{Traffic intensity}\end{aligned}$$

In the research, Omotosho's (2002) concept of the queue model is adopted. Omotosho (2002: 7) explained that "Arrival rate represents the number of loan request per month, the Service rate represents the number of loan applications accepted, considered and loan actually provided within one (1) month.

Idle time refers to the period when no loan application was attended to, even when their application(s) had been submitted. Efficiency in queue management is achieved when the Traffic intensity is unity (i.e. equal to 1). This is the point where Arrival rate is equal to Service rate, in such scenario, the (Idle time = 0)".

RESULT AND DISCUSSION

i. Socio-economic characteristics of the co-operatives

Fifteen (15) multi-purpose co-operatives embarking on credit delivery (as a core part of their duty) were studied. Their age range was 3-15 years, with membership strength average 225. From each cooperative, twenty (20) members were used as subjects for the study. This resulted in an overall sample size of 300 for the study. Others were motivated to join co-operative due to incentives received by members.

ii. Access to Credit

The result in (Table 1) shows that an average of 310 loan application were received in the fifteen (15) cooperatives studied in 2009 and 306 received approval, giving approval rate of 98.71%. In 2010, 415 loan application were received, 409 were approved, allowing approval rate of 98.55%, 401 loan application were received in 2011 and approval were given to 394, giving approval rate of 98.25%. In all, the co-operative societies received a total of 1126 loan application and approved 1109 with in the study period of three years giving an overall approval rate of 98.49%. This shows that farmers had access, to co-operative loan maximally and were aware of this function of the cooperative, hence the request for loan.

Table I: Average Number of Loan Application and Approval

YEAR	NO. OF APPLICATION	NO. OF APPROVAL	APPROVAL RATE
2009	310	306	98.71
2010	415	409	98.55
2011	401	394	98.25
Total	1126	1109	98.49

Source: Field work. 2020.

iii. Arrival Rate, Service rate, idle time and Traffic Intensity

The result in (Table 2) of the study showed that the cooperative had an average arrival rate of 26 and service rate 26 for the year 2009 showing that almost all loan requested, were considered, approved and disbursed indicating that the service rate was in accordance with its loan request. In 2010, arrival rate was 35, while service rate was 34 indicating that an average of 35 loan request were received, 34 of them were considered, approved and loan disbursed. The year 2011 had arrival rate of 33 and 33 service rate, depicting all that loan requested were considered, approved and disbursed indicating that the service rate was in accordance with its loan request. It also shows an improvement in the service delivery from the previous year. It also observed that loans were actually disbursed to all

loan request approved. The performance of co-operatives in terms of credit delivery function is here made obvious.

The result of the study showed a traffic intensity of 1.00 and an idle time of 0.00 for the year 2009 and 2011, which depicts efficiency is the queue management as efficiency is achieved when the traffic intensity is unity and idle time is equal to zero and an improvement from the previous year performance. Year 2010 had a traffic intensity of 1.03 and idle time of 0.03.

The research inferred an overall traffic intensity of 1.01 and an idle time of 0.01 which showed that the co-operative had no idle time. This reflects good queue management and the effectiveness of the co-operative societies in consideration and delivery of all loan requested received.

Table 2: Arrival Rate, Service Rate, idle time and Traffic Intensity

YEAR	ARRIVAL RATE	SERVICE RATE	TRAFFIC INTENSITY	IDLE TIME
2009	26	26	1.00	0.00
2010	35	34	1.03	-0.03
2011	33	33	1.00	0.00
Total	94	93	3.03	-0.03
Average	31	31	1.01	-0.01

Source: Field work. 2020.

CONCLUSION

The study showed that co-operative societies are the best institutions that can support agricultural production in terms of granting agricultural loan to farmers and carrying out credit delivery function. The co-operative societies had a high approval rate, service rate, in accordance with the arrival rate resulting in low traffic intensity and zero idle time, a reflection of a good queue system management and the effectiveness of the cooperative societies in credit delivery. Due to reliability and effectiveness in disbursing agricultural funds to farmers by the cooperative societies, funding of agricultural programmes and the extending of credit to farmers should be channeled through it.

RECOMMENDATION

Based on the findings of the study, the following recommendations are made:

1. Farmers and farm-related businesses should embrace and take advantage of the possibilities and opportunities of the cooperative. This would avail them social and businesses benefits that they may not attain on their own without participation in cooperative societies.
2. Cooperative societies should be more open to participation of rural-based and farm-related businesses. In that regard, they should make their participation requirements such that rural-based and farm-related businesses can participate.
3. Rural-based and farm-related businesses owners in Odukpani and other rural communities should take the initiative in forming their own rural-based and farm-related cooperative societies that attend to the peculiar credit challenges of rural-based and farm-related residents, indigenes, households, communities and businesses.

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CORPORATE SUSTAINABILITY PRACTICES IN RIVERS STATE'S SMALL AND MEDIUM ENTERPRISES: A STAKEHOLDER-MOTIVATED PRACTICE?

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ABSTRACT

The paper investigated the level to which Rivers State Small and Medium Enterprises' (SMEs') involvement in different dimensions of Corporate Sustainability Practices (CSPs) is motivated by stakeholders and the specific practices that emanated therein. The design for the study was the descriptive survey. A total of 153 SMEs was drawn from a population of 2100 using simple random sampling. The questionnaire was used as instrument for data collection. The study found out that Rivers State SMEs initiated several corporate sustainability practices, with a majority of the practices coming under the economic dimension, followed by the social dimension and the least number of practices coming under the environmental dimension. It was thus recommended that the adoption of diverse environmental practices that target community, employee, consumer and several other stakeholders be promoted within SMEs in Rivers State.

Key words: Stakeholder concept, corporate sustainability, corporate sustainability practices, corporate social responsibility, small and medium enterprises.

INTRODUCTION

In 2003 MTN, a telecommunication giant, may have been driven by the need to increase its market share or by what its internal

or external communication planners considered a fine strategy when it created the 'Mama na boy' advertisement. In the advertisement, jubilation started as a caller announced the sex

of his new born baby. It turned out that the ad was criticized by several stakeholders for being gender biased. In 2020, a competing firm, GLOBACOM, created a similar ad but this time, the gender of the new born baby was not mentioned. The sex of the baby did not seem to be the concern of the news bearer, even the grandmother quickly forget about the desire to know the baby's gender as she was more concerned with beholding the new born. The ad has received no negative criticism so far. This illustration shows that the activities/practices of firms (whether economic, social or environmental) come under the critical eyes of stakeholders especially in an age where people's intellects have been unlocked. Firms' practices therefore, ought to be motivated by sincere desires to satisfy stakeholders more than by firm-centred and owner orientation factors, to avoid debilitating criticisms. This position is made more valid by the understanding of stakeholders as people/groups that can affect the practices of a firm as well as be affected by the firm's practices (Friedman, 2006); and of firms as confederacies of internal and external stakeholders (Bellantuono, Pontrandolfo & Scozzi, 2016).

The position applies not only to large firms but to Small and Medium Enterprises (SMEs) especially because of their higher level of dependence on and vulnerability to stakeholders (Hohnen, 2007; Badulescu, Badulescu, Saveanu & Hatos, 2018). This is due to SMEs' local presence within communities, the need to gain and maintain customer loyalty due to their already limited market share, to avoid sanctions which may further reduce their limited capital and so on. The clamour for the strengthening of the SME

sector given its vital position in the development of world, national and local economies makes it pertinent for practices that will ensure this sector's sustainability to be promoted rightly. It is in line with current thinking to have such practices emerging from the balancing of different stakeholders' interests/concerns (Raynard and Forstater, 2002; Amaeshi, Adegbite, Ogbechie, Idemudia, Seny-Kan, Issa & Anakwue, 2016).

The practices are embodied in what this paper labels Corporate Sustainability Practices (CSPs). Many scholars, however, designate them as Corporate Social Responsibility (CSR). Garriga and Mele (2004) consider corporate sustainability to be a conception that can function as a substitute for corporate social responsibility. While both terminologies (CSR and CSP) may have no theoretical difference, the term corporate sustainability goes beyond responsibility to explain the state that firms originally desire to attain- a state of long term existence. Firms are meant to be what has been described as "a going concern" (Baba & Onuoha, 2018), running for as long as possible. CSPs or CSR driven by sincere desires to satisfy stakeholders can make this more achievable for SMEs. Helg and Widell (2007) speculated that the drivers of CSR in firms in the Western world may not be applicable to Nigeria where there is higher number of private and family run firms with nearly absent consumer and civil society pressures and weak law enforcement bodies. The implication is the possible absence of stakeholder-motivated CSPs in SMEs in Nigeria.

Many scholars who have delved into the issue of CSR in SMEs in Nigeria and other developing countries (e.g. Olusanya,

Awotungase & Oyebo, 2012; Agbim, Owutuamor & Oriarewo, 2013; Efiang, Usang, Inyang & Effiong, 2013; Jorge, Madueño, Sancho & Martínez-Martínez, 2016 and Maldonado-Erazo, Álvarez-García, del Río-Rama & Correa-Quezada, 2020) agree with literatures reiterating why stakeholders' concerns should inform the sustainability or CSR practices of SMEs. Yet, none of the studies were dedicated to investigating the level to which the practice is motivated by stakeholders. A study of this nature is necessary to first dispel speculations that may situate SMEs' sustainability practices mainly within the realms of firm-centred or owner-orientation motivations. Second, it will reveal discrepancies that may arise between SMEs' CSPs that are driven by stakeholders and those that may possibly be driven more by the strong presence of other motivating factors like self-interest.

The paper therefore investigates whether corporate sustainability practice in Rivers State's small and medium enterprises is a stakeholder-motivated practice.

Objectives of the Study

The specific objectives of the study are to:

1. ascertain the extent to which Rivers State SMEs' involvement in different CSPs are stakeholder motivated; and
2. determine the specific stakeholder-motivated CSPs initiated by Rivers State SMEs.

LITERATURE REVIEW

Corporate Social Responsibility (CSR), the Stakeholder Concept and Corporate Sustainability Practices (CSP)

The concepts of corporate social responsibility, stakeholder and corporate sustainability are bounded by the theoretical underpinnings of the CSR and stakeholder theories. Rangan, Chase and Karim (2012) aver that both theories see a firm as a creation with the responsibility of creating value for different stakeholders among which the firm itself is inclusive. Adherence to this responsibility leads to the development of practices that would ensure corporate sustainability. However, the CSR theory which is usually taken to be a moral theory, has been criticized for making firms assume an averse and a reactive deportment towards their responsibility (Cookey & Ohiagu, 2018; Raimi, 2017; Harrison, Freeman & Sá de Abreu, 2015; Brusseu, 2012). This is because the theory appears to present what should be firms' responsibilities as a choice or voluntary activities rather than as an obligation.

Nevertheless, CSR theory is strengthened by its connection with the stakeholder theory which makes firms' responsibilities to stakeholders a must do (Freeman, Wicks & Parmar, 2004). This linkage promotes the stakeholder-motivated approach of CSR which according to Chi Vo (2019) is focused on how firms meet stakeholders' expectations in the bid to discharge their responsibilities. These responsibilities originally fall under three dimensions- social, economic and environmental (Harrison, Freeman & Sá de Abreu, 2015; Brusseu, 2012). Ayuso,

Rodríguez, García and Arino (2007) contend that “making corporate social responsibility a business objective is best undertaken by changing intangible social and environmental issues into tangible stakeholder interests” (p. 3). Lindgreen and Swaen (2010) present a similar position in their assertion that it is the numerous demands of stakeholders that firms should convert into CSPs. These CSPs could range from- charitable and other acts that help firms obtain acceptance and legitimacy in the society and among diverse stakeholders; initiatives not only aimed at increasing shareholder gains but extends to enhancing the economic capitals of communities and various stakeholders; to eco-friendly practices (Musa, Yusuf, McArdle & Banjoko, 2013).

Small and medium enterprises (SMEs) and corporate sustainability practice (CSP)

SMEs have become the new business model of the 21st Century. As a matter of fact, 90% of firms in the world are SMEs (Pannatier, 2014). In Nigeria, SMEs form 96% of the total number of firms (Oyelaran-Oyeyinka, 2007) and 90% of manufacturing firms (Onugu, 2009). Using the criterion of staff size, SMEDAN (2015) delineates SMEs as enterprises with 10 to 199 employees. In time past the target of governments of developing countries especially, was to attract multinationals into their nations. Consequently, discourses on CSR/CSP centred on multinationals and larger firms until recently (Amaeshi, Adegbite, Ogbechie, Idemudia, Seny-Kan, Issa and Anakwue, 2016). Researchers are beginning to shift their focus to CSR in SMEs having realized the enormous contributions of the sector to sustainable

development (Jansson, Nilsson, Modig & HedVall, 2017) and the cumulative impact that the sum of individual SMEs’ practices could have on stakeholders including the environment (Johnson, 2015).

Font, Garay and Jones (2014) found out that SMEs in tourism (in European protected areas) were involved in various economic and environmental practices. Some authors believe that SMEs will be more disposed to CSR due to their stronger relationship with stakeholders made possible by their presence in local communities and susceptibility to several social issues in their surrounding environments (Jorge, Madueño, Sancho & Martínez-Martínez, 2016; Badulescu, Badulescu, Saveanu & Hatos, 2018).

However, Chi Vo’s (2019) study revealed that the motivations behind SMEs’ CSPs were mostly their owners’ values and beliefs followed by the institutional environment composed mainly of government and trade associations, internal and community stakeholders, ethics, desires to enlarge market share, enhance image and relationship with employees and community. The CSPs that Chi Vo (2019) found to be common among SMEs included community practices like donations, environmental initiatives like recycling and concern for employees. Amaeshi, Adegbite, Ogbechie, Idemudia, Seny-Kan, Issa and Anakwue (2016) made similar findings in that CSR in their sampled SMEs (in Nigeria and Tanzania) were driven by personal values, morals and beliefs, patriotism, regulations and supply chain pressures. They found out that the SMEs’ practices did not include concern for quality and safe products, consumers and environmental activities like recycling.

However, their CSPs were directed towards workplace, community, marketplace and to some extent the environment thus were beyond charitable activities. The practices found included employee welfare, work-life balance, employee capacity building (job and non-job related training), gender equality, scholarships, contributions to school and hospital construction. Likewise, Salimzadeh's (2016) survey showed that SMEs in Ballarat in Western Victoria, Australia engaged more in social practices targeting local communities and employees.

Olusanya, Awotungase and Oyebo (2012) found out that Nigerian SMEs were minimally involved in environmental CSPs. But the SMEs accepted to be highly involved in practices that were grouped into business ethics (shunning fake and misinterpretation of product, discrimination and deceiving ads), customer affairs (consumer service, quality control, design improvement, market information and improvement) and urban matters (employment, training, education and medical assurance). Similarly, Agbim, Owutuamor and Oriarewo's (2013) study showed that SMEs disregarded environmental CSPs and community care but focused their CSR on customers and employees. On the contrary, Efiong, Usang, Inyang and Effiong (2013) found out that SMEs in Calabar's hospitality industry were minimally involved in education, health and infrastructure focused CSR but were highly involved in environmental CSPs. This is corroborated by Jorge, Madueño, Sancho and Martínez-Martínez's (2016) finding that SMEs' main CSPs are environmental activities followed by voluntary and charitable practices in local communities

and employee focused practices. The researchers linked this finding to SMEs' physical proximity to/presence in local communities. The SMEs were however found to be minimally involved in practices relating to the supply chain, customers and internal/external communication. So far, these past studies have not outrightly revealed the extent to which the CSR practices found were stakeholder-motivated. The present study fills this gap.

METHODOLOGY

The descriptive survey design was used for the study since it sought to portray the extent to which Rivers State SMEs' involvement in different dimensions of corporate sustainability practices are motivated by stakeholders and the specific practices that ensued. The design mainly seeks to describe the current position of the variables under study (Nwankwo, 2011). The universe of the study comprises 2100 SMEs on the database of Port Harcourt Chamber of Commerce, Industry, Mines and Agriculture (PHCCIMA). Using the sample size calculator on Calculator.net with confidence level set at 80% and sampling error set at 5%, a total of 153 SMEs was determined as the sample size for the study. The 80% confidence level allowed the deriving of a more manageable sample of SMEs. The sampled SMEs were selected randomly from PHCCIMA's database. The managers/owners formed the respondents since they are usually responsible for CSR in SMEs (Chi Vo, 2011/2019). A seven-item questionnaire consisting four closed and three open ended items was used for data collection.

The questionnaire was designed to get data that will show the SMEs' demographics (their location and industry), the level to which their involvement in social, economic and environmental CSPs were stakeholder-motivated and the resultant CSPs. Responses to the closed items were analysed using Mean (M). An M cut-off point of 2.5 was adopted since the items were measured on a 4-point Likert scale (Very True = 4; Slightly True = 3; Untrue = 2; Very Untrue = 1). The open-ended

item allowed the managers to freely list the specific CSPs that they initiated to satisfy stakeholders. The enumerated practices were then organised and analysed into social, economic and environmental dimensions then ranked according to the number/percentage of respondents that mentioned them. The questionnaire was found to have internal consistency and fit for the study having scored a reliability coefficient of 0.88 determined via Cronbach alpha method.

RESULTS AND DISCUSSION

Table 1: Location (Local Government Areas) of participating SMEs in Rivers State

Host LGAs	No. of SMEs	Percentage
Port Harcourt City LGA	28	19.4
Phalga	12	8.3
Obio-Akpor	94	65.3
Ikwerre	6	4.2
Etche	4	2.8
Total	144	100.0

Source: Field work, August, 2019 to January, 2020

Table 2: Number and percentage of participating SMEs in different business sectors

SME Sectors	No. of SMEs	%	SME Sectors	No. of SMEs	%
Hospitality	38	26.4	Import/Export	4	2.8
ICT	16	11.1	Engineering/Construction	16	11.1
Oil & Gas	20	13.9	Environment/Real Estate	2	1.4
Education	16	11.1	General Consultancy	10	6.9
Shipping & Logistics	2	1.4	Agriculture	2	1.4
Manufacturing	10	6.9	Health	8	5.6

Source: Field work, August, 2019 to January, 2020

Table 3: Level to which Rivers State SMEs' involvement in different dimensions of CSP is motivated by stakeholders

Statements on CSPs	Very Untrue	Untrue	Slightly True	Very True	Total (%)	M	SD	Decision
We have put in place initiatives that will help us satisfy our stakeholders' interests.	2 (1.4)	6 (4.2)	38 (26.4)	98 (68.1)	144 (100)	3.6111	0.63808	Uphold
We have been able to develop some social activities to benefit (us &) our stakeholders	8 (5.6)	28 (19.4)	26 (18.1)	82 (56.9)	144 (100)	3.2639	0.96067	Uphold
We engage in environmental activities to satisfy stakeholders	-	6 (4.2)	32 (22.2)	106 (73.6)	144 (100)	3.6944	0.54552	Uphold
We have on ground economic initiatives that have brought (us &) our stakeholders good economic progress	4 (2.8)	8 (5.6)	56 (38.9)	76 (52.8)	144 (100)	3.4167	0.72421	Uphold
Grand Mean						3.4965		

Source: Field work, August, 2019 - January, 2020

Table 4: Ranking of Rivers State SMEs' social CSPs initiated to satisfy stakeholders

Social corporate sustainability practices	No of Resp.	%	Ranks
Regular meetings (weekly, monthly, annually) with employees and others	12	8.3	1st
Yearly community contributions, support for security, festivals, electricity	10	6.9	2nd
Contributing to community welfare/development	8	5.5	3rd
Initiating feedback services (for customers and others)	6	4.2	4th
Engaging in online interactivity (through social media)	6	4.2	4th
Supporting/partaking in/hosting staff events like birthdays, weddings, etc.	6	4.2	4th
Organising end of year party	4	2.8	7th
Awarding/appreciating customers	4	2.8	7th
Regular exchange/communication with community/stakeholders	4	2.8	7th
Creating direct line of communication with stakeholders	3	2.1	10th
Supporting NGOs and less privileged	2	1.4	11th
Seeking customer council	2	1.4	11th

Organising carnivals and cultural day celebrations	2	1.4	11th
Having regular exchange with government representatives	1	0.7	14th
Organising excursion for students/pupils	1	0.7	14th
Organising sporting activities for stakeholders	1	0.7	14th
Occasional appreciation of police chief	1	0.7	14th
Doing advocacy (for elimination of double taxation)	1	0.7	14th
Promoting spiritual welfare by extending invitations to churches	1	0.7	14th

Source: Field work, August, 2019 - January, 2020

Table 5: Ranking of Rivers State SMEs' economic CSPs initiated to satisfy stakeholders

Economic corporate sustainability practices	No. of Resp.	%	Ranks
Organising training for employees through seminars, workshops and overseas	26	18.0	1st
Giving of corporate gifts	14	9.7	2nd
Giving discounts/price slash	12	8.3	3rd
Dealing on/promoting standard/quality products and services	12	8.3	3rd
Employing host community members	8	5.5	5th
Appreciating performing employees through awards and salary increase	8	5.5	5th
Presenting monthly financial report to concerned stakeholders	5	3.5	7th
Distributing profit among specific stakeholders via acceptable sharing formula	4	2.8	8th
Obtaining professional certifications	4	2.8	8th
Doing promos	4	2.8	8th
Paying levies	4	2.8	8th
Selling/offering products/services at affordable prices	4	2.8	8th
Customer relations initiatives (e.g. using firm's fund to start customers' projects)	4	2.8	8th
Ensuring availability of products	3	2.1	14th
Supporting/promoting entrepreneurship	3	2.1	14th
Developing/implementing quality assurance policy for staff and customers	3	2.1	14th
Operating according to government policies	2	1.4	17th
Practicing standardization	2	1.4	17th
Engaging in marketing activities	2	1.4	17th
Providing product information	2	1.4	17th
Recommending competitors/others who can offer what we can't (business linkage)	2	1.4	17th
Providing additional services to customers	2	1.4	17th
Operating according to standard legal requirements	2	1.4	17th
Using suppliers from the local community	2	1.4	17th
Offering business solutions to enhance clients' productivity	2	1.4	17th

Ensuring value for investment	1	0.7	26st
Document control	1	0.7	26st
Doing office and home delivery	1	0.7	26st
Using high quality equipments	1	0.7	26st
Promoting quality exports	1	0.7	26st
Providing accommodation	1	0.7	26st
Diversifying	1	0.7	26st
Providing credit facilities	1	0.7	26st
Organising programmes for management	1	0.7	26st
Organising trade-fairs to promote businesses and free trade	1	0.7	26st

Source: Field work, August, 2019 - January, 2020

Table 6: Ranking of Rivers State SMEs' environmental CSPs initiated to satisfy stakeholders

Environmental corporate sustainability practices	No of Resp.	%	Ranks
Engaging in sanitation (inside and around company premises daily/weekly/monthly)	22	15.3	1st
Waste management/control (e.g. gathering recyclable waste for collection)	6	4.2	2nd
Providing serene/conducive environment for business	4	2.8	3rd
Keeping the factory clean	4	2.8	3rd
Implementing HSE standards	4	2.8	3rd
Initiating emergency response plan	3	2.1	6st
Producing/dealing on environmentally friendly products	2	1.4	7th
Engaging in safe environment campaigns and trainings	2	1.4	7th
General refuse evacuation	1	0.7	9th
Controlling water usage	1	0.7	9th
Engaging in safe environmental practices	1	0.7	9th

Source: Field work, August, 2019 - January, 2020

The sampled Rivers State SMEs' involvement in different dimensions of corporate sustainability practice is found to be highly motivated by stakeholders. This is evident in the mean scores of the questionnaire items and the high percentages of respondents (presented in Table 3) that agreed to be "very truly" involved in social, environmental and economic CSPs for the satisfaction or benefit of their stakeholders. Nevertheless, the result signals the presence of other motivating factors

as some respondents believed the statements seeking to know if stakeholders were the motivation behind their CSPs to be "slightly true". The main finding is consistent with current thinking in the CSR and stakeholder theories' literature where CSR practice involves converting intangible social and environmental issues into tangible stakeholder interests (Ayuso, Rodríguez, García & Arino, 2007). However, the finding contradicts that of Chi Vo (2019) and Amaeshi, Adegbite,

Ogbechie, Idemudia, Seny-Kan, Issa and Anakwue, (2016) which showed that SMEs' CSPs were mostly motivated by personal/owners' values and beliefs followed by the institutional environment composed mainly of government and trade associations, regulations, internal and community stakeholders.

To satisfy stakeholders, the Rivers State SMEs initiate several corporate sustainability practices, with a majority of the practices coming under the economic dimension (see Table 5), followed by the social dimension (see Table 4) and the least number of practices coming under the environmental dimension (in Table 6). Backing up this finding are the studies of Olusanya, Awotungase and Oyebo (2012) which found out that Nigerian SMEs were minimally involved in environmental CSPs; and Agbim, Owutuamor and Oriarewo (2013) which showed that SMEs disregarded environmental CSPs. The finding is, however, contrary to Jorge, Madueño, Sancho and Martínez-Martínez's (2016) finding that SMEs' main CSPs were environmental activities followed by voluntary and charitable practices in local communities and employee focused practices. The current finding also contradicts Amaeshi, Adegbite, Ogbechie, Idemudia, Seny-Kan, Issa and Anakwue, (2016) who found out that Nigeria and Tanzania SMEs' CSR practices did not include concern for quality and safe products, consumers and environmental activities like recycling. This may be tied to their finding that mostly personal values and beliefs were the motivation behind the SMEs adoption of CSR. This reveals the possibility of a discrepancy between the types of CSPs that may be adopted by SMEs that are

more stakeholder-driven and those taken up by SMEs driven more by personal values and beliefs.

The current study reveals that the Rivers State SMEs' economic CSPs that rank highest, target mainly employees, consumers and community then other stakeholders. This shows a highly stakeholder-motivated practice. The same goes for the social CSPs found in the SMEs. In a related study, Salimzadeh (2016) found out that SMEs in Ballarat (Western Victoria, Australia) engaged more in social sustainability practices targeting the local communities and employees. Chi Vo (2019) also found community practices to be common within SMEs. In the same vein, Agbim, Owutuamor and Oriarewo's (2013) study showed that SMEs focused their CSR on customers and employees.

Another noteworthy discovery (from the result) is that the environmental CSPs which happen to be fewer in number are most likely motivated by stakeholders such as state government and its sanitation units and probably regulators. The above assumption is drawn in part, from the result which presents sanitation as the highest ranking environmental practice coupled with facts such as Rivers State government and market committee's compulsory sanitation regulation for all residents and businesses within the state. This is corroborated by Efiong, Usang, Inyang and Effiong (2013) who found out that SMEs in Calabar's hospitality industry (in Cross Rivers State, Nigeria) were highly involved in environmental CSPs. At the time of their study, the Cross Rivers State government was known to be strict on sanitation. This may have

influenced the Calabar SMEs' higher engagement in environmental matters.

CONCLUSION AND RECOMMENDATIONS

To align sustainability or CSR practices in SMEs with current thinking which links the CSR and stakeholder theories, a study needed to be carried out to show this linkage. Such a study would need to show that CSPs in SMEs are motivated by stakeholders' interests. The paper hence, investigated the level to which Rivers State SMEs' involvement in different dimensions of Corporate Sustainability Practices (CSPs) is motivated by stakeholders and the specific practices that resulted therein. The findings reveal that the sampled Rivers State SMEs' involvement in different dimensions of corporate sustainability practice is highly motivated by stakeholders. Nevertheless, the result signals the presence of other motivating factors as some respondents believed the statements seeking to know if stakeholders were the motivation behind their CSPs to be "slightly true". To satisfy stakeholders, the Rivers State SMEs initiate several corporate sustainability practices, with a majority of the practices coming under the economic, followed by the social dimension with the least number of practices coming under the environmental dimension. The discussion of findings reveal the possibility of a discrepancy between the types of CSPs that may be adopted by SMEs that are more stakeholder-driven and those taken up by SMEs driven more by personal values and beliefs.

Based on the findings, the study recommends first, the adoption of a stakeholder approach in Rivers State SMEs' development

of sustainability or CSR practices as a sure way of contributing to sustainable development. Second, the paper recommends for the promotion of several environmental practices that target community, employee, consumer and several other stakeholders within SMEs in Rivers State.

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**INFLUENCE OF STUDENTS' IMPROVISED INSTRUCTIONAL MATERIALS IN
SENIOR SCHOOL PHYSICS IN ILORIN METROPOLIS, KWARA STATE,
NIGERIA**

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ABSTRACT

The study comprises of nine (9) Physics teachers and 150 students selected by multistage random sample from Nine Senior Secondary Schools in Ilorin Metropolis in Kwara State. Three instruments designed by the researcher were used to collect data about teachers' attitude, students' perception on the improvisation of Instructional materials in teaching – learning activities. Data about dependent variable is the mean score in Physics West African Examinations Council (WAEC) from 2014 to 2019 for each school. The data were analyzed by t-test, Analysis of Variance (ANOVA), Analysis of Covariance (ANCOVA) and Pearson-r statistics at .05 significant level. The findings revealed shortage of instructional materials, inadequate use of available ones and teachers' making use of local materials to improvise Physics teaching instructional materials. Also, there was no significant effect of gender on students' achievement in Physics. Thus, Physics teachers need to be resourceful in instructional materials selection, planning and utilization so as to reduce the cost of production and maintenance of instructional materials. The researchers conclude that the utilization of improvised instructional materials promote and enhance effective teaching-learning process, thus, Physics teachers should be encouraged to use them in secondary education programme. It was recommended that government should release more fund into education especially Science Education among others.

Keywords: Improvisation, Instructional Materials, Academic performance, Achievement.

INTRODUCTION

Physics plays a fundamental role in technology advancement. As a core science subject for secondary education, any engagement in scientific literacy without physics/physics education cannot arrive at desired results. As vital as Physics is to the pursuit of science education, it continues to pose understanding challenges to learners. Physics is a science subject that learners

always have low academic achievement as a result of its abstracts nature according to many researchers (Opere, Manu, Ackah & Akrosumah 2018, Aigbomian, 1994; Uguayi, 1994; Aiyelabegan 2003; Akanbi, 2003). But over the years, students' performance in this subject is not encouraging according to report from West African Examinations Council (WAEC) Gambari, Yusuf & Thomas 2015; Awodun, Olusola & Oyeniyi 2013).

Adeyemo (2010) opined that the conceptual nature of physics as a school subject is difficult for learners to learn without the use of instructional material to aid their learning process. The idea was also collaborated by Oladejo, Olosunde, Ojebisi and Isola (2011). Adeyemo (2010) and Oladejo, Olosunde, Ojebisi and Isola (2011) further argued that the conceptual nature of physics as a school subject, not much progress has been recorded; hence, the need for using instructional materials to enhance students' learning and achievement of Physics. The foregoing formed the basis of this study.

Science is the branch of knowledge that deals with the systematic study of a material by observation and by the experimental method; it has a strategic place in the development and advancement in technological achievements (Lecat, Spattman, Beusaert, Raemdon & Kyndi, 2020). Science education offers effective means of preparation for students in achieving science education objectives. More importantly, qualified and experienced science teachers with requisite skills in enhancing science and technology values are required to meet global standards. In the view of Dicmampo (2019), the type of science education teachers required for the current global science education demands are those who are with requisite experience and capable of engendering scientific and technological values in learners. Some scholars argue that without the application of science, exploring the universe will remain a futile adventure (Okpe, 2018). Considering advances in science and technology globally, Baran (2016) contends that science education is very fundamental considering global trends in science and technology and the fact that lives depends on science basically for proper functioning.

Physics teaching methodology is another critical area of concern in the literature. Scholarly output on instructional materials as a method of teaching and learning of Physics is increasing in the literature (Bello, 2011). Bello (2011) came up with the concept of 'small group cooperative teaching' as a teaching method that can facilitate students' learning in physics. The findings from his study revealed that the usage of instructional materials significantly motivates learners. In other teaching methods, the cooperative concept mapping approach teaching method enhanced the teaching of secondary school science, and the project based learning method was found to have students perform better than their counterparts in regular teaching approach (Adams-Becker & Freeman 2016). This study was aimed at assessing the influence of students' improvised instructional materials in senior school physics.

Kellogg (2018) maintained that teacher use of instructional material assists in managing learners'/students' appeal differences in the classroom situation. Instructional materials are makes understanding more easily, together with verbal explanations of concepts clarification, according to Lewis (2017) provide visual appeal. Scholars are of the view that Information and Communication Technology (ICT) has become a major resource for teaching and learning. Innovating and improvising instructional materials with local resources for teaching and learning of Physics in schools is however encouraged among teachers of Physics (Armstrong & Taylor, 2020). But Heroux, Mcinnes, Bernholdt, Dubey, Gonsiorowski, Marques & Barlett (2020) is of the view that keeping learners out of the process of improvising material for their learning will produce less effective result. Studies revealed that involving

learners in crafting improvised materials builds their capacity for creativity, innovation and curiosity, hence, advancing the teaching and learning of science (Yee, Akama, Lawson, & Tjahja, 2017; Adeniran, 2006).

Application of Instructional Materials especially improvised by the learner themselves will make teaching and learning of physics as a subject more interesting, successful and boost their performance as shown in Fatubarin, 2001, Aina, 2013, Namdar, 2020; that the idea of improvisation in science teaching has gained grounds in science education.

The traditional method of teaching and learning physics in Nigeria senior schools makes it difficult for the students to compete in the global world, in terms of knowledge acquisition, despite the fact that physics is a very important subject in technological development. But our traditional instruments can be modified to suit the conventional teaching aids employed in teaching and learning the subject. Therefore, the present study seeks to investigate the influence of students' improvised instructional materials on teaching physics and their academic achievement at senior school level.

Aim of the Study

The aim of this study was to investigate the influence of students' improvised instructional materials on teaching physics and their academic achievement at senior school level.

Research Questions

This study attempt to provide answers to the following:

- (i). **Is there any relationship between the availability of Instructional Materials and students' performance in Physics?**

- (i). **Is there any relationship between the students' Improved Instructional Materials and Students' Academic Achievement in Physics?**

- (iii). Is there any difference in academic performance of students that use and participate in assembling/construction of improvised instructional materials, those who use the conventional instructional materials and those that were taught abstractly.

Research Hypotheses

To answer the research questions raised three hypotheses were formulated for testing;

Ho 1: There is no significant relationship between the availability of Instructional Materials and students' performance in Physics

Ho 2: There is no significant relationship between students' Improved Instructional Materials and their Academic Achievement in Physics.

Ho 3: There is no significant difference in academic performance of students that use and participate in assembling/construction of improvised instructional materials, those who use the conventional instructional materials and those that were taught abstractly.

METHODOLOGY

The study adopted the descriptive survey method. It involves a carefully planned data collection from a large population, for the purpose of analysis to interpret the relationship between variables. The population of the study comprises of Senior Secondary Two Physics students in Ilorin Metropolis, Kwara State, Nigeria. The students were used because they can be

assumed to have interacted with the teachers concerned for at least eighteen months and they understand the technicality of the items. The respondents consist of 150 Physics students. A multi-stage sampling procedure was used to choose the study samples students. At the first stage, a total of nine schools were chosen by Quota Sampling to ensure a fair representation of each Local Government. At the second stage, Quota sampling was also used to randomly select students from each school based on the student population in Senior Secondary Two in each school. Nine Physics teachers, one for each sampled school were used. Three instruments designed by the researcher were used to collect data about the three independent variables: These are

- (1) "Teachers' Improvisation of Physics Instructional Materials Score Questionnaire" (TIPIMSQ). To collect

data from Physics teacher about how teacher improvised materials for effective Physics teaching.

- (2) "Students' Improvisation of Instructional Materials Score Questionnaires" (SIIMSQ) – to collect data about how students assist in improvised materials for effective learning of Physics.

- (3) Students' Attitude to Physics Questionnaire (SAPQ) – to collect data about how students perceive their teachers in term of teaching using Instructional Materials.

Each instrument contain 12 items to elicit information about class interaction, punctuality, attendance, possession of study materials, practical, homework, discipline and conduct during lesson.

Item 1 – 6 of each instrument were framed to imply positive attitude and were there for scored according to Likert procedure as follows:

OPTION	RESPONSE	SCORE
A	All the time	4
B	Many times	3
C	Just a few times	2
D	Never	1

However, items 7 – 12 which implied negative attitude were scored as follows:

OPTION	RESPONSE	SCORE
A	All the time	1
B	Many times	2
C	Just a few times	3
D	Never	4

Demographic information about respondents' school, sex and years of teaching experience was included in TIPIMSQ.

There were 2 closed – ended questions to collect data about students' opinion on assisting teacher in improvisation and teachers' effectiveness based on sex and experience in the SIIMSQ instrument.

The dependent variable is the WAEC results of each school for a period of 6 years (2014 – 2019). This represents student's academic performance and future achievement.

The independent variables used are mean scores in TIPIMSQ, SIIMSQ and SAPQ. The data were analyzed using Pearson Product Moment correlation statistics. The correlation coefficient 'r' obtained was tested for significance at 0.05 levels.

A test was performed to know whether the correlation coefficient (r) is

significant for the existence of correlation in the population studied.

The formula used was

$$/t/ = r\sqrt{\frac{n-1}{1-r^2}} \text{ with } n - 2 \text{ d.f}$$

RESULTS AND DISCUSSION

Hypothesis One was analyzed using Pearson – r statistics. The raw data is as shown in the table 1 where X = Availability of Instructional Materials (Independent variable) and Y = Students Performance (Dependent variable).

The result gives a correlation coefficient of $r^2 = +0.911$ which is greater than the critical value of 'r' of 0.84, at 0.05 level with degree of freedom 7.

Therefore the Null Hypothesis is rejected which means the availability of instructional materials has a great significant in students' performance in Physics.

Table 1: Data for Analysis of Availability of Instructional Materials (X) Vs Performance (Y)

S/N	X	Y	X ²	Y ²	XY
1	41.00	31.55	1681.00	995.40	1293.55
2	45.00	38.54	2025.00	1485.33	1734.30
3	34.00	29.96	1156.00	897.60	1018.64
4	33.00	30.04	1089.00	902.40	991.32
5	44.00	34.65	1936.00	1200.62	1524.60
6	48.00	45.55	2304.00	2074.80	2186.40
7	44.50	40.53	1980.25	1642.68	1803.59
8	43.00	31.96	1849.00	1021.44	1374.28
9	46.00	42.30	2116.00	1789.29	1945.80
Σ	378.50	325.08	16136.25	12009.56	13872.48

Source: Field work, 2019.

Hypothesis Two: There is no significant relationship between students' improvised instructional materials and their academic performances in physics.. From table 2, the main effect of treatment (students' improvised instructional materials) on their

academic achievement in Physics is significant ($F = 115.969$; $P < 0.05$). This means that there is a significant difference in the achievement of students' improvised instructional material and those that does not.

Table 2: Assignment of samples into treatments group

Group	Pre-test	Treatment	Post-test
Experimental group (1)	01	X ₁	04
Control group	02		05
Experimental group (2)	03	X ₁	06

Source: Field work, 2019.

To find out which of the two treatment groups and the control group performed better than the others, the Multiple Classification Achievement table presented in Table 3. From table 3, the students' improvised instructional materials by themselves and the set instruments were used to aids instruction afterward obtained the highest achievement

score at post test ($F = 74.94$). Followed by those attended the class but not participate in the improvisation ($F = 63.07$) while the control group scored the lowest ($F = 39.86$). This shows that the students' improvised instructional materials and improvisation in teaching are essential expression in teaching and learning physics.

Table 3: Summary of ANCOVA of post test achievement by treatment and gender

Hierarchical method						
Source of variance		Sum of squares	Df	Mean square	F	Sig.
Covariates	Pre	163.013	1	163.013	3.298	0.075
Main Effects	(Combined)	11465.799	3	3821.933	77.334	0.000
	Treatment	11462.611	2	5731.306	115.969	0.000
	Sex	3.188	1	3.188	0.065	0.800
2-way Interactions	Treatment		2	95.233	1.927	
	Sex	190.466				0.156
Model		11819.277	6	1969.880	39.859	0.000
Residual		2619.323	53	49.421		
Total		14438.600	59	244.722		

Significant at $P < 0.05$

Source: Field work, 2019.

Hypothesis Three was analysed using multiple regression analysis. This is because it contains two independent variables (i.e. teachers' attitude X_1 and students' attitude

X_2) and one dependent variable (student achievement 'Y').

The raw data obtained is given in table 4 below:

Table 4: Data for Multiple Regression Analysis

S/ N	X ₁	X ₂	Y	X ₁ ²	X ₂ ²	Y ²	X ₁ X ₂	X ₁ Y	X ₂ Y
1	41.00	39.00	31.60	1681.00	1521.00	998.56	1599.00	1295.60	1232.40
2	45.00	38.00	38.80	2025.00	1444.00	1505.44	1710.00	1746.00	1474.40
3	34.00	41.00	30.00	1156.00	1681.00	900.00	1394.00	1020.00	1230.00
4	33.00	42.00	30.10	1089.00	1764.00	906.01	1386.00	993.30	1264.20
5	44.00	41.00	34.70	1936.00	1681.00	1204.09	1804.00	1526.80	1422.70
6	48.00	37.00	46.60	2304.00	1369.00	2171.56	1776.00	2236.80	1724.20
7	45.00	37.00	40.50	2025.00	1369.00	1640.25	1665.00	1822.50	1498.50
8	43.00	36.00	32.00	1849.00	1296.00	1024.00	1548.00	1376.00	1152.00
9	46.00	45.00	42.00	2116.00	2025.00	1764.00	2070.00	1932.00	1890.00
Σ	379.0	356.0	326.3	16181.0	14150.0	12113.9	14952.0	13949.0	12888.4
	0	0	0	0	0	1	0	0	0

Source: Field work, 2019.

After analysis regression coefficient 'a' = -370 and partial regression coefficient of $b_1 = 5.4$ and $b_2 = 4.5$.

The regression equation obtained is thus:

$$Y = -370 + 54X_1 + 4.5X_2$$

The above values of partial regression coefficient of $b_1 = 5.4$ for teachers attitude and $b_2 = 4.5$ for students attitude shows that teachers' attitude predicts students achievement in Physics.

Discussion of findings

After analyzing the data collected for the various hypotheses the following results

were obtained. For research question one and Ho 1, table 1 shows that there was significant relationship between availability of instructional materials and students' performance. The researchers found that if there is enough and appropriate instructional materials, it makes the class more interactive and aids learning. It makes students use their intellectual ability during and after learning process. The correlation coefficient of $r_2 = +0.911$ and $r = 0.84$ i.e. $r_2 > r$, at 0.05 level with degree of freedom 7 shows that the availability of instructional materials has a great significant in students' performance in physics.

For the research question 2 and Ho:2, table 3 shows that for teachers' attitude, $b_1 = 5.4$ and students' attitude, $b_2 = 4.5$. This shows that the teachers' attitude and students' attitude are jointly positively related to students' academic achievement in physics but achievement depend on teachers' attitude.

Since $b_1 > b_2$, it means that teachers' attitude to teaching can be used to predict academic achievement of students in Physics better than students attitude.

There is statistically significant relationship between availability of instructional materials and students' performance in physics, also, there is significant difference between students' improvised instructional materials and those that are not involved in the process and attitudes of both teachers and students to physics are jointly and relatively related to academic achievement of students in physics at 5% significant level.

CONCLUSION

The place of instructional materials in the effective implementation of any education programme cannot be undermined. Instructional materials perform such functions as the extension of the range of experience available to learners, supplement and complement the teacher's verbal explanations thereby making learning experience richer and providing the teacher with interest into a wide variety of learning activities.

Instructional materials supplement, clarify, vitalize, emphasize instruction and enhance learning in the process of transmitting knowledge, ideas, skills and attitude. This calls for teacher's resourcefulness and improvisation on the parts of the Physics teachers. The ability

of the teacher to make use of "local" materials in place of "standard" ready-made materials makes lesson more effective and improved students' achievement.

The improvised materials had a positive influence on students' learning as it was revealed on students' learning as it was revealed that it improved students' learning.

RECOMMENDATIONS

The following recommendations put forward based on findings:

There is need for the development of positive attitudes by teachers towards the use of improvised instructional materials for their students. This will encourage the development of their proficiency. Also, teachers need to be resourceful in instructional materials selection and utilization accordingly, students would be able to improvise by themselves and this will go a long way in reducing the cost of production and maintenance of instructional materials, especially the improvised ones. Thus regular training and re-training of teachers is hereby recommended.

Good management techniques of the science laboratories by the teacher, lab attendants and even students in order to appraise the technology of science instruction in the schools which enables us to develop within the limits of our human and material resources, a system that enhances understanding, thinking, production and problem solving should be highly placed. Government should release more fund into education sector purposely for the purchase of instructional materials, laboratory facilities/apparatus, especially, computer is very important in school at this age of ICT. Individuals, corporate bodies, communities and

non-governmental agencies should not see financing of education as government responsibility alone; they should come in partnership with government to finance science education.

Government at all levels should subsidize the cost of procuring instructional materials so that it will ease the purchase and regular supply of instructional materials.

2. Importantly, inspections should be routinely carried out on schools, laboratories and worn out equipment replaced with new ones by the school management

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**STAFF DEVELOPMENT PROGRAMME AND PRODUCTIVITY OF INFORMATION
PROFESSIONALS IN NIGERIA FOR NATIONAL
INTEGRATION AND DEVELOPMENT**

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ABSTRACT

The study investigated the influence of staff development programme on the productivity of information professionals in Nigeria for national integration and development. Three hypotheses were formulated and tested in the study. The study was a survey. The instrument used for data collection was a structured questionnaire. The various hypotheses of the study were tested using One-Way Analysis of Variance (ANOVA). The result of the analysis showed that, the higher the level of career development training programme, staff training assistance programme, and staff tuition reimbursement programme the better the level of productivity of information professionals for national development. Some of the recommendations reached as drawn from the findings of the study include; Nigerian libraries should put in place a consistent and well-articulated career development training policy that will identify the training needs of their staff; also sufficient funds should be provided by the federal government for the training of information professionals in order to enhance their productivity.

Keywords: Development, Productivity, Information Professionals, National Development, Nigeria.

INTRODUCTION

In every organization, human resources remain the most valuable resource, which cannot be done without. The human resources help the organization to achieve its stated goals and objectives. Unless conducive working conditions are developed that will motivate information professionals to attain their maximum potentials, the attainment of the goals for which libraries were established will be an illusion. National integration can be said to be a process whereby the

people of a particular nation unite or come together with the consciousness of a general characteristic. It connotes a kind of unity in diversity of a particular people and nation. National integration is very important for the development of any nation. It is a process of harmony, common identity and above all national consciousness. Productivity is a very important term in any organization including the library. Productivity shows how resourceful or efficient the library uses its personnel to produce results. The productivity of an employee is key as this can

make or mar such an employee's career, therefore, productivity in the work place is vital for success and this in turn promotes national integration and development of a country (De Nissi & Griffin, 2001).

Librarianship as a field is growing and shifting continuously from traditional to electronic librarianship as a result of the introduction of information and communication technologies (ICTs) to the operations of libraries and this has resulted in increasing multifaceted information needs by library patrons. As a result of this, information professionals or librarians need to be equipped with current and up-to-date information bordering their profession in the area of professional development in order to meet up with the demands of their clients and to remain relevant in the profession (Cooke, 2011).

Cooke (2011) states that "Education for the contemporary professional no longer ends with diploma, if it ever did. It has been recognized that continuing education strengthens not only knowledge and skills necessary for competent performance but also values and attitudes necessary for the service orientation of a profession". Development connotes growth plus change and change may be social, cultural, educational or economic status which may be qualitative or quantitative. Here development is approached not from physical growth but from the aspect of economic advancement to raise staff profile for efficiency, (Aguolu & Aguolu, 2002) as cited by Otsonu, Asom, Zuwaira, & Odu, (2016). Staff development is very important both to the organization and the individual. An employee or individual who is exposed to development programmes in the job will acquire new skills that can result in job competencies, which would eventually lead to productivity in the organization and promotion of such an individual to a higher rank (Pan & Hovde, 2010). The growth of any library is largely dependent on the human resources that are hired. The function of every university library is three fold viz; provision of information resources for teaching, learning and

research, thereby every library needs to develop its staff for effective delivery of the functions to which the library was established otherwise the aim of establishing libraries will be defeated (Ifidon, 2005).

Statement of the problem

It has been observe that information professionals are not accorded the requisite training and development that could increase their productivity in libraries and thereby lead to national integration. This could be as a result of non-implementation of staff development programmes such as career development training programme, staff training assistance programme and staff tuition reimbursement programme. Staff training scheme should properly define its training policies and make available the training plans of information professionals at all times. By so doing the librarians would be knowledgeable about their training needs for increase productivity. A visit to some libraries showed inefficiency on the part of librarians as a result of lack of training on the job. Also observation shows that library managers are not encouraging their staff by sponsoring professionals to participate in continuing education programmes. Most information professionals in libraries have positive attitude towards developing and updating their skills, but the opportunities are not there. Based on this, the researchers sought to find out the influence of staff development programme on productivity of information professionals in Nigeria for national integration and development.

Objectives of the study

This study was on staff development programme and the productivity of information professionals in Nigeria for national integration and development. The specific objectives of the study include the following:

- To determine the influence of career development training programme on

the productivity of information professionals in Nigeria.

- To find out the influence of staff training assistance programme on the productivity of information professionals in Nigeria.
- To ascertain the influence of staff tuition reimbursement programme on the productivity of information professionals in Nigeria

Statements of hypotheses

- Career development training programme does not have any significant influence on the productivity of information professionals in Nigeria.
- There is no significant influence of staff training assistance programme on the productivity of information professionals in Nigeria.
- Staff tuition reimbursement programme has no significant influence on the productivity of staff in Nigeria.

LITERATURE REVIEW

Staff development is a kind of instruction aimed at preparing staff in a particular organization for the challenges that may be encountered on the job in the future. Professional development is intended to; improve staff job performance; allow staff to take the lead in future in case the opportunities presents itself in the work place and accomplish the aims and objectives to which the institution or organization was set up to achieve. Babalola and Nwalo (2013) carried out a study aimed at “examining the influence of job motivation on the productivity of librarians in Colleges of Education in Nigeria”. The findings of the study showed that some of the information

professionals used for the study were not productive in their jobs. It was concluded that since information professionals were not productive, the need arises for the college management to engage their information professionals in staff development training programmes to enhance the productivity of such librarians.

Babalola and Nwalo (2013) also noted from the result above that information professional in state and federal colleges of education in the country were ignorant in the area of publications output. And that for the past 3 years, most information professionals have not published any article in professional journals (34.9%), 34.6% of the information professionals have not written any article since they started their career, while 70.8% of them have not published with colleagues. From the above, to increase the productivity of librarians, they could be given research grants in order to carryout researches and publications. Also, a motivated staff is a happy staff, therefore library managers should try as much as possible to motivate librarians and provide good working environment for them for productivity to thrive in libraries.

Otsonu, Asom, Zuwaira, and Odu (2016) carried out a study on the “Challenges and Strategies to Enhance Staff Development for Effective Library Services in Special Libraries in Benue State, Nigeria”. The descriptive research design was used for the study. Twenty five information professionals from 2 special libraries were used as the population for the study. The research instrument was a structured questionnaire. Analysis of data was done using percentages and mean scores. The researchers concluded that the methods used for staff development in special libraries among others included mentorship, job rotation, coaching method and lecture method. Some of the problems highlighted by the researchers, which militate against staff development in special libraries included but not limited to financial constraints, tribalism, lack of laid down standards in selection

of staff for training etc. From the above findings, it is recommended that standards should be set in place for proper selection of staff in special libraries for training and re-training, also strategies should be set in place for management to collaborate with the government for improved funding of staff development programmes.

According to Aina (2004) on entry into public service, an officer is eligible for the following; induction or orientation course, on the job training and in service or refresher training. The fundamental purpose of staff training is therefore to provide for the organizations manpower needs. Its aim is to help avoid persistent and economically demanding shortages of skills, which could inhibit development. Kataila, (2005) believes that, librarians are rarely born and equipped with the specific knowledge,

skills and attitude to deliver peak performance at the time of hire, training is therefore needed by an organization.

METHODOLOGY

The study was a survey. The total sample for the study was one hundred and twenty two (122) professional librarians purposively selected from five libraries in Nigeria. The instrument used for data collection was a structured questionnaire. A four point Likert type rating scale which enable the respondents to indicate their views was used for the study. One hundred and twenty two (122) questionnaires were distributed, but only 100 (81%) questionnaires were returned and used for the study.

RESULTS AND DISCUSSIONS

Table 1: Summary of descriptive statistics for all continuous variables of the study

S/No	Variable	N	$\bar{X}$	SD
1.	Career development training programme	100	14.38	3.29
2.	Staff training assistance programme	100	12.28	3.73
3	Staff tuition reimbursement programme	100	11.29	3.23
4.	Productivity of information professionals	100	20.05	5.62

Source: Field Survey, 2020.

Hypothesis one

Career development training programme has no significant influence on productivity of information professionals. Career development training programme (classified into High, Average, and Low) is the independent variable of the study while productivity of information professionals is the dependent variable. The classification of the career development training

programme was based on their mean scores from the questionnaire. Scorers above the mean were classified as having “High” career development training, while scorers below the mean were classified as having “Low” career development training, and scorers about the mean were classified as having “Average” career development training. ANOVA was used in testing the hypothesis as presented in Table 2.

Table 2: One-way Analysis of Variance of the influence of career development training programme on productivity of information professionals

Level of career development training	N	X	—	S.D
Low career development training	26	14.04		5.10
Average career development training	52	21.58		3.81
High career development training	22	23.55		4.43
Total:	100	20.05		5.62
Source of variation:	SS	df	MS	F
Between groups:	1329.642	2	664.821	35.804*
Within groups:	1801.108	97	18.568	
Total:	3130.750	99		

*significant at 0.05 level; df= 2 & 97, critical f-ratio = 3.09

Source: Field Survey, 2020.

Results of analysis in table 2 indicate that, 35.804 which is the calculated f-ratio is greater than 3.09 which is the table or critical f-ratio at 0.05 level of significance with 2 and 97 degrees of freedom. The implication of this result is that career development training programme has a significant influence on productivity of information professionals. That is, staff who had high career development training ($x = 23.55$) performed better in terms of productivity than those who had average career development training ($x = 21.58$) and those who had low career

development training ($x = 14.04$) respectively. Going by this result, we therefore reject the null hypothesis and uphold the alternate hypothesis.

Because the results showed a significant influence, a post hoc comparison test among group means using Fisher's Least Significant Difference (LSD) method was carried out to ascertain the pair wise mean difference responsible for the significant influence. This is as presented in Table 3.

Table 3: Summary of Fisher's LSD for the influence of career development training programme on productivity of information professionals

Level of career development training:	Low (n=26)	Average (n=52)	High (n=22)
Low career development:	14.04 ^a	7.57 ^b	9.51
Average career development:	7.28 ^{*c}	21.58	1.97
High career development:	7.61 [*]	1.79	23.55

*p<.05

- a) Group mean are along the principal diagonal
- b) Mean differences are above the principal diagonal
- c) t-values are below the principal diagonal

Source: Field Survey, 2020.

Results of analysis in Table 3 showed significant pair-wise group mean differences as follows: Low versus Average ($t=7.28$, $p<.05$) and Low versus High ($t=7.61$, $p<.05$). The results indicate that, the higher the level of career development training, the better the level of productivity of information professionals.

Hypothesis two

Staff training assistance programme does not significantly influence productivity of “Low” training assistance programme, and scorers about the mean were classified as having “Average” training assistance programme.

information professionals. The independent variable in this hypothesis is staff training assistance programme (classified into High, Average, and Low) while productivity of information professionals is the dependent variable. The classification of the staff training assistance programme was based on their mean scores from the questionnaire. Scorers above the mean were classified as having “High” training assistance programme, while scorers below the mean were classified as having

ANOVA was used in testing the hypothesis as presented in Table 4.

Table 4: One-way Analysis of Variance of the influence of staff training assistance programme on productivity of information professionals

Level of staff training assistance programme:	N	X	—	S.D
Low training assistance programme:	38	16.45		6.13
Average training assistance programme:	47	21.43		3.89
High training assistance programme:	15	24.87		2.88
Total:	100	20.05		5.62
Source of variation:	SS	df	MS	F
Between groups:	930.133	2	465.066	20.499*
Within groups:	2200.617	97	22.687	
Total:	3130.750	99		

*significant at 0.05 level; $df= 2 \text{ \& } 97$, critical f-ratio = 3.09

Source: Researcher's field work, 2020

Results of analysis in table 4 indicate that, 20.499 which is the calculated f-ratio is greater than 3.09 which is the table or critical f-ratio at 0.05 level of significance with 2 and 97 degrees of freedom. From the above, it is clear that staff training assistance programme has a significant influence on productivity of information professionals. That is, staff who had high training assistance programme ($x= 24.87$) performed better in terms of productivity than those who had average training assistance programme ($x=21.43$) and

those who had low training assistance programme ($x=16.45$) respectively. Going by this result, we therefore reject the null hypothesis and uphold the alternate hypothesis. Because the results showed a significant influence, a post hoc comparison test among group means using Fisher's Least Significant Difference (LSD) method was carried out to ascertain the pair wise mean difference responsible for the significant influence. This is as presented in Table 5.

Table 5: Summary of Fisher's LSD for the influence of staff training assistance programme on productivity of information professionals

Level of staff training assistance programme	Low (n=38)	Average (n=47)	High (n=15)
Low staff training assistance:	16.45 ^a	4.98 ^b	8.42
Average staff training assistance:	4.79 ^{*c}	21.43	3.44
High staff training assistance:	5.81 [*]	2.44 [*]	24.87

(MSW=22.687)

*p<.05

- a) Group means are along the principal diagonal
- b) Mean differences are above the principal diagonal
- c) t-values are below the principal diagonal

Source: Field Survey, 2020.

Results of analysis in Table 5 show significant pair-wise group mean differences as follows: Low versus Average ($t=4.79$, $p<.05$); Low versus High ($t=5.81$, $p<.05$) and Average versus High ($t=2.44$, $p<.05$). The results indicate that, the higher the level of staff training assistance programme, the better the level of productivity of information professionals.

Hypothesis three

Staff tuition reimbursement programme has no significant influence on the productivity of information professionals. Staff tuition

reimbursement programme (classified into High, average, and Low) is the independent variable while productivity of information professionals is the dependent variable. The classification of the staff tuition reimbursement programme was based on their mean scores from the questionnaire. Scorers above the mean were classified as having "High" tuition reimbursement programme, while scorers below the mean were classified as having "Low" tuition reimbursement programme, and scorers about the mean were classified as having "Average" tuition reimbursement programme. ANOVA was used in testing the hypothesis as presented in Tables 6.

Table 6: One-way Analysis of Variance of the influence of staff tuition reimbursement programme on productivity of information professionals

Level of tuition reimbursement programme	N	X	$\bar{X}$	S.D
Low tuition reimbursement programme:	55	18.05		6.09
Average tuition reimbursement programme:	38	21.92		3.77
High tuition reimbursement programme:	7	25.57		2.51
Total:	100	20.05		5.62
Source of variation:	S.S	df	M.S	F.
Between groups:	565.436	2	282.718	10.690*
Within groups:	2565.314	97	26.447	
Total:	3130.750	99		

*significant at 0.05 level; $df=2$ & 97 , critical f-ratio = 3.09**Source:** Field Survey, 2020.

The above table 6 indicates that, 10.690 which is the calculated f-ratio is greater than 3.09 which is

the table or critical f-ratio at 0.05 level of significance with 2 and 97 degrees of freedom. It

is evident from the result that staff tuition reimbursement programme has a significant influence on productivity of information professionals. That is, staff who had high tuition reimbursement programme ($x = 25.57$) performed better in terms of productivity than those who had average tuition reimbursement programme ($x = 21.92$) and those who had low tuition

reimbursement programme ($x = 18.05$) respectively. Because the results showed a significant influence, a post hoc comparison test among group means using Fisher's Least Significant Difference (LSD) method was carried out to ascertain the pair wise mean difference responsible for the significant influence. This is as presented in Table 7.

Table 7: Summary of Fisher's LSD for the influence TABLE 3 of staff tuition reimbursement programme on productivity of information professionals

Level of tuition reimbursement programme:	Low (n=55)	Average (n=38)	High (n=7)
Low tuition reimbursement:	18.05 ^a	3.87 ^b	7.52
Average tuition reimbursement:	3.58 ^{*c}	21.92	3.65
High tuition reimbursement:	3.65 [*]	1.72	25.57

(MSW=26.447)

* $p < .05$

- a) Group means are along the principal diagonal
- b) Mean differences are above the principal diagonal
- c) t-values are below the principal diagonal

Source: Field Survey, 2020.

Finally, the findings of the study showed that staff tuition reimbursement programme had a significant influence on the productivity of information professionals. A staff who furthers his/her studies on the job should be assisted with the tuition fee since the skills and knowledge acquired will be used to develop the organization or the library, this will go a long way in increasing the productivity of librarians or information professionals.

Results of analysis in Table 7 show significant pair-wise group mean differences as follows: Low versus Average ($t = 3.58$, $p < .05$) and Low versus High ($t = 3.65$, $p < .05$). The results indicate that, the higher the level of staff tuition reimbursement programme, the better the level of productivity of information professionals.

CONCLUSION

In conclusion, it is evident that career development training programme has a significant

influence on the productivity of information professionals. This is because the career of librarians or information professionals is very important to them and therefore any library that wants to increase its productivity should make career development training programme a necessity for its staff. The findings further revealed that staff training assistance programme had a significant influence on the productivity of information professionals. When library staff received financial assistance to attend various training programmes that can increase their efficiency in their various jobs, this will boost their morale and thereby lead to increase in productivity. Finally, the findings of the study showed that staff tuition reimbursement programme had a significant influence on the productivity of information professionals. A staff who furthers his/her studies on the job should be assisted with the tuition fee since the skills and knowledge acquired will be used to develop the organization or the library, this will go a long way in increasing the productivity of librarians or information professionals.

RECOMMENDATIONS

- It is recommended that;
- i. Nigerian libraries should put in place a consistent and well-articulated career development training policy that will identify the training needs of their staff.
 - ii. Sufficient funds should be provided by the federal government for the training of information professional in order to enhance their productivity.
 - iii. Library administrators should encourage and sponsor professionals who may wish to acquire higher degrees while on the job for professional development, which will in the long run increase their productivity for the attainment of organisational goals.

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A SOCIO-RHETORICAL INTERPRETATION OF OBASANJO'S OPEN LETTER TO PRESIDENT BUHARI

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ABSTRACT

In January 2018, Chief Olusegun Obasanjo, Nigerian's former president made public, a 23-paragraph document, which he addressed to the incumbent Nigeria's President, Mr Mohamadu Buhari. It was an open letter entitled: "The way out: A Clarion Call for Coalition for Nigeria Movement." The publishing of this letter gave rise to a myriad of national discourse that defined the socio-political landscape at that time. This paper is a socio-rhetorical analysis of this letter to give insight, through the discursive choices made by the writer, into the socio-political ideologies he tries to foster at a difficult period in the nation's history as well as the linguistic devices through which he presents his message. Sentences, clauses, phrases and words were randomly selected, described and analysed. The findings show that, the letter is structured along the mould of Betz's rhetorical epistolary prescript. The writer also makes use of, in addition to rhetorical devices (proverbs, metaphor, simile, imagery, biblical allusion and quotation), ethical, logical, emotional appeals as instruments of persuasion. The analysis of this paper is anchored on Muzafer et al Social Judgment Theory (SJT) and aspects of Aristotelian rhetorical theory.

Keywords: Open Letters; Presidential Discourse; Chief Olusegun Obasanjo; Rhetoric: Political communication.

INTRODUCTION

The year 2018 preceded Nigeria's 2019 presidential elections. It was a deciding moment for Nigeria and Nigerians hence it

was fraught with active campaigns by several (91) registered political parties. These campaigns were wrought in violence, propaganda and other divergent political engagements on different media platforms

INTRODUCTION

The year 2018 preceded Nigeria's 2019 presidential elections. It was a deciding moment for Nigeria and Nigerians hence it was fraught with active campaigns by several (91) registered political parties. These campaigns were wrought in violence, propaganda and other divergent political engagements on different media platforms. The national pulse was that of economic instability, total distrust and insecurity. Against this socio-political backdrop, Chief Olusegun Obasanjo, a two-time Nigeria's former president, published a 23-paragraph document which he addressed the incumbent Nigeria's president, Mr Muhammadu Buhari. It was an open letter entitled "The way out: A Clarion Call for Coalition for Nigeria Movement." This letter attracted diverse comments from across Nigeria and beyond (Yanju Uwala, Opinion, 2019; Galadiman, Mamman N., A Considered Response, 2018; Dare Odufowokan, Obasanjo letter bomb, 2018; Edward Iboko, Moral Infamy, 2018, etc.). Why did the letter generate so much raucous?

It is the view of this paper that these reactions are a pointer to the fact that there is a relationship between politics and language hence the concept of political communication. Through the distinct way in which language is used in political situations, men mould, fight and win political battles and engineer peace in the society (Ekpang, 2016). Hence, while politics is a systematic process of choosing leaders and coordinating or solving society's problems, language is primarily the instrument of harnessing the required support (Ekhareafu & Ambrose, 2015). For Opeibi (2004), the effective use of language by speakers is a

prerequisite for political mobilisation. This implies that language is functional and plays a vital role in human relations and enabling political reactions as the ones mentioned earlier.

STATEMENT OF THE PROBLEM

Although a number of debates were generated and documented after the publishing of this letter, none of them did a rhetorical analysis to situate the letter within any mould of academic research. This paper attempts to do that. By expounding and elucidating the techniques the speaker uses as instrument of persuasion in the letter, this paper adopts the qualitative and systematic approach called rhetorical analysis. In other words, this approach looks at how language is used in the letter to achieve purposes.

RESEARCH QUESTIONS

The following research questions presents the structural guide of this discourse. The researchers will attempt to answer them in the course of the analysis.

1. What rhetorical typology is used in the letter?
2. How does the writer structure his argument?
3. What are the effective strategies deployed by the author of the letter?
4. What instruments of foregrounding are found in the letter? (rhetorical devices)
5. How well does the letter intertextualise the socio-political narrative of Nigeria?

LITERATURE REVIEW

Extensive studies have examined Obasanjo's open letters to previous presidents. Some of these studies have explained how his ideological sentiments align with his linguistic choices. For example, Ekharefo & Ambrose (2015) in their "Critical Discourse Analysis of Obasanjo's letter, 'Before it is too late' to Jonathan", explored and highlighted the peculiar features of the genre used with emphasis on the deviations from formal letters observed. They used insights from speech acts, co-operative principle and conversational analysis to expound on the letter. They conclude that Obasanjo flouts the maxim of manner and quality in his presentation of issues as well as his claims. Sarcasm, they add, is predominantly used to effect face threatening acts (FTAs) and the use of first-person pronoun 'I' is a pointer to egotism and a reinforcement of FTAs.

Oghogho & Alhaji (2016) went further than this, as they interrogated the pragmatic values of Obasanjo's open letter to President Goodluck Jonathan and the latter's reply to this letter using Lawal theory of speech acts and Levinson's face negotiation theory in their study entitled "A speech act analysis of open correspondence between Nigeria's Ex-Presidents Olusegun Obasanjo and Goodluck Jonathan." They too, identified discursive features of FTAs in the letter but acknowledged the use of hedges as "self-exonerating mechanisms" to show politeness in the discourse situation where there is perceived to be a social imbalance between the interlocutors.

There are also many Newspaper reviews of Obasanjo's letters. Edward Iboko's essay entitled: "Olusegun Obasanjo's moral infamy and Abuse of National and International norms and standards in presidential Communication (Part 1)" (Dailysun, 2018) is one of them. Here, Iboko does not agree that this medium of communication should be used for presidential correspondence. He argues that "a presidential communication is the exchange of laudatory, condemnatory or objective viewpoints and ideas between two individuals who are occupying or have occupied presidential offices which could be national in nature." According to him, presidential communications are generally governed by the law and logic of confidentiality; that is, they are usually private, secret, delicate, thoughtful, respectful in nature, and measured in tone in order to prescribe the honour, dignity and high symbolism of the office of the presidency. The language of the letter, as explained by Ekharefo & Ambrose (2015), falls short of these criteria of confidentiality, politeness, tact or diplomacy. From the title of the letter "A way out: A clarion call for coalition", It is obvious that the text is a persuasive one but whereas the letter in question has generated debates and some academic investigations, a rhetorical examination of the instruments of persuasion used in them has not been interrogated. Furthermore, the use of a socio-rhetorical interpretation is necessitated by the need to not just identify the tools of persuasion used but to also evaluate them within the social context of the letter. This paper will limit the scope of this investigation to the letter entitled "The way out: A clarion call for coalition for Nigeria movement".

THEORETICAL FRAMEWORK

The theoretical framework for this study is an eclectic one deriving its tools of analysis from aspects of Aristotle's rhetorical theory and Muzafer et al Social Judgment theory (SJT).

Aristotle's rhetorical theory is an empirical and interpretative approach to language study and use. The earliest work on rhetoric is from Aristotle's text entitled *The art of rhetoric*. In it, Aristotle drew up a model that is both speaker and audience analysis centred. He identified three types of texts (oratory) namely, deliberative, epideictic and forensic rhetoric. This categorisation is based on the purpose and structure of the text. While *deliberative rhetoric* is characterised by overt verbal push for physical, economic or social changes, *epideictic rhetoric* dwells on the teaching of moral values and are often used in religious ceremonies and more sober gatherings. *Forensic rhetoric* is used in defence to establish truths or lies. All three types are purposeful and are aimed at generating some kind of response from the listeners. (https://slcc.instructure.com/courses/429441/pages/rhetoric-vocabulary-practice?module_item_id=5082625).

In addition to this categorisation, Aristotle proposed three appeals as primary instruments of persuasion (Ekpang, 2016). They are logical (logos), ethical (ethos) and emotional (pathos) appeals. *Logical appeal* is that detail or fact, included in a text to support the argument. It could be historical facts, figures, evidence and any other data that shows proof. *Ethical appeal* is a tool of persuasion that is based on the speaker/writer's credibility. As one of the triads

in Aristotle's rhetorical theory, *ethical appeal* focuses its arguments on the authority, intelligence, social status, antecedence and character of the speaker. The third tool is emotional appeal. Closely related to it is mythos, a term for stories that persuade people by appealing to their emotional sensibilities. Emotional appeal, therefore, is any semantic unit in text that enhances acceptability of the message by appealing to the emotions of the audience. These three are employed by speakers and writers as tools for effective persuasion (Ekpang, 2017).

The rhetorical theory also advocates a structure for effective oratory. This structure is called the five canons of rhetoric. Canon (1) is called the *inventio*. The *inventio* is a list of points to be discussed in the speech. The speaker uses *topics* as an aid for *inventio*. Canon 2 is called arrangement. This refers to how the points in canon 1 are arranged into an introduction, body and conclusion. The introduction arouses the interest of audience and provides insight into the issues to be discussed, the body is the largest part of the speech as it is in it that all the points are discussed. The conclusion comes last. It summarises by way of reiteration of the points. It is here, also, that the speaker encourages the audience to carry out his desired action or reaction (Tolmie, 2007).

This rhetorical layout described as 'arrangement' (Ekpang, 2016) correlates with Betz's (1975) epistolary prescript which he used as structure in his "The literary composition and function of Paul's letter to the Galatians". The exordium, narratio, propositio, probatio, autograph, peroratio and epistolary closing are the sub-headings. But while the

exordium and peroratio corresponds with the introduction and conclusion respectively, the body is broken into semantic parts –narratio, propositio, probatio and autograph. The epistolary, together with the peroratio closing falls under the conclusion and is only found in letters like the one Betz analysed.

Canon 3 is called *style*. Here, the speaker employs varied methods of speech including but not limited to troupes and figures, syllogism, schemes and other rhetorical devices (https://slcc.instructure.com/courses/429441/pages/rhetoric-vocabulary-practice?module_item_id=5082625). These devices of altered signification provide room for a speaker to explore alternative ways of saying what he wants to say. Some of these devices include metaphors, proverbs, analogies, similes etc.

Canon 4 is *memory* while canon 5 is *delivery*. Both of them are closely related, so they can be discussed together. There are four modes of speech delivery- memorised, impromptu, manuscript and extemporaneous. While the memorised mode is a method of speech delivery where the speech is memorised and delivered, in manuscript mode, the speaker reads from a script. The extemporaneous mode is a combination of manuscript and memorised mode because here, the speaker internalises the speech and presents it without a manuscript; they however consult a prepared list of points from time to time (Ekpang, 2016). These are modern concepts and presently, the extemporaneous mode is the most popular among public speakers while the manuscript mode is the most unpopular. The memorised mode is used by children to memorise

debates/rhymes and by actors who study their lines.

An application of the rhetorical theory will give insights into the structure of the open letter, identify the various appeals used as well as unravel meanings situated within the devices of altered significations in the letter.

The Social Judgment Theory (SJT) is applied in this study because it addresses discourses pertaining to attitude change. According to Nwachukwu, Asak & Asadu (2013), SJT is a theory of persuasion developed by Sherif Muzafer, Carl Hovland and Sherif Carolyn in 1961 for audience analysis. It shows the internal decision-making processes a person (an audience) goes through when confronted with messages that are intended to cause behavioural changes (106). Folarin (1998) adds that behavioural changes takes place in two stages- critical assessment and attitude adjustment.

Nwachukwu, Asak & Asadu (2013) say the SJT promotes the idea that the effect of a message on a receiver is tied to the receiver's evaluation of that message. This means that after receiving a message, a person accepts or rejects it based on the compatibility or otherwise of the new message with the one already stored in the person's memory or with its semblance to truth as the receiver knows it to be. Grabber (2005) adds that SJT holds that the background information a receiver has on an issue that is presented becomes the mould against which any contrary idea is weighed (489). Thus, when new information comes, it is compared with the previous or stored knowledge on attitude or latitude scale.

Nwachukwu, Asak & Asadu (2013) explains further that latitude scale has three stages or points of separation which include the “latitude of acceptance”, “latitude of non-commitment” and then the “latitude of rejection”. This therefore means that when a person gets exposed to a message or information, the person weighs it on the three latitudes and if the message fails within the latitude of acceptance, congruent with the person’s attitude, it becomes accepted.

Smith et al (2016) posit that messages that fall within the latitude of rejection result in no behavioural changes due to the contrast effect, just as a person neither accepts nor rejects the message when it is within the latitude of non-commitment. They argue that messages within the first two positions are more likely to achieve attitude changes whether positively or negatively. Bearing in mind that Obasanjo failed to persuade President Buhari to rescind on his ambition to re-contest the election, seeing also that Nigerians went ahead to vote for him and knowing also that the coalition did not take-off as expected, the social judgement theory will guide this study to draw a correlation between the letter, the expectations of the writer and the eventual outcome of the elections.

METHODOLOGY

Data for this research is collected from the Guardian Newspaper of 23rd January, 2018. Sentences were randomly selected from the letter to ascertain the ethical, logical and emotional appeals used. The socio-political contexts, as well as the rhetorical devices the writer uses to foreground the message of the

text are also highlighted and discussed. The structure and composition of the letter is also discussed. The letter is made up of 23 paragraphs and 166 sentences. The paragraphs and sentences were numbered and for in-text documentation purposes, the Capital letters ‘P’ and ‘S’ are used to denote ‘paragraphs’ and ‘sentences’ respectively, where excerpts have been collected from the letter for analysis. The data is presented the way they are found in the Guardian Newspaper.

DATA PRESENTATION AND DISCUSSION

This section will attempt to answer the research questions presented earlier.

Q1: What rhetorical typology is used in the text?

The letter adopts the deliberative approach because it is change and purpose driven. In the 1st paragraph, the writer states: “*To ensure you do not have blood on your fingernails, you have to ensure that lice are not harboured anywhere within your vicinity*” (S9). This statement has two clauses with a result-condition coherence structure. It is important to note that this statement is made in the opening paragraph. Therefore, it is a statement of purpose and intention and the interpretation is that unpleasant situations cannot be wished away so actions must be taken to either avoid their occurrence, prevalence or re-occurrence. The following excerpts from the text demonstrate this rhetorical type clearly:

“Wherever I go, I hear Nigerians complaining, murmuring in anguish and anger. But our anger should not be like the anger of the

cripple. We can collectively save ourselves..." (P15)

"Nothing ventured, nothing gained and we believe that our venturing will not be in vain" (P17)

"We need a coalition for Nigeria, CN" (S137).
"You can count on me with such a movement" (S141).

The above excerpts from the text establish the change-driven focus of the author. This qualifies the text as deliberative, because the issues raised in it are within the domain of political discourse. Political communication is more likely to be deliberative than epideictic or forensic. This is because, while the focus of epideictic and forensic rhetoric is to apportion blame during ceremonial discourse and investigating past actions respectively, the characteristic feature of deliberative rhetoric is the overt illustration of action – result/ inaction-consequences relationship. In P20 and P23, the writer paints an image of a new and desirable Nigeria with the words- *"speedy, quality and equal development, security, unity, prosperity and progress"* (S150). These show that the text falls within the category of deliberative rhetoric.

Q2: How does the writer structure his argument?

The traditional rhetorical layout is introduction, body and conclusion, but this paper would adopt the Betz's (1973) epistolary prescript of exordium, narratio, propositio, probatio, autograph, peroration and epistolary closing because its description is detailed and applicable to Obasanjo's letter.

The exordium or introduction is found in the first and second paragraphs. The topic sentence is *"What has brought about this special occasion of Obasanjo issuing a special statement?"* (S3). Other sentences in the two paragraphs discuss this question and introduce the reader to the focus of the letter.

The narratio is an account of previous events leading to the present. The narratio in this letter is found in P3, 4, 5 & 6. Paragraph 3 begins with the phrase *"Four years ago..."* which is an indication that narratio comes next.

The propositio and probatio, although separated in the Betz's model, are presented side by side in this letter. While the propositio is the statement of intent, the probatio is the proof. The propositio and probatio are spread across P7, 8, 9, 10, 11, 12 & 13. In these paragraphs, Obasanjo mentions: (1) That the president is intellectually incapable of handling the dynamics of the economy- *"I know President Buhari...that he is weak in the knowledge and understanding of the economy..."* (S37). (2) The miss-management of the herdsmen-farmers altercations prevalent across the country- *"It is no credit to the Federal Government that the herdsmen rampage continues with careless abandon..."* (S49). (3) Nepotism and the penchant to blame previous administrations for everything- *"It will appear that national interest was sacrificed on the altar of nepotism interest"* (S56). (4) *"If things were good, President Buhari would not need to come in. He was voted to fix things that were bad and not engage in the blame game."* (S65 & 66). (5) President Buhari's dwindling health- *"Without impaired health and strain of age, running the affairs of Nigeria is a 25/7 affair, not 24/7."*

(S76). (6) Condoning corruption as exemplified in the Maina case- *“How many similar cases are buried, ignored or covered up and not yet in the glare of the media and the public?”* (S58)

The peroration is extended in paragraphs 11, 19 20, 21 & 23 as illustrated by the following sentences: *“President Buhari needs a dignified and honourable dismount from the horse”* (S73) and *“We need a coalition for Nigeria, CN”* (S137). Here Obasanjo states specifically the two things he wishes to accomplish by writing the letter- the step down from governance in 2019 by Mr President and the formation of a socio-political and economic movement of emancipation and rebuilding.

Again the letter deviates from Betz’s mould because there is no *autograph* or *epistolary* closing in it. There is a departure, too, from his letter to former President Jonathan. In that letter, his closing was “Yours sincerely” even though Ekhareafio & Ambrose (2016) argue that “Yours faithfully” would have been more appropriate. Rather, the letter to President Buhari ends with the sentence: *“May God continue to lead, guide and protect us, Amen.”* (S166). This difference informs us that although both texts are referred to as open letters, the approach and language is different. This may be because of the different relationship existing between Obasanjo and Jonathan on one hand and Obasanjo and Buhari on the other. Obasanjo referred to the President consistently as President Buhari (in the 3rd person pronoun) in the letter rather than use the second person pronoun “you”. He probably used this as an honorific construct. It could also be that the letter to Jonathan was strictly addressed to him as a prodigy even though the

contents were made public while that of Buhari was more or less addressed, in content, to the people of Nigeria, the President inclusive.

Q3. What are the effective strategies deployed by the author of the letter?

Ethical appeal- The writer activates the use of the three rhetorical appeals. Generally, the goal of speaking, writing or any other form of communication is to pass on a message and in so doing, convince a target audience to change their perception or act in a certain prescribed manner. The chances of success are tied to a number of factors including the speaker’s credibility and their authority on the subject matter. This appears to be one of the persuasive strategies in Chief Olusegun Obasanjo’s letter to Mr Buhari. His authority stems from his antecedence as both military Head of State and civilian president for two terms of four years each. He is the 5th and 12th President of Nigeria. He is a man of international repute having served as Chairperson of the African Union (AU) from July 2004 to January 2006. He is also the first Nigerian to serve as military Head of State without a coup and handed over to a democratically elected government twice. Chief Olusegun Obasanjo’s profile does not only paint him as a man with a credible pedigree, but as an authority in the subject matter of governance in Nigeria, Africa and the world. This is probably why he feels the compulsion to lend his voice at cross roads situations in the country in a bid to perform the role of an elder statesman and midwife at birth to steady the ship of governance when he feels there is danger.

In the third and fourth paragraphs of the letter, he cultivates this tool of persuasion by talking about himself as a reinforcement of his credibility, selflessness and commitment to the progress of the Nigerian nation and the continent of Africa as seen in the excerpt below:

“I have devoted quality time to the issue of zero hunger as contained in Goal No. 2 of the Sustainable Development Goals of the UN. We have set the target that Nigeria with the participating States in the Zero Hunger Forum should reach Zero Hunger goal by 2025- five years earlier than the UN target date.... I believe in team work and collaborative efforts. At the international level, we have worked with other world leaders to domicile the apparatus for monitoring and encouraging socio-economic progress in Africa in our Presidential library” (P3).

By using the first person pronoun ‘I’, he foregrounds himself as an achiever and by using the plural pronoun “we” and the determiner or possessive pronoun “our”, which are inclusive terms, the writer shares credit with other people for the work done in alleviating hunger across the globe. The use of the plural (inclusive) pronoun provides a balance for the letter which would have otherwise been perceived as a personal glorification or vendetta

because of the preponderance of the individualistic ‘I’ in it. The writer, therefore uses ‘we’ and ‘our’ to show his propensity for team work- a character trait that would be needed if the proposals he is about to make would succeed. By using terms such as ‘UN’, ‘international levels’, ‘Presidential library’, ‘UN Secretary General’, Chief Obasanjo presents himself as someone who knows what he is talking about and as an elder statesman.

In paragraph 14, Obasanjo draws comparison between his administration’s handling of economic difficulties which he termed similar to the one being faced now. The fact that he mentions it is an ethical appeal because he presents himself as one who has the experience and required knowledge to manage the present circumstances. This is a rhetorical strategy that draws attention to a speaker or writer, generates interest in the messages being communicated and trust in the person communicating.

Logical appeal found in the text are as follows:

And it is a sad symptom of sensitivity and callousness that some Governors, a day after 73 victims were being buried in a mass grave in Benue State without condolence, were, jubilantly endorsing President Buhari for a second term! (S50)

What does one make of a case like that of Maina ... (S57)

For instance, blaming the Governor of the Central Bank for devaluation of naira by 70%... (S63)

The price of oil at that time was nine dollars per barrel and we had a debt overhang of about of about \$35 billion. (S94)

All these are figures, presented as verifiable facts, proof and evidence and in presenting them, the writer appeals to the logical reasoning of the reader.

Emotional Appeal: The writer uses repetition as one of his instruments of emotional appeal. For example, we find the word ‘God’ repeated 12 times. This reflects the religious context of the text. By repeating this word, Obasanjo attempts to endear himself to the people by aligning himself with their belief. It is also an indicator of the writer’s religious inclination in a nation of three major religious inclinations. Thirdly, religion and politics can hardly be disentangled from each other in the Nigerian context. In fact, there is a symbolic parallel relationship between politics and religion making religious groups as powerful as any political group in the country. This trend has brought about the almost deification of some religious leaders whose influence play out at state and national political stage. The president / vice presidential teammates, for example, is always a combination of Moslem-Christian or vice versa as there appears to be an unspoken rule to balance the candidature of aspirants vying for national positions along religious lines. The implication of this is that the concept of Nigerian being a secular state is just a theoretical construct and the writer displays this political consciousness when he uses the name “God” as an emotional appeal for persuasion.

Repetition also occurs at sound levels in the text. This makes aspects of the text sonorous,

memorable and pleasant to the ear. Examples of these are: *Nothing ventured, nothing gained... our venturing will not be in vain. (S130)* *Reflect refurbish physically and recoup (S74)* *Strength and sustainable success (S165)* *Poor performance (S8).*

The writer also introduced some events that occurred and appealed to his reader’s human compassion:

A day after 73 victims were being buried in a mass grave in Benue State without condolences (S50) and *President Buhari’s illness called for the sympathy, understanding, prayer and patience from every sane Nigerian (S69)*

Q4- What instrument of foregrounding are located in the text?

Proverbs: the writer makes use of the following proverb as both the topic sentence of the first paragraph and the thesis statement of the letter.

When lice abound in your cloths, your fingernails will never be dried of blood. (S5)

The proverb acts as a unifying statement connecting all parts of the letter together. Its components can be explained as follows. “Lice” represents government failure, “the fingers” represents the open letter, “the crushing of the lice” symbolises the Coalition for Nigerian movement while “blood” represents national turbulence and political discourses which are alluded to in the letter. All these components encapsulate the thematic concerns of the text.

Metaphor: This is used copiously in the text. The following are examples of this usage. *Horse rider (S30)* and *horse (S31)* are used

frequently in the letter to refer to the President and the presidency (Nigeria) respectively. So when the writer says *to get my brother Jonathan off the horse* (S31), he meant to vote President Jonathan out of power.

Dark cloud Groping on the dark (S96 & 98). ‘Darkness’ is used here as a metaphor for hopelessness, confusion, suffering and disillusionment in the country. Its role is to give a mental picture of the psychological temperament of the people at that time.

CN, as a movement, will be green ... (S163). ‘Green’ is used here as a metaphor for hope, lushness, health, fruitfulness and productivity. Green is also Nigeria’s national colour. It is used here as a desirable alternative to ‘darkness’.

Simile- An example of simile in the text is, *“like the anger of the cripple”* (S102). Here, the writer likens complacency to the hopelessness of a cripple who is in need of something but cannot get it for himself. Here, the writer draws a mental picture through comparison, of the need to act and not just murmur and complain- which is all a cripple would do to show his displeasure. He reasons that murmuring and complaining are as effective in generating change as the anger of a cripple is in getting things done.

Imagery: the most potent imagery in the text is likely that of ‘blood’ found in the first paragraph of the letter. Blood symbolises trouble, anarchy, pain and even death. He likens the prevailing socio economic circumstances at that time to this dismal picture and perhaps captured the interest of his readers with this word in the first paragraph.

Biblical allusion: The writer alluded to the Bible when he says “we have only one choice left to take us out of Egypt to the Promised Land” (S119). This is an allusion to Israeli’s freedom from slavery in Egypt as recorded in the Holy Bible. This is the concept of intertextuality. Where meanings from another text play a role in the understanding of a text.

Quotation and paraphrase: These are used in texts as tools for argumentative anchors. The idea is to persuade by presenting the speaker’s opinions through the words of someone who is respected or admired to buttress an argument. In the letter, Obasanjo quotes thus: *“A cruel Hobson’s choice; it’s like a choice between six and half a dozen, between evil and evil. Any selection or deflection would be a distinction without a difference”* (S88); *“Einstein made it clear to us that doing the same thing and expecting a different result is the height of folly”* (S112). The explication of this will be done in the next section of this paper.

Q5. How well does the letter intertextualise the socio-political narratives?

Obasanjo’s Open letters seem to base their argumentation strategy on the SJT. The style of his letter is replete with facts and comparisons (logical appeal) which is aimed at making the readers decide on issues raised. These issues may reflect the opinions and positions taken by groups and individuals as published in various media including newspapers, radio, television and social media platforms, either for or against what the letters canvass. The arguments are methodological and appear to stem from well-thought out processes targeted at persuasion. In retrospect however, it can be said that the letter

did not achieve all of its objectives as both the President and electorate did not heed the “advice” of the writer but went ahead to contest, win the elections and was sworn in as the 15th President of the Federal Republic of Nigeria. To take a contextual view of this letter, we would identify some of the social and political issues highlighted and discuss them accordingly. This would present the socio-political background for some of the assertions made in the letter. Some of them have been mentioned but not discussed in previous sections of this study.

In the eleventh paragraph of the letter, Chief Obasanjo calls for an ‘honourable dismount’ from the presidential seat. His reasons for this are mentioned in previous and subsequent paragraphs of the letter all of which can be summarized with the words- “poor performance in government”. Obasanjo makes reference to the economic depression experienced by the country only a year after President Buhari was sworn in as president for the first tenure. He says, *“Let nobody deceive us, economy feeds on politics and because our politics is depressing, our economy is even more depressing today.”* (S64). He therefore blames the economic situation on ignorance when he says that *“he (Buhari) is weak in the knowledge and understanding of the economy”* (P7) and that he (Buhari) has *“poor understanding of the dynamics of internal politics”* (P10). He concludes by saying *“you cannot give what you do not have and that economy does not obey military order”* casting aspersions to their pedigree as a retired military officers. He argues that even though this handicap was a well-known fact, he expected the president to have harnessed the knowledge of Nigerian technocrats both within and outside

the country as he himself had done during his 1999 – 2007 stint in office (P14).

Chief Obasanjo, in the letter, also accuses the Buhari led government of nepotism, buck passing, aggravated insecurity and condoning corruption while pretending to be fighting same (P7 & 10). With these words and the rhetorical question below, he paints the picture of an irresponsible government:

“What does one make of a case like that of Maina: collusion, condonation, ineptitude, incompetence, dereliction of responsibility or kinship and friendship on the part of those who should have taken visible and deterrent disciplinary action? How many similar cases are buried, ignored or covered up and not yet in the glare of the media and the public?” (P10)

Abdulasheed Maina mentioned in the above quote is a former Chairman of the Pension Reformed Task Team (PRTT). He is presently standing trial for 12 counts money laundering levelled against him by the Economic and Financial Crimes Commission (EFCC) in Nigeria. Maina had been dismissed from the Federal Civil Service Commission in 2013 (during Jonathan’s administration) for his involvement in a 2-billion-naira pension fraud for which an arrest warrant was issued against him. He absconded and reappeared under very tendentious circumstances in 2017 (during the Buhari led administration) and was made a

Director in the Ministry of Interiors. Ironically, he claimed to have returned to help Buhari in his fight against corruption. There was a public outcry which led to his arrest and present prosecution (Adaoyichie, Pulse Nig.). Chief Obasanjo referred to this incidence in his letter and describes it as an embarrassing act of carelessness or purposeful collusion. It is because of incidences like this and some others which he mentions in his letter, that Chief Obasanjo calls for a change of political leadership for the nation.

CONCLUSION

The language of the letter is polite but at the same time bears the characteristic bluntness of Obasanjo's verbal style. Metaphor, proverbs, simile, alliteration, quotation and biblical allusions aid politeness in the letter but when the writer speaks without these devices of altered signification, his language is direct and provocative. For example, he describes a choice between All Progressive Congress (APC) and the People's Democratic Party (PDP) as "*a choice between six and half a dozen, between evil and evil*" and "*a distinction without a difference*" (P14) even though the President to whom the letter is addressed belongs to the APC. But metaphors like that of the horse rider which is used thrice in the letter, helps to reduce the harsh tone of the letter. By using the metaphorical phrase, "*needs a dignified dismount from the horse*", rather than an outright demand for the resignation of President Buhari, Obasanjo resorts to a kind of euphemism.

Although the open letter approach adopted by Chief Olusegun Obasanjo may not have been

the most appropriate channel for presidential correspondence, the letter cannot be dismissed as just a malicious attempt to undermine the office of Mr President as the Minister for information, Mr Lai Mohammed in his response would want the Nigerian people to believe. The letter addresses very pressing and germane issues which were at the front burner of national discourse. The writer set out to achieve purposes and it is the opinion of these researchers that some of those goals were achieved. For example, the letter sought to galvanize and did elicit sympathy from the general public; it drew the attention of a vast local and multinational audience to the perceived shortcomings of the Buhari administration; it compelled the administration to directly or indirectly respond and try to remedy some of the issues raised in the open letter and it has generated academic discourses like this which are in no way exhaustive. It is obvious that the letter does not completely fit into the mould of presidential correspondence as prescribed by Iboko; however, it is definitely a presidential correspondence that has been used at a crossroad situation.

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EMPLOYEE VOICE AND ORGANIZATIONAL INNOVATIVENESS OF TELECOMMUNICATIONS FIRMS IN PORT HARCOURT, RIVERS STATE, NIGERIA

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ABSTRACT

This study was conducted to ascertain the influence of employee voice on organizational innovativeness in telecommunication firms in Port Harcourt. The population size for the study was one hundred and fifty (150) management staff. The Krejcie and Morgan Table aided in arriving at a sample size (S) of 112. One hundred and twenty-two (122) copies of the questionnaire were administered to employees of Telecommunications firms in Port Harcourt, and one hundred and ten (110) were retrieved and analyzed. The data extracted from responses were analyzed using regression analysis. Results revealed that employee voice connects positively with organizational innovativeness. Employee voice is a key aspect in the study of participative management and employee involvement. For telecommunications firms to thrive, participative management programs/policies has to be put in place and laced with key employee voice mechanisms to induce innovativeness. Hence, it was recommended that to ensure that innovativeness is successful in the marketplace, a telecommunication firm should indulge in involving the employees via strong communication for innovativeness to come to play.

Keywords: Employee voice, Involvement, Participation, Organizational innovativeness.

INTRODUCTION

In an event where there is injustice in organizations; employees come together to form a formidable force to fight such

injustice. Mostly, this togetherness is geared towards having a voice that would stand in their interest. Voice is a broad and complex concept that incorporates both formal and

informal interactions within organizations; it includes employees having a say about their work and being part of decisions taken at work that affects them (Batt, Colvin & Keefe, 2002). It also covers providing workers with information and a corresponding authority to act in order to enhance their activities. Batt et al (2002) revealed that though affording employees with information as well as the backing to act tends to benefit organizations, most employers hoard these information due to the believe that it is more risky to give employee voice than it is beneficial.

Employee voice encompasses the various avenues afforded employees through which they can make their concerns known and be part of determining work policies and conditions (McCabe & Lewin, 1992). It is basically about employees being able to give their opinion on key organizational issues (Batt et al., 2002). Broadly, the concept was given two descriptions thus: the conveying of ones discontent to a supervisor or through grievance procedure; and/or the expression of shared displeasure by unions through collective bargaining or industrial action through involvement and participation. (McCall, 2001).

On the other hand, innovative activities that attract new customers/clients and at the same time help to keep existing ones, are prioritized by organizations. Unfortunately, most novel ideas appear not to stand the test of time at the marketplace (Avlonitis, Kouremenos & Tzokas, 1994). This makes it crucial for organizations to ensure that innovation are centered on customers, because they are the eventual determinants of an innovation's success. Avlonitis, et al (1994) based his argument for customer-focused innovativeness on the fact that basing

innovation strictly on the opinions of only experts may not capture the needs of customers, given the divergence in their perspectives.

Though the terms innovation and innovativeness are inter-changeably employed in marketing and management, a distinction exist. While the result of what an organization does is the focus of innovation, innovativeness deals with an organization's enduring characteristics of openness to fresh ideas and her capacity to trying out new solutions (North & Small bone, 2000). This paper is poised to ascertaining the impact of employee voice on the innovativeness of telecommunications firms in Port Harcourt.

REVIEW OF RELATED LITERATURE

Theoretical Review

Research studies that have been conducted have relied severely on social awareness theory to support employee voice (e.g. Quinn, 2000). This study therefore depends on social awareness theory to underpin this study.

Awareness Theory

Social awareness is said to be one of the most desirable skill a worker can develop within an organization which would further improve organizational performance in today's telecommunications firms (Simpson, Siguaw & Enz, 2006). Workers who are socially aware buy into their firm's innovative values, make effort to see things from co-workers' perspective, minimize intention to leave, and offer optimum service to customers due to their ability to predict, envisage, meet and surpass the needs and expectations of customers. This ability to sense the feelings and concerns of co-workers and demonstrate some sort of solidarity with them, puts this

type of employees at vantage position to build a solid voice within the organization (Simpson et al., 2006). Consequently, one can argue that a socially aware employee could be an asset to a telecommunication firm such that if properly harnessed, would impact positively on their innovative capacity.

Conceptual Review

Concept of Employee Voice

The changing expectations of employees in the workplace have resulted in a reconsideration of common workplace practices. One aspect of the employer-employee relationship that has evolved is the involvement of and participation of employees in all aspects of the organization. Closely linked with this is the recognition of the importance of employee voice. Whilst at one time employee voice was simply associated with Labour Unions and the only legitimate channel through which employees could express grievances (Van Dyne, Soon & Botero, 2003) this has shifted considerably. With the increased focus on broadening employee participation employee voice is now seen to refer to the ability and willingness of employees to speak up about issues and problems, bring up ideas and solutions and express concerns, and can be done via formal or informal channels. Spencer (1996) identified four different forms that employee voice can take: individual dissatisfaction, collective organization, management decision making and mutual interest. If appropriate avenues are in place for employees to express 'voice' in all these areas a wide range of benefits will be gained by the organization.

Involvement

Given the importance of employee involvement to partnerships in organizations, management across board are expected to demonstrate a high degree of commitment with regards to involving employees in decision making, in order to eliminate the possible hitches to achieving mutually beneficial results. One way to chive this is the proper enlightenment/training of supervisors and the establishment of communication mechanisms necessary for unfettered employee participation. Communication is vital in ensuring the elimination of barriers and the quelling of tensions between collective relations and individual relation in the firm. Therefore, to increase employee involvement, organizations are enjoined to periodically hold seminars/workshops between supervisors and union members so as to build mutual understanding and foster trust levels that engender cooperation (Subramanian & Nilakanta, 1996).

Participation

Subramanian and Nilakanta (1996) observed that management and unions must partnerto build employees' trust in management. A study revealed that employees' trust in management suffers when they perceive that efforts are made by management to discourage and/or scuttle union membership participation (Subramanian & Nilakanta, 1996). This is in tandem with Spenser's (1996) proposition that in highly unionized industries, management should cry unions along as a way of building trust and confidence in their workers. It has been observed that management and unions enter into partnership for different reasons, hence a mutually beneficial partnership is rarely achieved. While the goal of unions in a partnership is to protect workers' job and ensure their welfare, through what

management mostly consider as unrealistic demands; the management of an organization on the other hand, partners towards the facilitation of change initiatives. This seeming disparity or parallel motivators gravely strains effective participations from both parties.

Organizational innovativeness

According to North and Small bone (2000), innovation could be product or process, radical or incremental, and/or administrative or technological. Avlonitis, et al (1994) put forward an array of probable innovative options to include: fresh product or service development, coming up with new production processes, detecting new markets, discovering new sources of supply, and developing new organizational forms. Avlonitis, et al (1994) focused on four dimensions: new product or service innovation, methods of production or rendering of services, risk taking by key executives, and seeking unusual and novel solutions.

Five dimensions of innovativeness as adopted by North and Smallbone, (2000), are product innovativeness (*product innovativeness is*

most often referred to as perceived newness, novelty, originality, or uniqueness of products. This perceived newness encompasses two perspectives: from the consumers' perspective and the firm's perspective), market innovativeness (*market innovativeness is highly connected to product innovativeness, and often studied as product-market innovativeness as it is the uniqueness or novelty of the product to the market*), process innovativeness (*process innovativeness is not often explicitly discussed in the literature. In most studies, process innovativeness is considered as a sub-element of technological innovativeness*), behavioural innovativeness (*behavioural innovativeness can be present at different levels: individuals, teams and management*), and strategic innovativeness (*strategic innovation is about a fundamental reconceptualization of what the business is all about that, in turn, leads to a dramatically different way of playing the game in an existing business*). As stated earlier, innovativeness results in the acquisition of new customers and the retention of existing ones is imperative in most organizations as it enhances the success of the firm (North & Small bone, 2000).

Empirical Review

Table 1: Empirical Review Webometrics.

S/No.	Author/Year	Country	Topic/Objective	Method Used	Findings
1.	Esievo, F. K. (2018)	Nigeria	Employee Voice and Job Satisfaction in Deposit Money Banks in Rivers State.	Spearman's Rank Order Correlation Coefficient was employed.	Employee voice and its dimensions correlate positively with job satisfaction.
2.	Dwomoh, G. (2012)	Ghana	The Relationship between Employee Voice and Organizational Performance at Electricity Company of Ghana.	Pearson correlation.	The analysis showed that employees voice contribute about 95.2% of the total performance whilst 4.98% may be attributed to other factors such as high wages and salaries or customer service.
3.	Sofijanova1, E. & Zabijakin-Chatleska, V. (2013)	Macedonian	Employee Involvement and Organizational Performance: Evidence from the manufacturing sector in republic of Macedonia.	A hypothesis testing was carried out with a quantitative method and statistical analysis of data.	Employee participation and empowerment programs, and the use of self-managing teams have a direct and statistically significant correlation to the managerial perception of the organizational performance.
4.	Mildred, A. K. (2016)	Kenya	Effect of employee involvement on job performance at the Kenya medical research institute (centre for global health research) Kisumu.	Data obtained was analyzed using descriptive analysis approach for the general information.	Enabling employees participate and are involved in matters that affect their jobs increases job performance and overall organizational performance.
5.	Kuyea, O. L. & Sulaimonb, A. A. (2011)	Nigeria	Employee involvement in decision making and firms' performance in the manufacturing sector in Nigeria.	Descriptive statistics, product moment correlation, regression analysis and Z-test.	The results of the study indicate a statistically significant relationship between employee involvement in decision making and firms' performance.
6.	Pouwels, I. & Koster, F. (2017)	Europe	Inter-organizational cooperation and organizational innovativeness comparative study.	The data are analyzed using logistic regression analysis.	The analysis shows that there is a positive relationship between inter-organizational cooperation and organizational innovation.
7.	Acar, A. Z. & Ozşahin, M. (2018)	Turkey	The relationship among strategic orientations, organizational innovativeness, and business performance	A questionnaire survey on 161 manufacturing Firms.	A strong relationship between strategic orientations and the firm performance is indicated.

Source: Researchers' Survey, 2019.

Majority of the studies undertaken with respect to employee voice and organizational innovativeness have been mainly in developed climes (e.g. Budd, Gollan & Wilkinson, 2010; Gambarotto & Cammozzo, 2010; Ganjali & Rezaee, 2016), with scarcely any in less developed climes and in the area of telecommunication firms, especially in Port Harcourt, Rivers State. This leaves a vacuum in literature giving rise to the need to carry-out this study. As such, this study seeks to ascertain the nexus between employee voice and organizational innovativeness of

telecommunication firms in Port Harcourt, Rivers State, Nigeria.

Available statistics indicate that the economy of Nigeria experienced an increase in growth of almost 7% in 2009, as a result of the boom in the telecommunications industry (Bloomberg Business Week, 2009). And since then, the industry is said to be on a steady growth trajectory. Interestingly, The Guardian, (2018) reports that despite the nearly \$30 billion contribution of the telecommunications sector to the GDP of Nigeria, there is still room for improvement

as over half of the nation's population (54.1%) live outside the urban areas with no access to telecommunication services. This makes the call for innovativeness in the sector even more intense. However, the challenge has been the question of whether creativity or innovation can be managed. While, several opinions exist in that regard, there seems to be an agreement that innovativeness of an organization is a direct function of the attitude of senior management (Ogbo, Okechukwu & Ukpere, 2012).

Coincidentally, Heskett (2007) had observed that most times firms cease to grow when they get to a certain peak of achievement because their leadership prefers to maintain the status quo, thereby discouraging innovativeness. Consequently, a situation is created where rather than take advantage of the potential room for more growth, a culture that does not support and encourage innovativeness creeps in. Perhaps, this is the basis upon which Heskett (2007) argued that one vital ingredient necessary in triggering innovative culture in firms is to ensure that leaders at the top, middle and lower levels promote and allow for criticism and participation of workers (Heskett, 2007).

It based on this premise that this study seeks to ascertain whether employee voice via involvement and participation, influences organizational innovativeness in minimum threshold. The data extracted from the responses were analyzed using regression

analysis to test the stated hypotheses at 0.05 level of significance.

telecommunication forms in Port Harcourt, Rivers State.

H₀₁: Involvement does not have any association with organizational innovativeness.

H₀₂: Participation has no influence on organizational innovativeness.

METHODOLOGY

The quasi-experimental design was adopted and the target population was all the management staff of telecommunication firms in Port Harcourt. However, the accessible population consisted of one hundred and fifty (150) management staff of the four major telecommunication firms (Mobile Telephone Network (MTN), Globacom, Airtel and 9mobile) out of the eighteen (18), registered with the Nigeria Communications Commission (NCC). The Krejcie and Morgan Table was employed to derive a sample size (S) of 112 management staff from the population (N). One hundred and twenty-two (122) copies of the questionnaire were administered to the respondents and one hundred and ten (110) were retrieved and analyzed. The research instrument satisfied both face and content validity, and the items all recorded Cronbach Alpha (α) values above Nunnally and Bernstein's (1994) 0.7

Data Analysis and Results

Table 2: Correlation among the dimensions of Employee Voice and Organizational innovativeness

Correlations				
		Involvement	Participation	Organizational innovativeness
Involvement	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	110		
Participation	Pearson Correlation	.947**	1	
	Sig. (2-tailed)	.000		
	N	110	110	
Organizational innovativeness	Pearson Correlation	.889**	.876**	1
	Sig. (2-tailed)	.000	.000	
	N	110	110	110
**. Correlation is significant at the 0.01 level (2-tailed).				

Source: SPSS Output (2019).

The output of the correlation analysis in the Table 2 above reports six correlation coefficient values (Pearson Correlation) which showed strong and positive relationship between the variables. Thus, involvement exhibited a high positive correlation coefficient value with Organizational innovativeness ($r=.889^{**}$, .000) as well as participation ($r=.876^{**}$,

.000), also involvement reported a very high correlation coefficient value with participation ($r=.947^{**}$, .000). The result shows that there exists substantial link between the dimensions of employee voice (involvement and participation) and organizational innovativeness.

Table 3. Model Summary for employee voice and Organizational innovativeness.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.895 ^a	.802	.798	.632
a. Predictors: (Constant), Participation, Involvement				

Source: SPSS Output (2019).

The model summary reported above in Table 3 indicates that the dimensions of employee voice (involvement and participation) contributed 79.8% (.798) of the change in

Organizational innovativeness; also the R value of .895^a corroborates the correlation coefficient values recorded in Table 2.

Test of Hypotheses with Regression analytical tool.

Table 4. Regression Analysis of the Dimensions of Employee voice with Organizational innovativeness

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.458	.576		2.534	.013
	Involvement	1.288	.303	.570	4.249	.000
	Participation	.898	.358	.337	2.509	.014

a. Dependent Variable: Organizational innovativeness

Source: SPSS Output (2019).

The results from the regression analysis in Table 4 above indicates that involvement as a dimension of employee voice exhibited a significant positive effect on organizational innovativeness ($\beta = .570$, 0.01) thus yielding a calculated value of .000 which is less than the P-value set at 0.05 ($r = .000 < .05$) resulting to non-acceptance of the stated null hypothesis (**H0₁**) suggesting that there exist significant relationship between involvement and organizational innovativeness.

Also, participation as the second dimension of employee voice used in this study exhibited a significant positive effect on Organizational innovativeness ($\beta = .337$, 0.01) thus produced a calculated value of .014 which is less than the P-value (marginal error) set at 0.05 ($r = .014 < .05$) resulting to non-acceptance of the stated null hypothesis (**H0₂**) indicating that there exists significant association between participation and innovativeness in telecommunication firms in Port Harcourt.

DISCUSSION OF FINDINGS

The fallouts from the hypotheses tested indicated that an ample positive relationship exists between the dimensions of employee voice (i.e. involvement and participation) and innovativeness in telecommunications firms in Rivers State. These results are in tandem with the ideology of employee-drive-innovation, which is hinged on the supposition that workers have innate ability for innovation, (Broberg, Jensen & Gish, 2015), and also that organizations and her workers will reap the benefit of recognizing, exploiting and making these capabilities visible. This argument also corroborates with Kesting and Ulhøi's (2010) initial assertion that organizations gain advantage over their competitors when they put the creative abilities and know-how of their employees to good use. Thus, the results from this study align with these scholarly arguments that employee voice has a significant affirmative impact on organizational innovativeness.

CONCLUSION AND RECOMMENDATION

Employee voice is a key aspect in the study of participative management and employee involvement. For telecommunications firms to thrive, participative management programs/policies has to be put in place laced with key employee voice mechanisms to induce innovativeness. Employee voice is a very critical requirement in ensuring a workplace communication that reflects trust and openness between employers and employees. To this end, it is therefore recommended that:

- i. To ensure that innovativeness is successful in the marketplace, a telecommunication firm should indulge in involving the employees via strong communication as this is essential for innovativeness to come to play.
- ii. Because making more room for employee participation is crucial to partnership arrangements in telecommunication firms; Management should ensure a robust participation from all levels of employees and management to assuage the challenges in reaching mutually favourable outcomes.

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URBAN RENEWAL HOUSING PROGRAMME AND SOCIO-ECONOMIC WELL-BEING OF THE PEOPLE IN CALABAR METROPOLIS, NIGERIA

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ABSTRACT

Housing remains an integral part of man existence and a vital indicator of living standard and the well-fare of man. As such, this study set out to examine the extent to which Urban renewal housing programme affect the socio-economic well-being of the people in Calabar Metropolis. The general information on urban renewal housing programme is measured in terms of availability and affordability of housing units to low income earners. A review of the previous Urban renewal programmes and substantive amount of literature has been attempted. This study adopts bureaucratic politics theory as the theoretical framework to solve housing problem. Quantitative survey method and the secondary source of data is employed. The survey method utilized research instruments such as the questionnaire, personal interview and observations to extract data for this study. Chi-square statistical technique was utilized to determine the degree of relationship between urban renewal programme and housing provision. The study discovered that housing problem is pervasive and enduring in Calabar despite URP implementation because the mechanism for sharing resources to benefit majority of the people do not exist in Urban development. The findings of the study reveals that urban renewals programme have not been able to solve housing problem in Calabar.

Keywords: Urban renewal programme, housing, slum settlement, Calabar Metropolis.

INTRODUCTION

Urban renewal programmes are issues of constant challenge in the socio-economic environment of contemporary societies of the world. Over the years, consecutive Nigerian administrations have been making rigorous attempts to address urban problems through various urban renewal programmes. However, meaningful achievement is yet to be recorded particularly in housing as indices of socio-economic programmes in the context of rapid increase in urban population. For centuries, urban areas have been working undeniably as the focal point of excellence, and as the home of the most elevated accomplishment of humans. Their development and increase to all parts of the universe typify human advancement and headway in progress. They are integral to the

demographic, monetary and natural test of the 21st century.

Studies conducted by Muaghalu A, Sule, O. & Anam, B. (2011) asserted that everywhere, urban centres have the biggest employments opportunity, markets for consumers goods and science-based manufacturing ventures. They provide opportunity for the improvement of innovations in urban cities. Urban city as introduced by Sule (2007) is the place where several activities take places and this discloses its capable fascination in numerous exercises and individuals.

Today there seem to be a change as urban towns are increasingly savaging humans. The economic, societal and innovative progression in urban towns today is revolving quickly into disenchanting

experience, which has a tendency to wreck their preferences. Cities in developing countries are growing in population whereas; the urban economic base of those cities is unquestionably weak. As a result, they are unable to provide the needed economic opportunities as quickly as they are attracting and absorbing migrants from the rural areas. The consequence is that such migrants suffer from multiple socio-economic deprivations which manifest proliferation of slums. The slum dwellers encounter the most unfortunate living and natural conditions, which are described by deficient water supply, soiled ecological and sanitation conditions, break down or lack of proper waste management facilities. In Calabar metropolis, many residential houses are not well equipped, particularly in the ancient part of the town like Duke Town, Nbukpa, Henshaw Town, Uwanse, Essien Town, Akim Quo Town etc where traditional compound exist with houses constructed with mud walls and roof top with palm fronds without ceiling. Most of the houses which are occupied by the poor do not have the necessary facilities (Field Survey 2018). The problem is made much more complex by the scarcity of decent houses and its affordability. Other problems according to Engar and Smith (2004) are over-crowded and dilapidated habitations, hazardous location and poor disease control. Slum inhabitants are likewise prohibited from taking an interest in the monetary, socio-cultural and political activities of the towns.

This explains why most houses are in squalid conditions and lack of fundamental public facilities, though on a basic level they are far less expensive which should be provided for urban populace. This deficiency as noted by Abdulkabir (2009) can be corrected when necessary land scale investment, which requires a series of supporting conditions through formal channel (political class), is made. In the context of urban renewal, Abdulkabir (2009) sees housing ministry as lacking the political will or ability to assume the part of providing housing effectively. This is because housing in Africa has not gotten the desire political

will it deserved. By implication the importance of housing for well being and investment in development is yet to be appreciated in Africa.

Much earlier in 1974, Eniola, (2005) admitted that Housing programme implementation problem also include poor financing, high cost of building material, high interest rate, and it inadequate and non-affordability by the low income household. He maintained that the Cross River State government stepped down the weight on building request through the procurement of private building. Land was said to be procured to construct a housing estate to accommodate about a hundred household that were engage by the state government.

In mid 1980, the third National development plan of the national government supplemented the endeavors of the state administrators by giving minimal low expenses building which were planned for low income individuals in Calabar. In any case, building procurements by the elected and state administrators were said to be insignificant, judged by the building desire around then. A fairly irritating issue was that of misallocation of the building. The criterion for qualification was inexactly characterized in order to support the wealthy few as penned by Eniola, (2005). It is in the context of the above challenges that urban renewal housing programmes came to existence in Calabar Metropolis.

Housing scheme 2004 to 2015 programme agenda demands building, upgrading and maintaining infrastructure while the nature of intervention requires:

- Tackle the perennial housing problems encountered by citizens (civil servants).
- Make housing scheme at Akpabuyo and eight Miles strictly for public and civil servants at low cost.
- Renovation of SBCDC Office Complex, Block A, B and C Equity House.
- Build 200 Flats
- Checkmate illegal acquisition of land and irregular building plans

- Inspect and obtain building plans approval
- Provide long term loans to civil servants to own their houses among others.

Source: Giant Stride (2005)

Although the programme agenda was in line with the housing policy Decree No. 3 OF 1992, the policy implementation suffers series of setback due to corruption and the high cost of the project. Housing problem is much more pronounced in Calabar and housing affordability has been compromised based on high rent charges and scarcity of houses. Observation also revealed that the Cross River State government intervention in alleviating accomodation problem with reference to the internally displaced persons in Bakassi in 2019/2020 equally revealed that the established aim and target on "availability and affordability" in of housing is yet to be accertained in CRS. The housing programme implementation provided 52 housing units of 3 bedroom flats out of 400 proposed housing units by U.N.O to accommodate more than 2,000 IDPs. The allocation formula specified 3 different families per flat, this, as observed by Akoh (2020) is likely to intensify more crisis.

OBJECTIVES OF THE STUDY

Generally, the main aim of the research is to examine the impact of urban renewal programmes on the reduction of housing problem in Calabar Metropolis. Specifically, the study is to, ascertain whether the implementation of urban renewal programme has reduced housing problem, by providing adequate and affordable housing to the people in Calabar Metropolis.

RESEARCH QUESTION

The research question developed to guide this study is:

Has the objective of urban renewal programme of providing adequate and affordable housing to the people in Calabar Metropolis been achieved?

RESEARCH HYPOTHESES

There is no positive relationship between urban renewal programme and the reduction of housing problem in Calabar Metropolis.

CONCEPTUAL ISSUES

As aptly noted by Andersen (2004:14)

...until date, nation states still respond to urban renewal in terms of economic, political and social which demands all structures must be put in place accordingly in terms of development.

The above remark is relevant today as they were in 18th century and before. The question what is urban renewal?, What is its significance or it nature? Makes the concept very nebulous, attracting multiple definitions. Our task here is to clarify what urban renewal is and hence, extend frontier of knowledge.

Greer (1999) view urban renewal programme as a guideline which enhance growth in the city areas through planning and substantial scale alteration of the current city, to present and future necessities of the city livelihood and work. It is thus, a comprehensive community re-development programme through which the physical structure of a particular section of the city is, upgraded, so as to improve the aesthetic quality and the life of urban areas. The term connote the removal of the decayed parts of an urban centre on behalf of, and with the tacit co-operation of the people who live and work in that area. In a related analysis, Nortern (2002), defines urban renewal programmes as the prevention of the spread of slums and blight through the rehabilitation and conservation of deteriorated areas.

Taylor (2007) sees urban renewal programme as a specialized and political procedure which has to do with the regulations of utilization of land and outline of city development, to manage and guarantee the systematic advancement of inhabitants and the regions. It focused on examination and investigation, vital consideration of the engineering framework of the city, urban outline, strategy suggestions and execution

and administrations of plans. For re-improvement of urban areas to be conceivable, the majority of the components recorded above must be tended to in a cognizant and vital way. Other scholars who attempted to conceptualize the term urban renewal includes Balchin and Kieve (2009); Webster (2004) and Igbokwe (2006). They see urban renewal as a process of overhauling the congestion in the city centers. It comprise of strategic planning, execution of the plans, investment, filtration and boot-strap policies etc.

Filtration focused on the immigration of homes, employment and modernization of homes which occupant have vacated. It is potentially the most system-oriented strategy in creating new towns to provide over spill housing and employment opportunities. It is also include expanded town or satellite towns. Social planning focuses on people, it involves investigation of the essential reasons for hardship as a preface to the use of requirements related approaches (Ogunbodede, 2008). The boot-strap involves restoration of houses which relies on upon; the amount of income, the prospect of existence of the restored assets and the contrast between the running expenses of the restored assets (Agunbiade, Abbas & Rohan, 2015).

Proliferation of slum as the manifestations of urban poverty is common in Zimbabwe, Togo and Brazil with an expanding component of urban destitution according to (Arimah, 2005).

Nonetheless, their policies and strategies adopted as solution to urban slums differs greatly. A review of the strategies adopted by each country is attempted to establish the basis for comparative studies. In the mid 1950s and after independence, Zimbabwe government assumed that slums were illicit, and would vanish with financial development (UN-Habitat, 2003). Slums were likewise endured on the grounds that they were seen as remnants of conventional towns that were being retained. The low-income migrants according to Njoh, (2006), could only find affordable houses in informal

settlement solution without posing any major threat to long term urban renewal.

In this regard, Zimbabwe adopted a scheme of low-expense housing as an approach for addressing the necessities of low-income homes. The conviction was that such schemes supported by high and enduring monetary development will, meet the housing needs of its intended beneficiaries. Nonetheless, in spite of its excellent targets, the scheme was unsuccessful in meeting the housing desire of the people. This is because buildings constructed were not many to upsurge the existing shortage. Besides, the building constructed was not of very high quality and exceptionally costly for low-income homes, so the buildings were retargeted to high-income homes to guarantee expense recuperation. In addition to the above, the scheme implementation was bothered by the multiplication of false practices and corruption (Njoh, 2006). The policy focus also shifted to destruction of slums in Harare and different urban communities under a cleanup battle code name "operation muranbatsvina" (Arimah, 2005). This affected seven hundred and fifty thousand individuals who were said to either lose their buildings or incomes.

The Zimbabwe government however vindicated the operation on the premise that, it was intended to reestablish order by destroying urban communities having unlawful building and illegal business exercises. Tibaijuka (2009) however made it clear that, even legal houses built with durable backyard extensions and informal settlements were not spared from the operation, as a punishment to those who voted against the ruling party as at 2005 parliamentary election. So, political patronage became a potent factor of housing provision. Zimbabwe urban renewal policy seeks to legitimize slum evacuation based on four fundamental bases; Firstly, slums are seen as area landscape blemishes, therefore vast destruction and removal often take place before crucial occasions. Just to beautify the city for the visit of personalities. Secondly, slums are seen as sanctuaries for hoodlums, so security reasons

are used as a consideration for destruction of slums (Balchin, Jeffrey, & Gregory, 1988). Thirdly, slums pose major health hazards, so authorities from colonial era, till date use slum freedom as a way to free urban communities of their unsanitary condition.

Lastly, urban renewal is the main basis for slum demolition. From the above it is glary that, slums in key areas (owns and in regions) where value of the area were acknowledged made a path for either offices, extravagance lofts, shopping centers and infrastructure, that benefits rich families at the detriment of the poor in Zimbabwe. In contrast, Brazilian government in the 1990s initiated resettlement programmes to relocate the slum dwellers from Brasilia to Samambaia, (UN-Habitat, 2003a) after broad counsels with influenced family units. Urban renewal schemes allocate adjusted area to empowered families construct houses according to their incomes. Sale of land by men was forestalled under the titles of their wives. This was successful though it serves as a constraint on any family to sell their plots. This enhanced the standard of living and creates a vibrant local economy according to (UN-Habitat, 2003a).

However, the provision of housing in Brazil is unique, because, in reality and as common to African countries, most relocation programmes hardly involves any significant negotiations with those removed. A practical case is demolition of shops and houses in IBB Way in Calabar, at a short noticed by Cross River State Development Authority (CUDA) in 2010. Furthermore, urban authorities in most cases lack the financial power and capacity to completely carry out such relocation scheme. As a result, the land and buildings offered in new areas have a tendency to be terribly lacking and in inaccessible areas without sufficient facilities and administrations, along these lines compounding the housing issues and the livelihood of expelled family units. This constitutes a problem in urban renewal programme (Brett, 2008).

In the 1980s, slum and squatter redesigning schemes to a great extent

supported by the World Bank was embraced. Werlin (2002) study on slums in Peru made it clear that the answer for slums was not in destruction exercise, rather in enhancing the livelihood of the populace. In the event that states could enhance the clean condition and natural nature of slums, the occupant could leverage on their abilities and slowly developed their buildings, particularly when empowered (Werlin 2002). The acceptance of slum improvement techniques in Togo denoted a drastic modification towards slum and informal relocations.

Slums and squatter improvement schemes were based on water availability, cleanliness, refused management, storm seepage, road lighting and cleared pathways etc. (Abelson, 2008; World Bank, 2010). From the above, it is clear that upgrading programme involves least loss of resources, disturbance to the populace and supportive system. It is additionally less expensive than different methodologies. A survey of slums overhauling schemes in these countries by (Gulayani and Bassett, 2007) revealed certain fundamental shifts. Firstly, slum on housing now focus essentially on enhancing facilities and administrations. Secondly, the scale and extent of prior redesigning schemes changed from multi-sectoral ventures with ambitions on financial goals, to more humble undertakings which have a tendency to have less destinations and relocations.

Upgrading programmes have produced some impressive results which our study accepts as panacea to housing problem. Although, scholars like Gulayani and Bassett (2007) opinions were that, the programme do not have a city-wide effect due to low levels of investment on housing, and it's over dependence on external funding. Nonetheless, the position of this study is that, all the programmes/strategies discussed are both effective and very useful in addressing the problem of housing.

Studies on provision of residential housing and environmental development conducted by Abiodun (2006), in Calabar throw more light on the subject matter. Abiodun's work focused on two contrasting

residential districts in Calabar for comparative purposes. Provision of good/standard houses according to him, is restricted by administrative, financial, social and legal problems operating in urban slum, which are often neglected by the government. On the cost of housing he remarks:

There has been a steep rise in the prices of building inputs because; some of their components are imported... Operation of urban housing market is not uniform throughout the existing submarkets (Abiodun 2006:67).

Information above unveils the apprehension of the implications of housing programme designed by the government to adequately house the poor. From 1991, there has been severe pressure on the city's housing market; a situation which brought about market volatility. According to Muoghalu (2014), this scenario has put pressure on the nation administrators to put in place strategies that will make it possible for a worker to earn at least N18,000 monthly salary from 2007. The minimum wage policy misconstrued by landlords is used as parameter to increase house rents above the level of moderateness of tenants, thus, house-owners everywhere throughout the nation (Calabar in particular) are presently utilizing states affirmation and the steeply increasing expenses of building materials for ceaseless rent increments. Within this context, tenants are for the most part affected as a result of their feebleness in influencing the housing market. This shows that the pattern of supply-interest irregularity would proceed unabated however; the over-centralization of exercises and infrastructure in urban towns would keep on pulling more individuals into the city. According to Dowo (2011), those pulled into the city would in the long run seek to realize their housing interest.

Edem (2010) is very clear on the issue of lands and housing as a strategy for urban renewal in Nigeria. Land administration, housing, infrastructure and urban

development under the Ministry of Lands and Housing of Imo's administration in Cross River State placed major emphasis on two projects platform to reach the people in its service delivery through, Cross River State Geographic Information System (CRGIS); CGRIS is to empower urban city to:

- Map out all lands in Calabar and environs and some other city whose area records, the state may wish to computerize.
- Display advanced photo of every plot of area chosen with the aid of hyperlink device as a part of the GIS system.
- Enhance internally generated revenue on land-based transactions (Giant Strides, 2010).

The Ministry (Giant Stride 2010) identified and acquired 87,081 hectares of land out of the targeted 140,000 hectares for 2011 – 2012 in collaboration with the Ministry of agriculture, projects executed were presented as:

- Vigeo Limited (Parcel of land within Ekorinim Peninsula – 50,725 hectares.
- Calabar Ship building yard project, Calabar South 250 hectares
- Export processing zone extension, Ikot Ansa, Calabar municipality – 115,975 hectares.

The programme strategy was said to be holistic with an evidence of ₦364,666 million realized from capital projects execution beside, the budget allocation of ₦2,723,836,920 billion. Projects executed were presented as:

- Renovation of SBCDC office complex and block A and B border common house (Equity house) at 12, Calabar road.
- Provision of 270 housing units at eight miles and 200 housing units at Akpabuyo local government area. Each of the Estate comprises of two to three bedroom flat.

Oruwari (2013) opinion on state housing issue in Calabar is that, from the inception of the scheme, it was not completely clear whom the supposed minimal effort houses were being delivered to. Despite the

fact that there was clear falsification that they were implied for the low-income earners, their expenses and situation in the plan prohibited them. Besides, when construction of the buildings was complete, a wide range of negligence which gave the rich individuals from the urban town high ground was the situation. A similar trend is noted in Port Harcourt (Oruwari, 2013). It is therefore believes that, in Calabar Metropolis much have not been done in terms of movement of slum occupants.

THEORETICAL FRAMEWORK

The socialists' thinkers Laurate, Lizzi and Burnahas (2009) argued that, at the top level of the administration mutual influence exists between the bureaucrats and the political executive that the bureaucracy has never been totally under the control of the political leadership. So, the habitual compromise between the political class and bureaucrats tends in favour of the bureaucrats. The consequence is that, the implementations of programmes which do not reflect the preference of the bureaucrats face passive resistance and often being obstructed by delaying tactics in the name of technical difficulties. Within this context, the theory teaches that:

- i. The system has the task of concealing the actual power relationships between the bureaucrats and the political class, to function as the general interest smoke screen between exploiters and exploited.
- ii. It is a profit-oriented system for the benefit of mainly the bureaucrats (bourgeois) and that every drive to urban renewal programme, suggests exploitation and cheating of the less privileged
- iii. There is no mechanism for sharing resources/values since, public policy reflect the preferences and the value of

the political bureaucrats who rule to service their ends.

This explain why majority of Nigerians in urban area are living in the condition of hardship while, the rest of the moderately immaterial minority is living in wealth. This one sided monetary relations do not mirror the geographical stretch of asset blessing; rather it is a result of established insatiability, shameful acts and self-centeredness. With the high cost of land and rents in the midst of stagnated incomes, the proliferation of slums in Calabar Metropolis is hence seen as, a way of dealing with stress for urban tenants with wages that are excessively delicate, making it impossible to manage expensive houses to enhance their socio-economic activities. Indeed, rising housing costs in Calabar Metropolis in particular is a product of exploitation of landlords and landladies (Property class). Marxist Scholars therefore advocates for the development of true democracy that will eliminate exploitation and the social classes reinforce by, bureaucracy tendency for urban renewal of housing and transportation programmes to be relevant.

Theory is much more relevant in the allocation mechanism of the so-called low-cost houses in Calabar Metropolis which excludes the poor, as indicated in the literature review of this work. The bureaucratic politics theory describes the hidden powerbrokers that influence social policies and programmes in the society. By implication, the welfare of the people rest with the powerful few (political bureaucrats).

METHODOLOGY

The Researcher employed simple random sampling technique in selecting respondents for the study. Nine hundred (900) participants formed the sample for the study, the selection consists of business men/women, civil servants, unemployed, students among others. A researched self-developed questionnaire titled "Urban renewal housing programme and socio-economic lives of the people in Calabar Metropolis" was used as the instrument for data collection. The

questionnaire is a four point scale of “strongly agree (SA), “agreed” (A), “disagreed” (D), “strongly disagree” (SD) with general information on urban renewal housing programme, measured in terms of availability and affordability of housing units to low income earners. The scoring of the questionnaire “4, 3, 2, 1” was based on the premise that for each question, there were answers which portray both positive and negative scoring. The discussion of the sample is based on the bio-data profile of respondents (Section A) and demographic data on urban renewal housing programme (URHP) “Section B” which consists of 15 items. Simple percentage was used to analyze the demographic data and Chi-square was used to test the research questions raised to guide the study.

The research question was tested based on housing unit provided in terms of availability and affordability at low cost by delivering beneficiary. This is measured with the use of interview and direct observation method as indicated in page 10 of this paper.

RESULT AND DISCUSSION OF FINDINGS

A total number of nine hundred (900) samples were administered to six selected communities out of 12 of the study area but

eight hundred and eighty-two (882) were returned representing 98 percent which is, comfortably representative. The composition on the sex of respondents revealed 490 (56%) male and 392 (44%) female. Age bracket depicts 143 (16.2%) within 18-24 years, 260 (29.5%) within 25-35 years, 285 (32.3%) within 36-45, 130 (14.7%) within 46-65 and 64 (7.3%) within 66 years and above. Composition on marital status of respondents revealed 430 (49%) married, 256 (29%) singles, 140 (16%) divorce and 56 (6%) widow. Respondents on educational qualification equally shows FSLC 60 (6.8%), WASCE/GCE 230 (26.1%), NC/OND 169 (19.2%), B.ED/B.Sc 205 (23.2%), M.A/M.Sc 135 (15.3%), Ph.D 65 (7.4%) and others 18 (2%) while composition of respondents on occupation revealed 230 (26%) students, 350 (40%) civil servants, 91 (10%) business, 151 (17%) unemployed and 60 (7%) others.

Table 1 below also provides information on the impact of urban renewal housing programme on the socio-economic well-being of the people in terms of the “availability and affordability of housing unit to low income earners (people). Table 5.6, 5.7, 5.8 and 5.9 captured the figure of the measuring effects with reference to relevant questions on the phenomena data of the research instrument.

Table 1: Impacts of urban renewal housing on the well-being of the people.

S/N	ITEMS	SA	A	D	SD	TOTAL
(1) Table 5.6	Urban renewal programs of housing provide adequate and affordable housing units and shops to enhance economic activities of marketing of goods and services.	134 15%	156 18%	294 33%	298 34%	882
(2) Table 5.7	Waste disposal and residential cleanliness to improve the health well-being of the people is maintained in Calabar following urban renewal programme on housing.	163 18%	187 21%	254 29%	278 32%	882
(3) Table 5.8	Do urban renewal housing programme regulate rent charges to improve the finances of tenants to meet other basic needs of the people?	125 14%	182 21%	282 32%	293 33%	882
(4) Table 5.9	Urban renewal programme on reduction of housing problem in Calabar is encouraging.	117 13.3%	150 17%	304 34.5%	311 35.2%	882

Source: Fieldwork, 2015.

The result in table 5.6 showed that respondents under SA (Strongly agree) and A (Agree) total 290 representing 33 percent. These are the respondents who agree that urban renewal programme provide adequate and affordable housing and shops to enhance the marketing of goods and services. On the reverse, 592 respondents under SD (Strongly disagree) and D (Disagree) representing 67 percent said, decent and affordable houses/shops were not provided by urban renewal housing programme of action, necessary to enhance economic activities in Calabar Metropolis.

In Calabar metropolis, the restrictively costly terrains and high leases in the territory in the midst of idle income compelled large members of families to live in different kinds of unapproved building with shaky residency. Market estimations of private areas range from N3 million to N5 million based on the value and area of the building, which is a long ways past the income earned by most of the urban deprived. This explains why most people live in empty lands or slums. So urban dwellers with fragile income cannot afford land ownership and expensive houses and shops. These create building challenges to the urban deprive in Calabar. Multiple taxations impose upon shops besides high rent also impaired marketing of goods and services effectively. It is against this background that, urban renewal programmes is said to be ineffective in providing standard affordable housing units.

The result in table 5.7 showed that, respondents under SA (Strongly agree) and A (Agree) total 350 representing 40 percent agreed that urban renewal programme on housing maintained residential cleanliness and waste disposal in Calabar. While a total population of 532 respondents under SD (Strongly disagree) and D (Disagree) consisting 60 percent said that poor sanitary condition in Calabar affect adversely the health wellbeing of the people despite urban renewal programme in Calabar. In Calabar South, particularly in Uwanse, Ayatmo, Amika utuk Street and the environs where

refuse are scattered in an inadmissible and heedless way without clean landfill, water contamination, natural debasement and the spread of transferable illness become a common sight.

Eni (2015) attributed this to absence of toilet facilities in some of the residential homes in the area. Besides, the unhealthy practice of people using the channel by the Calabar Zoo as toilet in broad day light, without any arrest by government officials of urban renewal programme is a problem. This implies that the efficiency of CUDA and the Waste Management Technology (WMT) is limited only on the major streets of Calabar Metropolis. Although the general cleanliness in Calabar exist, there is need for streets compounds both tarred and untarred particularly the unpaved with side rains, to be given attention.

The result in table 5.8 showed that respondents under SA (Strongly agree) and A (agree) total 305 representing 35 percent agreed that urban renewal programme regulate rent charges to improve, the finances of tenants to meet other basic needs. On the reverse, 575 respondents constituting 65 percent under SD (Strongly disagree) and D disagree) said that, regulation of rents impose on tenants to improve their finances to meet other basic needs do not exist. This show that urban renewal programme is ineffective in enhancing the socio-economic lives of the people.

It has been observed that, the cost of housing range from 50 percent to 80 percent of gross household income as against the cost of less than 30 percent specified by national housing policy, (2006). Lack of regulating measures to check the high rents in Calabar shows that, urban renewal programme of housing lack political weight, institutional and technical capacity to provide low-cost housing to low income earners. This explains why urban renewal programme strategies to solve housing problem is said to be unrealistic.

The result in table 5.9 indicates that respondents under SA (Strongly agree) and A (Agree) total 267 constituting 30 percent.

These are those who agree that, urban renewal programme has reduced the problem of housing in Calabar Metropolis. On the reverse, 615 respondents under SD (Strongly disagree) and D (Disagree) making up 70 percent said that, the crisis and scarcity of housing has increased despite urban renewal programme operations.

Table 5.9 showed that only 37 percent out of 100 percent saw urban renewal

programme effectiveness in terms of providing adequate and affordable housing to solve housing problem in Calabar. The level of agreement is very low compared with the respondents of 73 percent who disagreed. Indicating that, the problem of housing is rather worsening and the unsatisfied demand has now accumulated to huge dimension. This impacted negatively on the socio-economic lives of the people.

Table 2A: Summary of Chi-square (X^2) analysis with respect to the four tables on urban renewal housing programme.

Responses	A	D	Total
Adequate and affordable housing (table 5.6)	290	592	882
Residential Cleanliness (table 5.7)	350	532	882
Regulation of rent charges (table 5.8)	307	575	882
Reduction of housing problem (table 5.9)	267	615	882
Total	1,214	2,314	3,528

Source: Field work, 2015

Table 2B: Chi-square analysis of observed and expected variables on housing

Variables	OF	EF	OF-EF	OF-EF ²	OF-F ² EF
1	290	303.5	-135	182.25	0.60
2	350	303.5	46.5	2,162.25	7.13
3	307	303.5	3.5	12.25	0.04
4.	267	303.5	-36.5	1,332.25	4.39
5.	592	578.5	13.5	182.25	0.32
6.	532	578.5	-46.5	2,162.25	3.74
7.	575	578.5	-3.5	12.25	0.02
8.	615	578.5	36.5	1,332.25	2.30
Total	3,528				18.54

Source: Field work, 2015.

The decision above shows that, urban renewal programmes affect the socio-economic wellbeing of people in Calabar Metropolis. This manifests glary in the inadequate and the non-affordability of housing units by the low income people in Calabar because the costs of the so-called low-cost housing are too expensive. Housing consumers particularly, the poor are often awful off as a result of their feebleness in impacting market prices to be able to own a house. This is because economies and investors influence greatly the prices of some building materials and house rents. Beside, high interest rates of 28 percent

- 30 percent charged by banks on real estate construction frustrate delivery of affordable housing.

The result of the findings from table 2b revealed that there is a positive relationship between urban renewal housing programme and socio-economic well-being of the people in Calabar (Calculated Chi-square (X^2) value of 18.54 > critical value of 7.815 at 0.05 degree of freedom). This implies that the non-availability and affordability of housing units relates positively with urban renewal inability to solve the problem of housing in Calabar.

Data generated from research question shows that the problem of expensive land, high rent imposes on houses by the Landlords, non-accessibility of loan by microfinance institution and corruption of urban renewal housing implementation agencies hinder the provision of adequate and affordable housing by urban renewal programme. Interview and non-participant observation methods on the subject matter revealed the following:

- Financing costs charge by banks on building/residential housing units covers from 28 percent to 30 percent; property developers in Calabar mourn that, they can barely get any credit from banks for less than 28 percent to provide affordable building units. Besides, the amount of money requires for building is not accessible to micro finance institutions with constrained choices for deposit mobilization. Even the mandatory contributions of 2.5 percent on monthly income of 3,000 to, the federal mortgage bank is non-functional. Presently mortgage practice of mandatory contribution neither exists, nor the money contributed by civil servants refunded. This, complicate the plight of the low income earners who are always worse-off as housing consumers in the adoption of most of the housing programmes in Nigeria.
- Most residents interviewed maintained that, the average worker in Calabar spends above 50 percent of their income on housing to the neglect of other basic needs of the people. This is evident as residential high demand and the need for a house to compel the people to pay for housing at the expense of their socio-economic condition.
- The sale of housing units to low income earners under the owner occupier scheme to solve urban housing problem was refuted as not realistic. Information from Mrs. Effangha one of the interviewers unveiled that, two bedroom flat in the low cost state housing at eight miles was 3.5 million as at 2009, and 5 million in 2014 and 10 million in 2018. With respect to the operation of the housing market, low income households are written off in housing ownership. Based on this, urban renewal programme is yet to address the challenge of not only providing the buildings but its availability at a reasonable rate.
- On the provision of long term loans to civil servants to encourage ownership of houses. Lapo Ehigianusoe one of the interviewer maintained that, traditional mortgage practices of greater loan costs hampered enhancement of adequate building. Interest rate on estate construction or residential housing units range between 28 percent to 30 percent besides, building improvement without some kind of financial assistance in area of securing and procurement of land is expensive. The volume of funds required is not accessible to micro finance institutions with little alternative for deposit mobilization. It is therefore difficult for urban renewal programmes to provide affordable houses for the poor to enhance socio-economic well-being under this condition.
- Streets construction in the areas aforementioned stimulated high rents charges on residential houses and shops in the respective areas. A single room apartment in AmikaUtuk Street which was initially charged ₦36, 000 per annum is now ₦60,000 while one bedroom flat of ₦80,000 now go for ₦200,000 despite the old existing structures.

- The study also discovered that, slums are continually developing everywhere mostly in Calabar South, Efut, Uwanse, and Akim Quo town and, Anantigha and Ikot Effangha dump site which the state is uneasy of its suggestions. However, schemes intended to sufficiently house the deprived have frequently brought more perplexity than take care of the issue and in most cases have a tendency to mistreat those they are intended to help. For instance, programmes like building endowment (income, rent/mortgage financial support and direct provision of public housing), specified by housing programmes to help the deprived in securing better quality building shows that income subsidy which shift household income and consumption of other goods, discriminate in favour of high wage individuals who are in good positions (pay grade level) to contend in the building sector. Rent/mortgage financial support likewise applies just to government employees and highly place executives in the state who live in monument buildings. They are made to pay a settled token as monthly lease irrespective of increase in their income. For the general population there is no lease financial support.
- Data on poor drainage systems associated with floods was also unveiled by Offiong, one of the interviewers in Calabar South, Ayatmo Street. Flooding (as noted by Offiong), became a recurrent hazard any time there is intense rain and this, has affected many household. The cause of flooding is attributed to houses constructed directly on drain channels, poor management of waste, indiscriminate buildings, low level of technical know-how among others.
- Interview on facilities available in few selected households in Calabar provides the following data: Areas/districts such as Essien town, Ebuka-Ebuka, EfutUwanse/Ayatmo, Akim Quo town, Mesembe/Ibesikpo, Asuquo Nyong/Orok-Orok, Ediba, etc lack adequate modern water system, modern bathroom and waste water drainage. Instead, crude modified latrine and outdoor bathroom exist in almost all the household interviewed. On the other hand, districts such as state housing (Atimbo, Marian and 8 Miles), CRUTEC staff quarter, Federal housing, University of Calabar staff quarter, New GRA Ekorinim, Parliamentary village/Extension and Ekorinim II, facilities available in households interviewed were adequate. Modern water system, modern bathroom and availability of waste water drainage existed in a ratio 97:26 in favour of districts with modern facilities to districts lacking essential facilities. It is discovered that, poor settlement without waste water drainage depends on rainfall to evacuate the waste substances into gutters and surrounding water bodies. This gradually contributes to the deterioration of the urban residential environment and the social condition of the people.
- The interview with Barraster Edem Okong, and few staff of the Ministry of Lands and Housing new secretariat, also acknowledged the collaboration of the Cross River Geographic Information Agency (CR-GIA) with Ministry or Work to have allocated 270 residential plots for low cost housing units at 8 Miles. Information from the interviewers also acknowledged the development of new residential areas on both sides of the 2.5 kilometre new

access road to Tinapa, while 200 additional houses were proposed to be constructed in 2015 to solve housing problem faced by low income earners.

In line with the above discovering is the issue of multiple taxation impose on shops and business premises. Interview with the staff of pepperoni, fast food in Calabar revealed that the business is in the verge of collapsing due to heavy tax levies such as:

Tourism development levy	-
₦70,000 (or more monthly depending on the sale)	
Pay as you earn	-
₦12,760 (monthly)	
Waste management	-
₦25,000 (monthly)	
Refuse disposal	-
₦25,000 (monthly)	
Business operations	-
₦15,000 to 20,000 (yearly)	
Business rate	-
₦15,000 to 20,000 (yearly)	
Environmental health certificate	-
₦20,000 (yearly)	
Fire safety	-
₦10,000 (yearly)	
Advert/signage	-
₦70,000 to 100,000 (yearly)	

Source: Field survey 2018.

These levies are paid to the same code number, the same Bank account, and the same office and to the same authority. Equally a shop apartment in No. 19 Amika Utuk Street, Calabar South, subjected to similar charges also shows:

- General sanitation tariff
 - ₦6,000 (yearly)
- Development levy
 - ₦5,000 (yearly)
- Calabar South Business Premises
 - ₦3,000 (yearly)
- Operational permit
 - ₦3,000 (yearly)

- Business permit on tarvern liquor licence - ₦9,000
- Sanitation bucket
 - ₦9,000
- Shop rent
 - ₦100,000 (yearly)

It is clear that urban renewal programmes lack regulatory measure needed to curtail excessive taxation for business to strife and to impact positively on the socio-economic lives of the people. Taxation imposed on residents under the condition reflected above; rather milk the people to dry more.

Data from non-participant observation equally unveiled that:

- i. Ikot Effanga dump site has become unhygienic and that, the water board intake facility is located around the area. Dumping refuse without the necessary sanitary landfill constitute, environmental hazard. Beside, as at 2014, there were no trained landfill managers and effective waste water management facilities. This creates conditions of slum settlement as a domestic challenge to urban renewal programme.
- ii. It is also observed that too many agencies on environmental issue performing the same functions were created by urban renewal programme. For instance, emergency disaster management agency, environmental protection agency, waste management agency, Calabar urban development authority, Ministry of works, land and housing etc, exist as a duplication of functions with economic cost implication within the context of fast pace of urbanization relies on the effective planning.

CONCLUSION

Urban renewal programme (URP) implementation has proven deficient on the confirmation of execution of housing provision in Calabar. Greater part of the inhabitants are low-pay workers which the programme should have carter for, but unfortunately the building

under this scheme are not affordable by this households. Even when the state was included in the immediate infrastructure enhancement, little impact was notice on the inhabitants.

It is evident from the analysis above that urban renewal housing programme, had failed to impact on the people positively despite it years of operation in Calabar Metropolis. The approaches employed to solve urban housing problem are either discriminatory or deceitful in nature. As a result the socio-economic conditions of low-income residents remain virtually, the same or even worsen.

RECOMMENDATIONS

From the foregoing observations and findings the following recommendations are made to facilitate the expansion, sustenance and success of future programmes aimed at addressing urban problems. Explicit aims must be thoroughly characterized as far as who the recipients are and what amount of adequate and affordable housing to produce at a specific time. To solve the problem of housing for the wellbeing of people, urban renewal should concentrate on the provision of fundamental inputs that can upgrade the living standard, efficiency and income of the people. Such inputs should cover credit facilities, training programmes, social welfare measures, resource redistribution and enhance economic growth. This requires legitimate identification of the low income families and their unsatisfied desires. Urban renewal housing programme should come up with social welfare programme for the low income earners to be implemented nationwide. Programmes ideas should integrate the people into developmental efforts to enhance development planning and administrations. There is need for urban renewal programmes to create meaningful employment opportunities to enhance the financial position of the low income families to, be able to afford decent housing. This study recommends that.

1. Adequate housing policies and sufficient monitoring with practical approaches for execution as well as technology and materials appropriate for the programme which are not costly but readily available and affordable should be enforced.
2. Also, development of low-cost housing programme for low income earners under owner occupier should be strictly upheld.
3. The utilization of rent control, encouragement of rent debates and enhancement of allowances to improve the purchasing power of low-income earners should also be enforced.

It is envisage that the recommendations made would serve as a platform for the policy makers to access critically the impact of urban renewal policies on the people. This will serve as a guide to proper implementation of urban renewal housing programme in Nigeria and in Calabar metropolis in particular.

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ASSESSMENT OF THE EFFECT OF FLOODING ON LAND USE PATTERN IN UYO URBAN, AKWA IBOM STATE, NIGERIA

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ABSTRACT

Flooding as one of ecological problems alters the distribution of human activities in space. This study assessed the effect of flooding on the pattern of land use in Uyo urban from 1998 to 2018. Spatial data were generated from satellite imageries and aerial photographs while flooding data were generated from field survey through mapping and structured questionnaire. A supervised classification technique was used to carry out change detection in 1998, 2008 and 2018 images in Erdas Imagine and ArcGIS environment. The findings show that among the different causes of flooding, rainfall, topography and obstructing natural water way are the three main causes of flood with 24.89%, 23.7% and 20.6% responses among others. Also, due to the flooding case, residential and agricultural land uses were the most susceptible to change between 1998 and 2008 at an annual rate of 0.89 km² and -0.90 km² respectively. Similarly, between 2008 and 2018 both land uses had the highest magnitude of change with annual rate of 1.59 km² and -2.11 km² respectively. These changes are attributed to effect of flooding. It is thereby recommended that government should tackle flooding and ensure effective land use planning.

Keywords: Land Use, Pattern, Flood, effect, Ecological Problems.

INTRODUCTION

Ecological problems like erosion and flooding have generated tangible concern to the global community. "Ecological problems" is mostly used to describe different

environmental problems and the interconnection between all living organisms and their environment. These includes climate change, all sorts of pollution, greenhouse effect, flooding, erosion, deforestation,

endangered animals, these are all ecological problems since ecology uses scientific approach to find potential solutions to these problems. This is because these problems have not only become global but also because they are interconnected.

The rapid growth of the world's population and urbanization has escalated both the frequency and severity of these ecological issues. Due to enormous human suffering and hardship associated with the ecological issues, they have attracted the attention, of not only the scientific community, but also governments, nongovernmental agencies and the general public. Land is a commodity that is very much treasured by everybody as it forms the basic natural and non-renewable resource for agriculture and forestry, building, among many other uses (Uttah, 2015). These have not only changed the landscape but also influence the pattern of land uses.

According to (Uwem, Imoh & Ndifreke 2014), flood occurs when an area that is usually dried is covered by a large amount of surface water. This description best portrays a situation whereby surface water or runoff overflows the carrying capacity of a channel. In the humid tropical environment, floods occur when there is intense or prolonged rainfall and the area is poorly drained. As the flow of water increases, a point is reached where the channel can no longer drain the volume of water.

Many major cities of the world have experienced property damages, fatalities, and injuries, economic and social disruptions due to flood disaster. Flood in Uyo is generally caused by rains. Other factors that causes flood include; the size of the land area from where rainfall is collected, the shape of this area, its average slope along the main channel

through which the rain water is led to the site, the rate of urbanization, soil type, moisture content of soil, land use (Mbina & Edem, 2015).

The case of flooding has been widespread in Nigeria particularly in areas close to the river basins. The Ogunpa flood in Ibadan in 1963 and 1980 was a disaster that cannot be forgotten. Also in the months of September and October 2012, severe flooding ravaged Nigeria disrupting various sectors of Nigeria's economy. This was caused by excessive rainfall as well as water releases from the Lagdo reservoir in the Republic of Cameroun. It washed away farmlands, settlements and other critical infrastructure such as roads, bridges, communication and power installations. A total of 95 LGAs were flooded in 14 states of the country which are within the River Niger and Benue basins between September and October 2012 (Sidi, 2012). Though Uyo was not affected as other states, however, the city has been flooded especially when there was no good drainage system. This has influence the land use pattern in the area.

Land use change is defined to be any physical, biological or chemical change attributable to management of land, which may include conversion of land from one use to the other example from grazing to cropping, change in fertilizer use, drainage improvements, installation and use of irrigation, plantations, building farm dams, pollution and land degradation, vegetation removal, changed fire regime, spread of weeds and exotic species, and conversion to non-agricultural uses (Quentin, Jim, Julia, Carole & Andrew 2006). The land use pattern primarily determines the landscape pattern in areas where land use is intensifying.

Therefore, land use patterns may be essential factors in determining landscape stability and should have the attention of land use planners (Zonneveld, 1993).

The uses of land in Uyo urban depend on the prevailing social, economic, ecological and physical environment. According to Oludimu (1981) man's relation to the land, patterns of land-holding, and land use are shaped by "the interaction of a complex of forces". In the study area, these forces produce characteristics of land use activities and can be classified into residential, commercial, institutional, transportation, industrial, agricultural, secondary forest, recreational and degraded area (Uttah, Eni & Okpiliya, 2019).

The study is aimed at assessing the effect of flooding on land use pattern in Uyo urban from 1998 to 2018.

Study Area

Uyo urban is situated between latitudes 4°59' and 5°05' North and longitudes 7°54' and 8°00' East (Figure 1). Its location relative to some urban centres in the State shows that it is 51 kilometres from Ikot Ekpene, 70 Kilometres from Eket, 16 Kilometres from Abak and 90 Kilometres from Calabar, Cross River State. It is relatively at the centre of the State and easily accessible to any of the South Eastern and South South States (Figure 2). It is bounded on the West by Abak LGA, East by Uruan LGA, North by Ikono LGA, Ibiono Ibom and Itu, on the South by Etinan, Ibesikpo/Asutan and Nsit Ibom Local Government Areas (Uttah, *et.al.*, 2019).

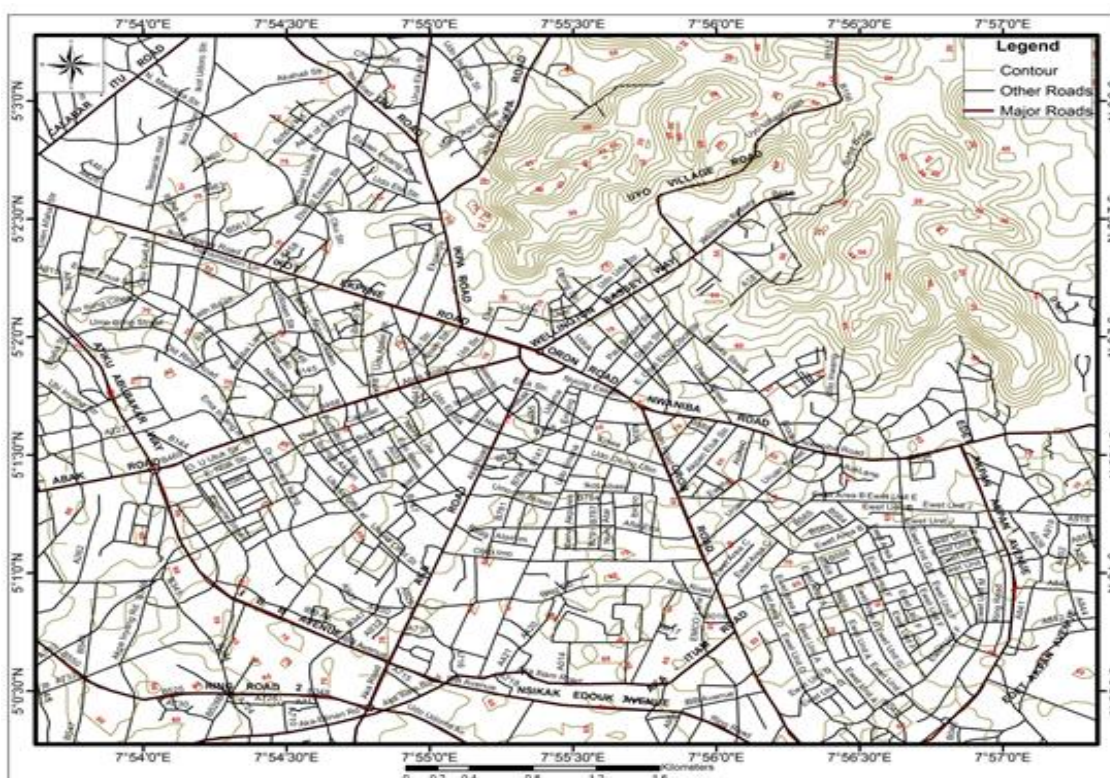


Figure 1: Uyo Urban (The Study Area)
Source: Adapted from Uttah (2018)



Figure 2: Akwa Ibom State Showing Uyo (The Study Area)

Source: Adapted from Uttah *et.al* (2019)

Uyo urban has, a total land area of 187,467 square kilometres and is made up of three residential clans namely, Oku (9 villages), Etoi (17 villages) and Offot (19 village). (Uttah, *et.al.*, 2019). Its upgrading to capital of a state, lead to influx of people and development that equally brought pressure on the land use (Uttah, *et.al.*, 2019).

Uyo is mainly drained by Iba Oku stream network which flows northwards into Ikpa River at the middle segment and empties into the Cross River Estuary. The Iba Oku drainage system drains settlements including Anua, Eniong, Ewet, Afaha Oku, Ikot Ntuen Oku, Ndueotong and Iba Oku, etc (Uwem, *et.al.*, 2014). Agricultural and urban land uses

are the commonest land use types found in the area. For agriculture, intensive farming without fallowing is commonly practiced in the urban and suburban areas. Urban land use includes built-up areas for various purposes. This however, covers over 75% percent of the Capital City and therefore suggests a clustered or high concentration of human population in the area (Uwem, *et.al.*, 2014). Intensive urban development and integrated drainage systems have rendered the surface impervious to infiltration thereby increasing the volume of surface runoff. Besides, the urban drainage system in Uyo is channeled into Iba Oku stream at Afaha Oku. Flooding has been a major problem affecting most parts of the study area.

Uyo is an undulating plain within elevation of 50m to 80m above sea level with almost flat surface (Uttah, 2015). However, there are valleys in some areas such as Item and Ikepa road. The levelled topography also makes Uyo vulnerable to flooding

METHODOLOGY

The data on sites prone to flooding, severity of the flooding, other environmental hazards influencing building and distribution of land uses in Uyo urban were collected for this study using field survey. Questionnaire was used to elicit information from the residents of the area. A total number of 440 copies of questionnaire were administered to sampled population while 413 were retrieved. The secondary data was also used to check the area of critical ecological problems.

Data on land use changes were obtained through satellite imageries from the National Airspace Research and Development Agency (NARDA) and Aerial photographs of Uyo for 1998, 2008 and 2018. This showed land use changes that existed over the study period.

The data set include orthorectified LANDSAT Thematic mapper (TM) imageries of 1998, 2008 and enhanced thematic mapper (ETM) imageries of 2018 at 30m resolution and 3 color bands resolution were used. Supervised classification was

used. A high end Global Positioning System (GPS-Gamin Etrex 30) was used in the field to track the different land uses, to note their distribution and their appearance on the imagery.

Erdas Imagine software version 10.1 and ArcGIS Version 10.3 were used. Erdas were used for Land use classification from the identified land use classes, while ArcGIS is suitable for calculation of area coverage of land uses. Pixel by pixel analysis was used in change detection. This shows the differences that existed in land uses within the years. The land use maps were produced through digitization of the different land use classes.

RESULTS AND DISCUSSION

Flood in Uyo urban is caused by some factors as indicated by respondents. Among the different causes of flooding, rainfall with 24.89% response, topography with 23.7% response and obstructing natural water way (20.6%) are the three main causes of flood among others (Table 1). The frequency of the flood is presented in Table 2. The highest response indicates that the flooding has been annual occurrence as shown by 55.4% of the respondents; the second category indicates that the flood is once in two years (biennial) as shown by 26.4% of the respondents and the third category indicates that it is once in 5 years as shown by 11.1% of response.

Table 1: Causes of Flood in Uyo Urban

S/n	Causes	Frequency of Response	Percentage of Response (%)
1	Poor drainage system	66	16.0
2	Obstructing natural water way	85	20.6
3	Topography	98	23.7
4	Rainfall (heavy down pour)	103	24.9
5	Deforestation	44	10.7
6	Other's	17	4.1
	Total	413	100.0

Source: Author's field work analysis, 2019

Table 2: Frequency of Occurrence

S/n	Frequency of Flooding	Number of Respondent	Percentage
1	Annually	229	55.4
2	Biennial	109	26.4
3	Once in 5 years	46	11.1
4	Once in many years	29	7.0
	TOTAL	413	100.0

Source: Author's field work analysis, 2019

The intensity of change in land use is as a result of the intensity of use. From Figure 3, it is shown that flooding is one of the factors affecting land use with 25 per cent response

among other factors which include topography, infrastructures, cost of land, culture/tenure among others.

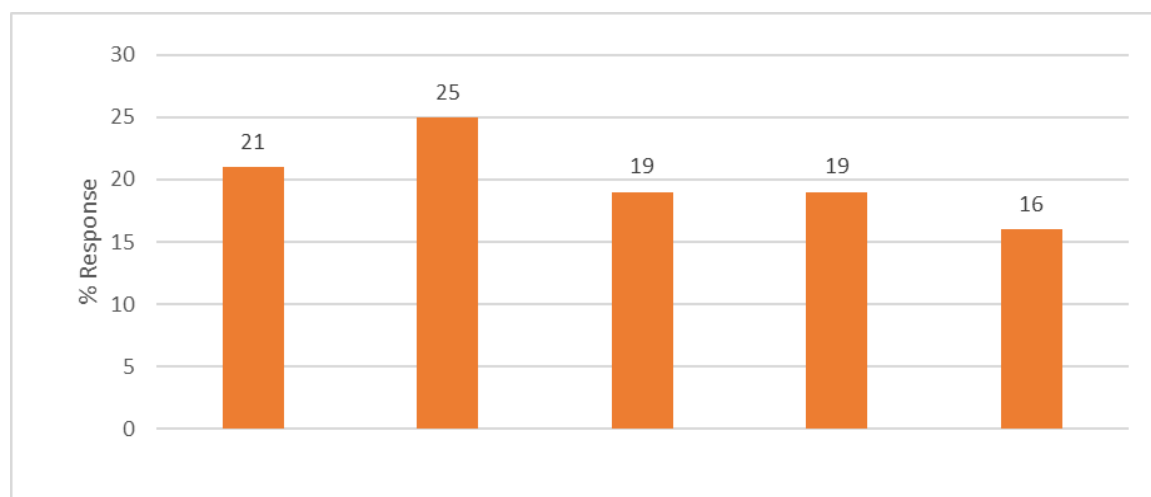


Figure 3: Factors influencing Land use in Uyo Urban

Source: Authors' Analysis, 2019

The result from the field survey from respondents using questionnaire indicated that flooding is highly critical with 30 per cent response and 46 per cent of the respondents

indicated it is critical. Those that indicated less critical and none impact were the least with 16 per cent and 8 per cent respectively (Figure 4).

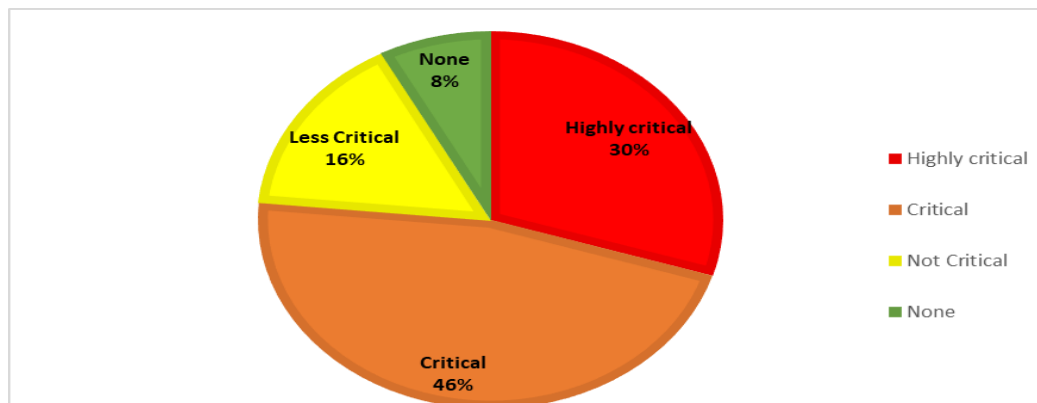


Figure 4: Severity level of Flooding

Source: Authors' Analysis, 2019.

Using secondary data from Uwem *et.al* (2014), it observed that the central part of the town has less severe case of flooding. This has influenced the concentration of buildings and population within the area. Moreover, the extreme North western flank marked as A in figure 5, and the south eastern flank marked as B including offot indicated no critical case.

Thus these areas also have undulating topography with depressions especially the area marked as A. Thus influencing land use. Flooding is seen to be critical in areas such as Ikot Oku Afaha Atai etc. This may be responsible in the distribution of residential land shown in residential land use map in figures 6 and 7 where the central area keeps increasing.

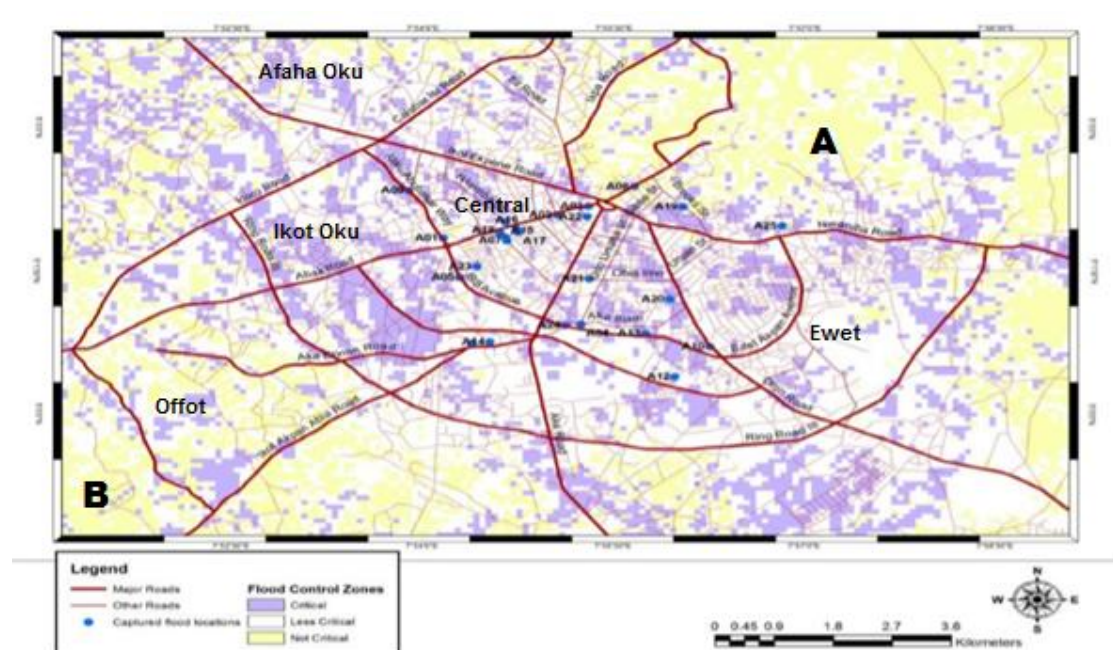


Figure 5: Areas prone to flood

Source: Adapted from Uwem *et.al* (2014)

Trend and rate of change in land use was carried out at the interval of ten (10) years. It was carried out on the satellite imageries of 1998, 2008 and 2018 and show notable increases (gains) and reductions (losses) in the various classes of land uses in Uyo urban. The choice of the two time periods (1998 to 2008, 2008 to 2018) was made to allow for empirical comparison of the periods. Land use gains are represented with addition sign (+) and losses with subtraction sign (-). The results show that between 1998 and 2008, commercial land use changed by 0.24 sq.km which translates to 20.8 per cent of change in area and annually, the rate of change is 0.02 sq.km (that is 2.1 per cent per year). Agricultural land use changed by -9.05 sq.km which translates to -24.9 per cent of change in area and annually, the rate of change is -0.09 sq.km (that is -2.5 per cent per year). Secondary forest land use changed by -2.98 sq.km which translates to -18.0 per cent of change in area and annually, the rate of change is -0.30 sq.km (that is -1.8 per cent per

year). While residential land use changed by 8.88 sq.km which translates to 15.4 per cent of change in area and annually, the rate of change is 0.89 sq.km (that is 1.5 per cent per year) (Table 3).

Between 2008 and 2018, commercial land use changed by 6.96 sq.km which translates to 85.6 per cent of change in area and annually, the rate of change is 0.70 sq.km (that is 8.6 per cent per year). Agricultural land use changed by -21.14 sq.km which translates to -77.3 per cent of change in area and annually, the rate of change is -2.11 sq.km (that is -7.7 per cent per year). Secondary forest land use changed by -8.93 sq.km which translates to -65.9 per cent of change in area and annually, the rate of change is -0.89 sq.km (that is -6.6 per cent per year). While residential land use changes by 15.89 sq.km which translate to 21.6 per cent of change in area and annually, the rate of change is 1.59 sq.km (that is 2.2 per cent per year); (Table 4).

Table 3: Trend and Rate of Change of land uses in Uyo urban between 1998 and 2008

Land Use	1998		2008		Change in Area		Annual Change	
	Area		Area		Change		Annual Change	
	(sq. Km)	% Change	(sq. Km)	%	in Area	%Change	Change	% Annual Change
Commercial	0.928	0.8	1.172	1.0	0.24	20.8	0.02	2.1
Industrial	1.553	1.3	2.265	1.9	0.71	31.4	0.07	3.1
Transportation	0.506	0.4	1.796	0.7	1.09	60.7	0.11	6.1
Institutional	10.521	8.8	13.905	11.6	2.08	15.3	0.21	1.5
Agricultural	37.307	31.2	25.347	21.2	-9.05	-24.9	-0.90	-2.5
Secondary								
Forest	16.028	13.2	10.948	9.1	-2.98	-18.0	-0.30	-1.8
Degraded area	0.783	0.7	0.829	0.7	-0.95	-53.5	-0.10	-5.3
Recreational	0.448	0.4	0.472	0.4	0.02	5.0	0.00	0.5
Residential	50.494	42	62.879	52.5	8.88	15.4	0.89	1.5

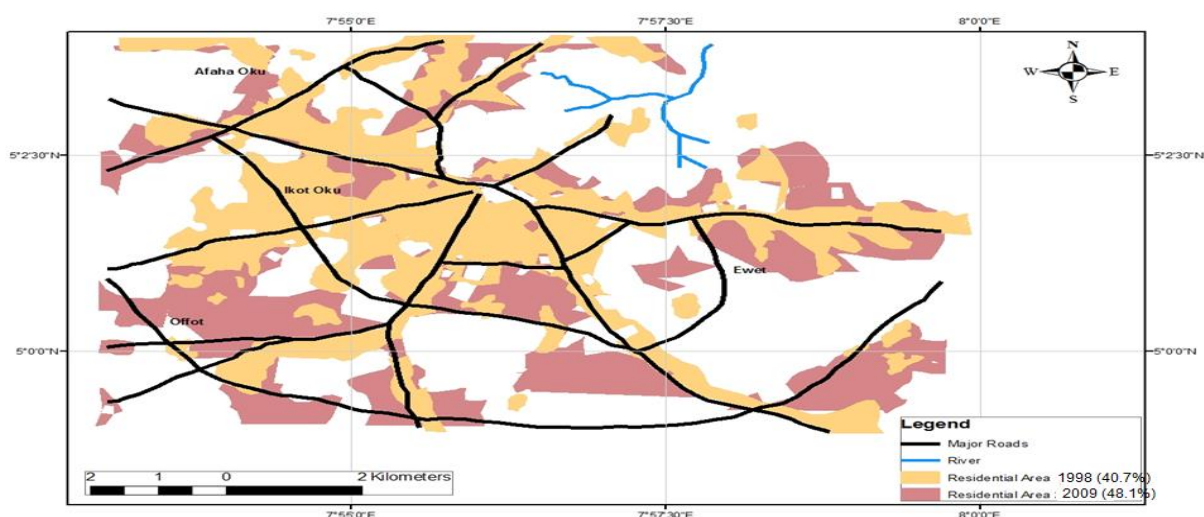
Water body	1.115	0.9	1.070	0.9	-0.05	-4.9	-0.01	-0.5
Total	119.682	100.0	119.682	100.0		47.4		4.7

Source: Author's GIS Analysis, 2019

Table 4: Trend and Rate of Change of land uses in Uyo urban between 2008 and 2018

Land Use	2008		2018		Change in Area		Annual Change	
	Area (sq.km)	% Change	Area(sq.km)	% area	Change in area	%change	Annual change	% annual change
Commercial	1.172	1.0	8.129	6.8	6.96	85.6	0.70	8.6
Industrial	2.265	1.9	2.013	1.7	-0.25	-11.1	-0.03	-1.1
Transportation	0.796	0.7	4.218	3.5	2.42	57.4	0.24	5.7
Institutional	13.905	11.6	16.003	13.4	2.40	15.0	0.24	1.5
Agricultural	25.347	21.2	6.207	5.2	-21.14	-77.3	-2.11	-7.7
Secondary								
Forest	10.948	9.1	4.609	3.9	-8.93	-65.9	-0.89	-6.6
Degraded area	0.829	0.7	0.257	0.2	-0.57	-69.0	-0.06	-6.9
Recreational	0.472	0.4	4.142	3.5	3.67	88.6	0.37	8.9
Residential	62.879	52.5	73.469	61.4	15.89	21.6	1.59	2.2
Water body	1.070	0.9	0.630	0.5	-0.44	-0.4	-0.04	0.0
	119.68		100.					
Total	2	100.0	119.682	0		44.4		4.4

Source: Author's GIS Analysis, 2018

**Figure 6: Residential Land use between 1998 and 200008**

Source: Authors' GIS Analysis, 2019

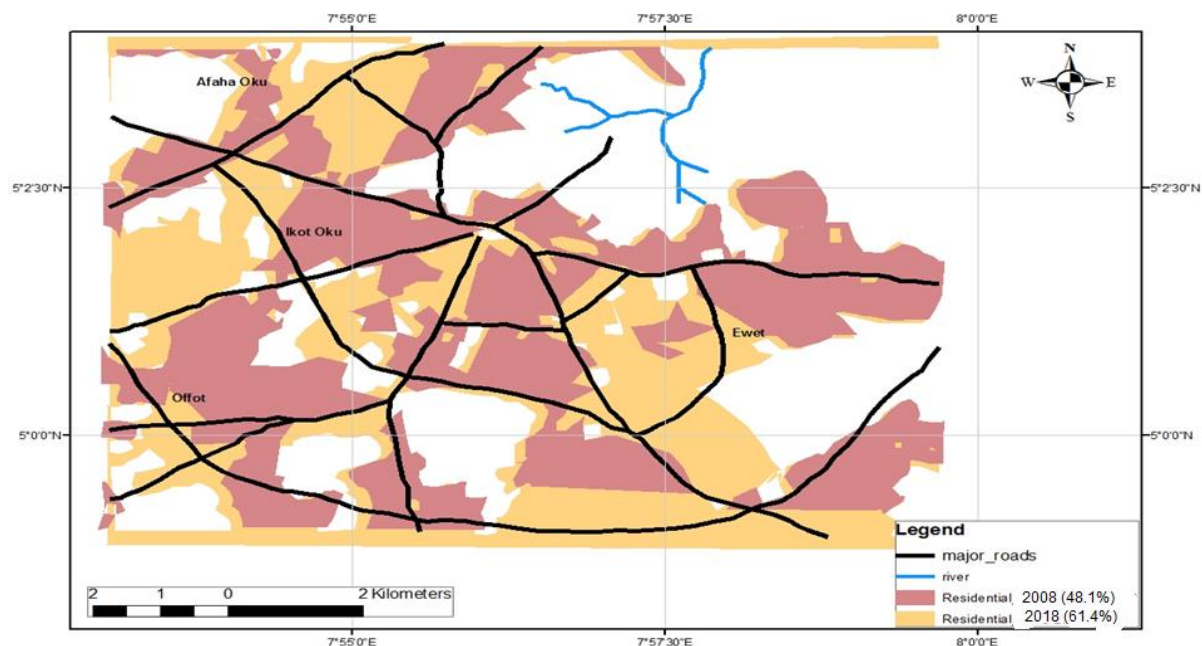


Figure 7: Residential Land use in 2008 and 2018

Source: Authors' GIS Analysis, 2019

It is critical to include land use planning in policy framework of the State and the country. Although changes are inevitable and urbanization in some ways bring development. But human activities without regulations may pose other challenges in the development of the land. For instance, Agarwal, Green, Grove, Evan & Schwaek (2002) opined that the use of land by humans may accelerate ecological problems such as erosion, drought, flood that may in turn impact man.

Between 1998 and 2008, residential area changed at a magnitude of 0.89km^2 translating to 1.5 per cent annually, while agricultural land use changed at a magnitude of -0.90km^2 (-2.5 per cent) annually. Between 2008 and 2018, both agricultural and residential land uses recorded the highest changes. Agricultural land use changed at the rate of -2.11km^2 square which is -7.7 per cent annually, while residential land use changed at the magnitude of 1.59km^2 square annually, that is 2.2 per cent.

The study indicated effect of flood on land use change decisions. Flood impact assessment is a key component of the practice of flood risk management. Which include the combination of the probability of a flood event and of the potential adverse impacts on human health, the environment, cultural heritage and economic activity (European Commission, 2007). Identifying the problem and the areas vulnerable is important.

CONCLUSION

Land is a natural resource that is of tremendous importance everywhere but especially, in countries where agriculture and other competing uses dominates, land is particularly significant and directly associated with agricultural productivity. Land uses are believed to be governed by the demands of the different sector which is a primary source but others such as ecological influence may be subtle. Analysis of the causes of land use change is critical to understanding the factors

affecting the changes and their complex interactions. A few factors influencing land use change have been identified from the study carried out including ecological problems such as floods and erosion; infrastructures; land tenure and topography

Change detection is useful in many applications related to land use and land cover (LULC) changes, such as landscape changes. Observed environmental changes influenced with dramatic urban growth, ecological influence and their likely changes can have extensive unforeseen ramification. Thus, the objectives of this research were to map and determine the nature, extent and rate of changes and to analyze the land use change patterns and effect of flooding.

RECOMMENDATIONS

Environmental education is important. There should be awareness of areas prone to flooding. This will enlighten the public and put a check on the use of land.

Changes in land use sometimes result in changes of the scenery. This also results in other negative impacts on the environment such as erosion, siltation of water body and waste among others. Periodic monitoring of the land use especially in urban settlement pattern and vegetation cover should be encouraged to ascertain the pattern of changes in order to curtail negative impacts on the environment.

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THE IMPACT OF MONETARY POLICY ON COMMERCIAL BANK LIQUIDITY AND ECONOMIC GROWTH IN NIGERIA: A DYNAMIC SVAR APPROACH

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ABSTRACT

This study empirically investigates the impact of monetary policy on economic growth and commercial bank liquidity in Nigeria from 1970 to 2018. Structural Vector Auto-Regressive (SVAR) was used which incorporate Variance Decomposition and Impulse Response as methodology. The findings from the analysis showed that money supply has a positive and significant impact on economic growth and commercial bank liquidity. Interest rate has a negative and significant impact on economic growth and commercial bank liquidity. Monetary policy rate has a positive and significant impact on economic growth and commercial bank liquidity. The variance decomposition and impulse response all indicated that money supply is responsible for the variations in economic growth and commercial bank liquidity over the period investigated compared to interest rate and monetary policy rate. Based on the findings, it is recommended that, monetary policy should be properly managed and maintained to ensure steady growth rate and reduce fluctuations in economic growth. Interest rate and money supply should be controlled to ensure internal balance.

Keywords: Monetary Policy, Commercial Bank Liquidity, Economic Growth, Interest rate.

Introduction

Attaining economic growth and sustainable development is the major challenge facing developing countries today. Thus, the effectiveness of monetary policy in achieving

economic growth and development through influencing macro-economic variables becomes an issue predominantly occupying government and researchers. Macroeconomic policy objectives may not be achieved if money

and credit flows, volumes cost and direction are left unchecked to allocate themselves freely in an economy. Therefore, to ensure steady and sustainable economic growth as well as instill sanity in the country's financial system, monetary policy effectiveness becomes paramount and inevitable (Tchokote, 2011).

Monetary policy is said to be a measure put forward or designed by monetary authorities to regulate the flow of money in circulation in the economy. Monetary policy according to Monsouri (2018) involves the use of monetary instruments to control the flow, quantity and cost of money in an economy. Monetary policy acts as a catalyst to regulate the economy from going into wild oscillation and preventing economic fluctuation which will affect investment and production in the economy (Anyanwu, 2016). The aim of monetary policy is to achieve macroeconomic objectives in terms of economic growth, price stability and full employment as well as external stability in terms of Balance of Payment Equilibrium (BOP) and exchange rate stability (Medee and Nembee, 2011).

Central Bank being the watchdog of the economy is saddled with the responsibility of ensuring that there is a synergy between the monetary system and the real sector while fiscal policy coordination is the responsibility of Ministry of Finance. The monetary policy instruments as well as fiscal policy instruments set in motion in the real system are harmonized to achieve overall economic growth and development. Hence money supply must be kept moderate to avoid inflation and not too low so that investment is not hindered and

disequilibrium which will create problem in the economy does not occur (Yekini, 2011).

Macroeconomic policies such as monetary policy have been identified as tools for achieving economic growth in many economies through the central bank. The central bank activities have been diversified into various facet overtime. The central bank through the use of monetary policy have been able to stabilize the economy, more specifically, the central bank have strive to achieve macroeconomic stability by focusing on economic growth, price stability, reduction in unemployment and Balance of Payment (BOP) equilibrium.

Statement of the Problem

The major role of monetary policy is to coordinate internal and external balance focusing on price stability; however past inflation targeting policies of the central bank have not kept inflation below double digit. According to Medee and Nembee (2011) it is more likely that money supply and inflation disproportionately affects the poor as it alters consumption pattern and more sensitive to variations in real income at low income level. Nwaobi (2010) stated that an increase in money supply through an expansionary monetary policy will improve bank liquidity and balance sheet but may not necessarily improve economic growth if excess bank liquidity is not channeled to manufacturing to improve output. Khorsavi and Karimi (2010); Mansouri (2018) and Nagayasu (2013) observed that monetary policies in developing countries have not been

able to enhance economic development as compared to fiscal policy. Monetary policy instruments such as monetary policy rate have not improved commercial bank liquidity as banks are faced with liquidity challenges in meeting their financial obligations (Ibrahim, 2019). Despite various monetary policy of the Central Bank of Nigeria, the commercial banks still have liquidity problem which is affecting the performance of commercial banks and Nigerian economic growth. The questions therefore are; does monetary policy impact significantly on commercial bank liquidity in Nigeria? Is there significant relationship between monetary policy and economic growth in Nigeria?

Literature Review

Ibrahim (2019) investigated the impact of Monetary Policy instruments on Gross Domestic Product (GDP) in Nigeria using Autoregressive Distributed Lag (ARDL) and causality test to analyses the relationship between GDP and Money supply. The study used time series quarterly data from 1986 to 2018. The study discovered that monetary policy rate has a positive but insignificant effect on GDP. On the other hand, broad money supply as monetary policy instruments have a positive and significant effect on GDP over the period investigated. The study fails in integration of economic model with monetary policy and no evidence of stability and diagnostic tests to guarantee that the results are free from econometric problems.

In the same vein, Awortu (2018) examined monetary policy operations and the growth of Nigerian economy from 1980 to 2013. The econometric techniques employed are the Ordinary Least Squares (OLS), Co-integration and Error Correction Mechanism (ECM). The variables of monetary policy (proxied by broad money supply, interest rate and exchange rate) are rightly signed. However, it was discovered that out of the explanatory variables, only interest rate was significant at 5 percent level in stimulating economic growth in Nigeria. The co-integration result showed that the variables are co-integrated indicating that there exist long-run equilibrium relationship among the variables. The ECM also indicated short-run relationship. The findings from the results revealed that monetary policy instrument should be properly controlled to improve the country's capability to produce the goods and services its people want will be increased.

Dingela and Khobai (2017) investigated the dynamics of monetary policy on economic activities on South-Africa from 1980 to 2016. Using autoregressive distributed lag (ARDL)-bounds testing approach which includes co-integration and error correction model to investigate the impact of broad money supply M_3 on GDP. The model used four key macroeconomics variables, namely, Gross Domestic Product (GDP) per capita, M_3 , Interest rate (INT), Inflation rate (INF). From the ARDL model estimated, the study discovered that money supply affects economic growth in the Short-run, interim and long-run. The study recommended that the public authority in South Africa maintain regulate the

supply of money as a steady rate to ensure stable economic growth.

Furthermore, Nwoko, Ihemeje and Anumadu (2016) examined the impact of monetary policy on the growth of Nigerian economy from 1990-2011. The estimation technique employed for analysis was Ordinary Least Square. The results of the study show that the central bank measures are effective in regulating both the financial and real sector activities such as employment, prices, level of output and the rate of economic growth. Empirical findings from this study indicate that average price and labour force have significant influence on Gross Domestic Product while money supply was not significant. Interest rate was seen to have a negative effect on economic growth as well as statistically significant. The gap exists in the study, as there is no evidence of unit root test to avoid spurious regression. From an empirical perspective, there is very little empirical work in the literature on the subject matter.

For Commercial bank performance, Akomolafe, Danladi, Babalola and Abah (2015) examined the impact of monetary policy on commercial banks' performance in Nigeria in a micro-panel analysis. Interest rate and money supply were used as proxies for monetary policy, while profit before tax (PBT) was used to represent commercial banks' performance. Pooled regression, fixed effect regression, and random effect regression were all carried out in the analysis. However, Hausman test revealed that fixed effect regression is the most appropriate. The results show that there is a positive relationship

between banks' profits and monetary policies as proxied by money supply and interest rate. However, interest rate was not statistically significant at 1% and 5% levels. This study therefore recommends that interest rate policy should be looked into by the monetary authority in a way that is friendly to loan advancement in the country.

In the same vein, the study by Ajayi and Atanda (2012) on the impact of monetary policy on banks performance in Nigeria show that monetary policy instruments are not effective to stimulate credit in the long-run, and that bank rate, inflation rate and exchange rate are positively related to banks credit, but liquidity ratio and cash reserves ratio are negatively related to total credit of the banks. The study was carried out between the periods 1978 and 2008, and Engle-granger two-step co-integration approach was employed.

Ayodele (2014) examined the effects of monetary policy on the commercial bank lending in Nigeria between 1988 and 2008, using macroeconomic time series variables of exchange rate, interest rate, liquidity ratio, money supply, and commercial bank loan and Advances. The Methodology used was Vector Error Correction Mechanism of Ordinary Least Square econometric technique as the estimation method. The findings indicate that there exists a long run relationship among the variables in the model. Specifically, the findings revealed that exchange rate and interest significantly influenced commercial bank lending, while liquidity ratio and money supply exert negative effect on commercial banks' loan and advances.

From the empirical studies reviewed on the relationship between monetary policy and economic growth and commercial bank liquidity across various countries using various methodologies for their analyses, it was observed that most of these studies such as Awortu (2018), Ibrahim (2019) and Ayodele (2014) focused majorly on the examination of the direct impact of monetary policy fluctuations macroeconomic performance in terms of economic growth without paying much attention on how it affects other macroeconomic variables like commercial bank liquidity. Also, from the studies conducted on Nigeria, most of the works only focused on few monetary policies on bank capitalization and bank profit. These studies did not look at the relationship between monetary policy and commercial bank liquidity, but focused only on economic growth. Thus, most existing studies have not been able to establish the indirect linkage that exists between monetary policy,

bank liquidity and economic growth through via interest rate, money supply and monetary policy rate.

Methodology

The methodology used to analysis the data is Structural Vector Auto-Regressive (SVAR) model. SVAR is used to explore the relationship between monetary policy, commercial bank liquidity and economic growth in Nigeria. The technique was used to critically analyze the interaction between the macroeconomic variables in this study. This study adapts the model of Ayodele (2014) with the inclusion of monetary policy instruments so as to adequately capture the impact of monetary policy on commercial bank liquidity and economic growth. Thus, we specify the models as follows:

$$GDPGR = \sum_{k=0}^n h_{11}(k)\varepsilon_{1t-k} + \sum_{k=0}^n h_{21}(k)\varepsilon_{2t-k} + \sum_{k=0}^n h_{31}(k)\varepsilon_{3t-k} + \sum_{k=0}^n h_{41}(k)\varepsilon_{4t-k} + \sum_{k=0}^n h_{51}(k)\varepsilon_{5t-k} + \sum_{k=0}^n h_{61}(k)\varepsilon_{6t-k} \quad (1)$$

$$CBL = \sum_{k=0}^n h_{11}(k)\varepsilon_{1t-k} + \sum_{k=0}^n h_{21}(k)\varepsilon_{2t-k} + \sum_{k=0}^n h_{31}(k)\varepsilon_{3t-k} + \sum_{k=0}^n h_{41}(k)\varepsilon_{4t-k} + \sum_{k=0}^n h_{51}(k)\varepsilon_{5t-k} + \sum_{k=0}^n h_{61}(k)\varepsilon_{6t-k} \quad (2)$$

$$MS = \sum_{k=0}^n h_{11}(k)\varepsilon_{1t-k} + \sum_{k=0}^n h_{21}(k)\varepsilon_{2t-k} + \sum_{k=0}^n h_{31}(k)\varepsilon_{3t-k} + \sum_{k=0}^n h_{41}(k)\varepsilon_{4t-k} + \sum_{k=0}^n h_{51}(k)\varepsilon_{5t-k} + \sum_{k=0}^n h_{61}(k)\varepsilon_{6t-k} \quad (3)$$

$$MPR = \sum_{k=0}^n h_{11}(k)\varepsilon_{1t-k} + \sum_{k=0}^n h_{21}(k)\varepsilon_{2t-k} + \sum_{k=0}^n h_{31}(k)\varepsilon_{3t-k} + \sum_{k=0}^n h_{41}(k)\varepsilon_{4t-k} + \sum_{k=0}^n h_{51}(k)\varepsilon_{5t-k} + \sum_{k=0}^n h_{61}(k)\varepsilon_{6t-k} \quad (4)$$

$$INT = \sum_{k=0}^n h_{11}(k)\varepsilon_{1t-k} + \sum_{k=0}^n h_{21}(k)\varepsilon_{2t-k} + \sum_{k=0}^n h_{31}(k)\varepsilon_{3t-k} + \sum_{k=0}^n h_{41}(k)\varepsilon_{4t-k} + \sum_{k=0}^n h_{51}(k)\varepsilon_{5t-k} + \sum_{k=0}^n h_{61}(k)\varepsilon_{6t-k} \quad (5)$$

Where GDPGR is Gross Domestic Product Growth Rate measured as the percentage change in GDP, CBL is Commercial Bank Liquidity measured in billion naira as total deposit with commercial banks, MS is Money Supply measured in billion naira as currency plus demand deposit with commercial bank, MPR is Monetary Policy Rate which is the rate at which the central bank lends to the commercial bank and INT in Interest Rate which is measured as the prime lending rate of commercial banks.

Thus, the SVAR equations above in a vector

$$\begin{pmatrix} \text{GDPGR} \\ \text{CBL} \\ \text{MS} \\ \text{MPR} \\ \text{INT} \end{pmatrix} = \begin{pmatrix} C_{11}(k) & C_{21}(k) & C_{31}(k) & C_{41}(k) & C_{51}(k) & C_{61}(k) \\ C_{12}(k) & C_{22}(k) & C_{32}(k) & C_{42}(k) & C_{52}(k) & C_{62}(k) \\ C_{13}(k) & C_{23}(k) & C_{33}(k) & C_{43}(k) & C_{53}(k) & C_{63}(k) \\ C_{14}(k) & C_{24}(k) & C_{34}(k) & C_{44}(k) & C_{54}(k) & C_{64}(k) \\ C_{15}(k) & C_{25}(k) & C_{35}(k) & C_{45}(k) & C_{55}(k) & C_{65}(k) \end{pmatrix} \begin{pmatrix} E_{1t} \\ E_{2t} \\ E_{3t} \\ E_{4t} \\ E_{5t} \end{pmatrix} \quad (6)$$

The E_{1t} are uncorrelated white noise disturbances and their individual coefficients are expressed as $C_{ij}(k)$. Equation (6) is compactly expressed as:

$$Y_t = C(k) E_t \quad (7)$$

In order to properly estimate the parameters in the SVAR, there is need to place some restrictions on the model.

$$\begin{pmatrix} \text{GDPGR} \\ \text{CBL} \\ \text{MS} \\ \text{MPR} \\ \text{INT} \end{pmatrix} \begin{pmatrix} \text{GDPGR} & \text{CBL} & \text{MS} & \text{MPR} & \text{INT} \\ \begin{pmatrix} 1 & 0 & 0 & 0 & 0 \\ * & 1 & * & 0 & 0 \\ * & * & 1 & 0 & 0 \\ * & 0 & 0 & 1 & * \\ * & * & 0 & 0 & 1 \end{pmatrix} \end{pmatrix} \quad (8)$$

The system above is identified with $n(n-1)/2$ zero restrictions on A_0 . The non-recursive restriction above is over-identified. The restrictions placed were based on theory of how the economics variables relates with one another. The zero (0) elements are restrictions,

while the asterisks (*) elements are the matrix estimated elements.

The apriori expectations are in line with economic theory where money supply and monetary policy rate will have a positive relationship with Gross Domestic Product. That is $\alpha_1, \alpha_2 > 0$ Interest rate should have a negative relationship with Gross Domestic Product. That is $\alpha_3 < 0$. Money supply and monetary policy rate will have a positive relationship with Commercial bank liquidity. That is $\beta_1, \beta_2 > 0$. Interest rate should have a negative relationship

with Commercial bank liquidity and on this basis, $\beta_3 < 0$.

Results and Discussion

Unit Root Test

Results and discussion starts by presenting the stationarity test results which is regarded as pre regression test to avoid spurious regression. The five variables were subjected to unit-root test to determine their stationary properties which is helpful for the regression analysis:

Table 1: Unit Root Stationarity Result

Variable	ADF Statistics	Critical Value	Stationary Status
GDPGR	-7.460302	-4.26274(1%) -3.55297(5%) -3.20964(10%)	I(1)
MS	-8.382534	-4.26274(1%) -3.55297 (5%) -3.20964(10%)	I(1)
MPR	-6.009893	-4.26274(1%) -3.55297 (5%) -3.20964(10%)	I(1)
CBL	-5.860210	-4.5743 (1%) -3.6920 (5%) -3.2856 (10%)	I(0)
INT	-6.356371	-4.26274(1%) -3.55297(5%) -3.20964(10%)	I(1)

Source: Author's Computation

The five variables (GDPGR, MS, INT, CBL and MPR) underwent unit root test using the Augmented Dickey-Fuller (ADF) test. As is the case most times, all four variables were found

to be non-stationary at levels except CBL. The variables (GDPGR, MS, INT, MPR) were found to be stationary after first difference.

Co-Integration Test

Table 2: Johansen Co-integration Test

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.963619	305.0857	159.5297	0.0000
At most 1 *	0.938099	212.3017	125.6154	0.0000
At most 2 *	0.789378	134.3995	95.75366	0.0000
At most 3 *	0.667567	90.78417	69.81889	0.0005
At most 4 *	0.582308	59.94733	47.85613	0.0025
Trace test indicates 5 cointegrating equations(s) at the 0.05 level				
* denotes rejection of the hypothesis at the 0.05 level				
**MacKinnon-Haug-Michelis (1999) p-values				

Source: Author's Computation

The result of the cointegration test suggests that the variables are cointegrated. There exists a full rank of cointegration among the variables as indicated by the Johansen's cointegration test. This implies that all the variables have a long run equilibrium relationship. The trace statistics as well as the Eigen value statistics indicated that there exist four (5) cointegrating relationship which shows that all five variables are cointegrated.

Estimated Structural Vector Autoregressive (SVAR) Model.

Table 3: SVAR Estimates

	Coefficient	Std. Error	z-Statistic	Prob.
C(1)	1.117694	0.116528	9.591663	0.0000
C(2)	1.008692	0.105163	9.591663	0.0000
C(3)	1.000000	0.104257	9.591663	0.0000
C(4)	1.000000	0.104257	9.591663	0.0000
C(5)	1.000000	0.104257	9.591663	0.0000
C(6)	2.974048	0.462624	6.428651	0.0000
C(7)	16170.97	2384.280	6.782330	0.0000

C(8)	1.302000	0.242057	5.378907	0.0000	
C(9)	1796.287	264.8482	6.782329	0.0000	
C(10)	-1.387806	0.252208	-5.502628	0.0000	
C(11)	-3431.498	505.9468	-6.782330	0.0000	
Log likelihood	-4.48E+14				
LR test for over-identification:					
Chi-square(3)	8.96E+14	Probability		0.0000	
ESTIMATED A MATRIX					
GDPGR		CBL	MS	MPR	INT
GDPGR	1.117694	0.000000	0.000000	0.000000	0.000000
CBL	0.000000	1.008692	0.000000	0.000000	0.000000
MS	0.000000	0.000000	1.000000	0.000000	0.000000
MPR	0.000000	0.000000	0.000000	1.000000	0.000000
INT	0.000000	0.000000	0.000000	0.000000	1.000000
ESTIMATED B MATRIX					
GDPGR		CBL	MS	MPR	INT
GDPGR	1.000000	0.000000	2.974048	1.302000	-1.387806
CBL	0.000000	1.000000	16170.97	1796.287	-3431.498
MS	0.000000	0.000000	1.000000	0.000000	0.000000
MPR	0.000000	0.000000	0.000000	1.000000	0.000000
INT	0.000000	0.000000	0.000000	0.000000	1.000000

Source: Author's Computation

In the Gross Domestic Product Growth Rate estimated equation, it is noted that Money Supply and Monetary Policy Rate have positive impact on Gross Domestic Product Growth Rate with the impact statistically significant at 1 percent level of significance. The positive sign on the variables satisfy apriori expectation. Interest Rate has negative relationship with Gross Domestic Product Growth Rate and the sign satisfies apriori expectation. This result is in line with Ibrahim (2019) and Ayodele

(2014). Also from the Commercial Bank Liquidity estimated equation, Money Supply and Monetary Policy Rate show positive relationship with Commercial Bank Liquidity with the impact statistically significant at 1 percent level of significance. The positive signs of the variables satisfy apriori expectation. Interest Rate has negative relationship with Commercial Bank Liquidity with the impact statistically significant at 1 percent level of significance.

SVAR Forecast Error variance decomposition**Table 4: Variance Decomposition**

Variance Decomposition of GDPGR:				
Period	S.E.	MS	MPR	INT
1	3.283214	65.68282	12.58861	14.30255
2	3.840712	65.79846	12.88061	14.20037
3	3.934679	65.86078	12.87485	14.10422
4	3.974697	65.82211	12.87771	14.16643
5	3.981229	65.83757	12.88277	14.14077
6	3.984191	65.82411	12.87831	14.16180
7	3.984867	65.82618	12.88060	14.15701
8	3.985060	65.82217	12.87941	14.16265
9	3.985240	65.82190	12.88060	14.16186
10	3.985296	65.82045	12.88082	14.16326
Variance Decomposition of CBL:				
Period	S.E.	MS	MPR	INT
1	16485.06	94.57443	1.166952	4.258620
2	21842.08	95.07978	2.065076	2.725248
3	24093.02	95.00065	2.417876	2.440105
4	25743.33	94.29178	3.004079	2.502280
5	26817.66	93.37749	3.535075	2.841846
6	27658.69	92.45281	4.114834	3.130697
7	28293.90	91.59705	4.657734	3.393423
8	28809.96	90.82943	5.180262	3.587994
9	29230.22	90.14808	5.660421	3.742991
10	29586.39	89.53983	6.104266	3.863825
Factorization: Structural				

Source: Author's Computation

Variance decomposition indicates the amount of information each variable contributes to the other variables in the auto regression. It determines how much of the forecast error variance of each of the variables can be explained by exogenous shocks to the other variables. The shocks are Money Supply (MS), Monetary Policy Rate (MPR) and Interest Rate

(INT). The responses are GDR Growth Rate and Commercial Bank Liquidity (CBL). From the variance decomposition for GDPGR, Money supply (MS) account for most of the variations and changes in GDP growth rate, the next is interest rate while monetary policy rate account for the least variations in GDP growth rate. From the Variance decomposition for Commercial Bank Loans (CBL), Money Supply (MS) contribute the most to the variations in Commercial Bank Loans followed by Monetary Policy Rate, while interest rate (INT) contribute the least to changes in Commercial Bank Liquidity (CBL).

Impulse Response Function

Impulse is an unexpected shock on an economy variable, the reaction of another economy variable to the impulse is referred to as response. It is derived from the estimated SVAR. Just like the Variance Decomposition, shock 3 represent Money Supply (MS) shock 4 Represent Monetary Policy Rate (MPR) and Shock 5 represent Interest Rate (INT). Impulse Response Function (IRF) graphical representation for five periods is given as:

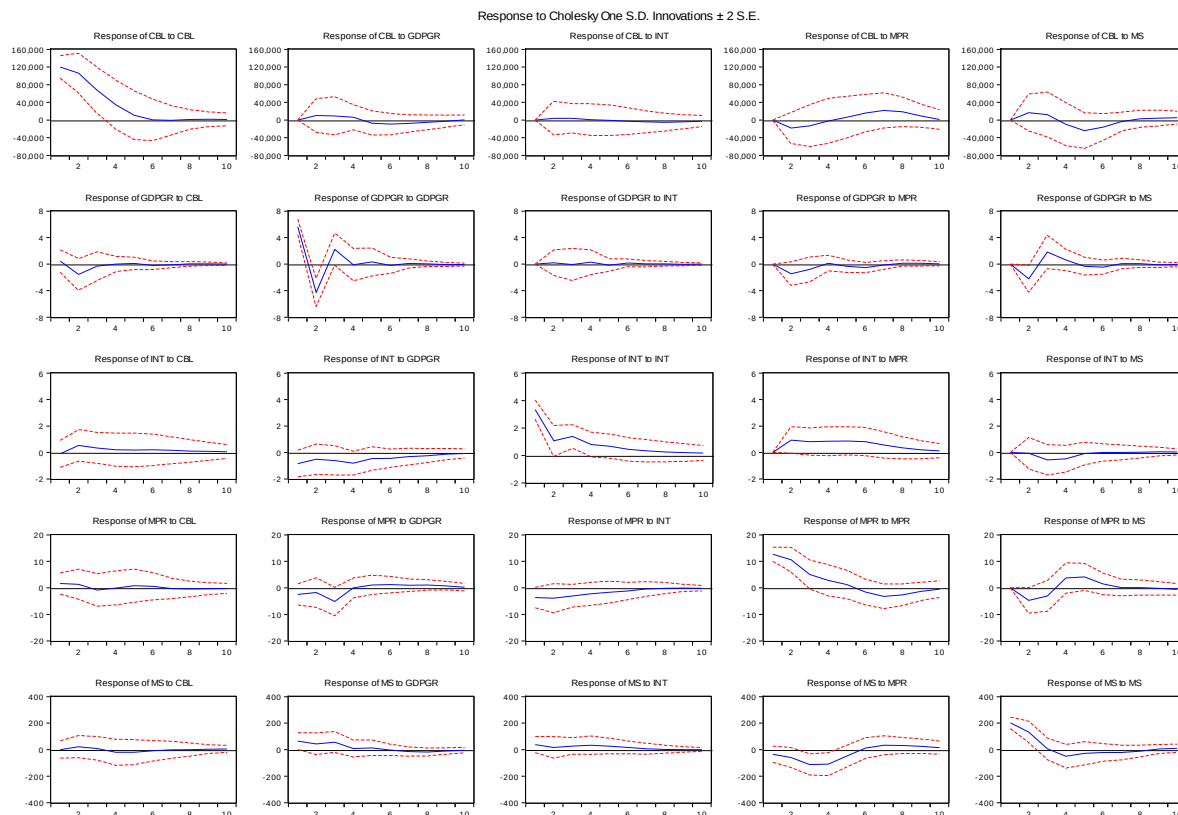


Figure 1: Impulse Response Function

Source: Author's Computation

From figure 1, GDPGR responds positively to changes in money supply in period 1 and negatively in period 2. The response becomes zero after period six. GDPGR responds positively to changes in monetary policy rate in period 1 and negatively in period 2. The response becomes zero after period five. GDPGR respond negatively to changes in interest rate in period 1 and period 2. The response becomes zero after period five. Commercial Bank Liquidity (CBL) responds positively to changes in money supply over the period investigated. Commercial Bank Liquidity (CBL) also respond positively and relatively stable to changes in Monetary Policy Rate (MPR) over the 10 period. CBL responds negatively to changes in interest rate for period 1 and 2 but becomes positive after period 3.

Conclusion and Recommendations

Monetary policy instrument namely Money Supply, Interest Rate and Monetary Policy Rate are major determinates of economic growth and Commercial Bank Liquidity. The findings suggest that changes in monetary policy variables are concomitant to GDP and commercial bank liquidity in Nigeria. This affirms the usual argument of the monetarist that says money matters. The study therefore recommends that monetary policy should be properly managed and maintained to ensure steady growth rate and reduce fluctuations in economic growth. Interest Rate and Money Supply should be controlled to ensure internal balance. Monetary policy should be used to regulate the activities of commercial bank in order to induce domestic investment. The Central Bank of Nigeria (CBN) which is the custodian of monetary policy should

coordinate monetary instrument so as to regulate commercial bank activities to be more productive in the economy.

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STUDENTS' PERCEPTION OF ELECTRONIC LIBRARY AND UTILIZATION IN THE CROSS RIVER UNIVERSITY OF TECHNOLOGY CALABAR, CROSS RIVER STATE, NIGERIA

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ABSTRACT

The study investigated students' perception of electronic library and utilization in the Cross River University of Technology Calabar (CRUTECH). The study adopted a survey research design. A population of 4,365 registered students of the library, out of which 437 (10%) were used as respondents for the study. A questionnaire instrument was used for data collection, and descriptive statistics was used in analyzing each of the variables. The results were presented in frequency tables and percentages. The findings revealed that students in CRUTECH have a positive perception of the relevance of the e-library. They also have a negative perception of accessibility to electronic resources. Poor internet connectivity, inadequate electronic resources, difficulty in accessing online resources and restricted access to some database constitute the major perceived challenges by the students. Also, a greater percentage of the students still make use of the electronic library despite the perceived challenges. Based on these findings, the study recommends that the University authority should make all the available electronic resources accessible to the students, by improving on the internet connectivity, subscribing to more electronic resources as well as removing all form of restrictions to the available databases.

Keywords: Electronic library, electronic resources, accessibility and utilization.

INTRODUCTION

University libraries have over the years been regarded as indispensable agents in the collection, organization, storage, retrieval and dissemination of knowledge and information. Their focal responsibility aims at enriching their collection with a variety of electronic and print information resources in order to maximize the gratification of their

users' information needs which is the urge in every individual in search of information to solve one problem or the other. This aim has been achieved over the years through its transformation into digital and virtual libraries where books, journals and magazines have been repackaged into electronic formats, and made accessible through the electronic library (e-library).

The e-library is a 21st century design of the library which uses the internet, word processing, software application computers, projectors, web, database and so on in meeting users' information needs. It is an organized collection of various format of information with correspondent services where information is repackaged and stored in a digital format, and made accessible over the internet or local server. Electronic information collections have inherent ability to increase users learning opportunities as it offers various learning experiences to the users than print documents due to its interactive and multimedia components. This is buttressed with the fact that as long as an internet connection is available, electronic libraries are accessible anywhere and at any time.

The setting up of these e-libraries has enabled the library clientele to have access to the various electronic resources (e-resources) which include CD-ROM, encyclopedias, electronic books, bibliographic databases, electronic journals, library web page articles from magazines, and pamphlets. These resources enhance users' scholarly presentation of class work, term papers, assignments, research/project work, seminar presentation among others. It is worthy to note at this point that the perception of the users on the e-library has an impressive effect on the level of utilizing the available electronic resources. University librarians therefore need to understand the opinions and perception of their users in order to ascertain their various information needs and how to serve them better, which is the mission statement of every academic library including CRUTECH library.

The Cross River University of Technology, Calabar is a state owned university which is located in the city of Calabar. It was established in the year 2002 as

a result of merging three tertiary institutions (The Ibrahim Babangida College of Agriculture, College of Education, and the Polytechnic of Calabar.). The merger was legally backed by the passage of Bills No. 9 of 2002 and No.6 of 2004 (CRUTECH, 2019). The university offers both undergraduate and post graduate programmes, which makes the establishment of a functional electronic library imperative in gratifying the research needs of the staff and students. The e-library is stocked with over a hundred and fifty computers, with subscriptions to several online materials. The perception of users regarding the benefit of CRUTECH e-library collections, the extent to which they can access available resources, and the possible challenges they face while using the e-library to meet their information needs constitute the researchers keen interest in this research.

Statement of the problem

Academic libraries were established to support tertiary education through the provision of teaching and learning resources in various types and formats. The advent of Information and Communication Technology (ICT) and the dynamics of globalization, place a demand on academic librarians to provide information resources beyond the physical boundary of libraries through the e-libraries.

The basis for the effective usage of the services and resources that is made available in e-libraries most often depends on the users' perception of such e-library's competence to gratify their quest for information. However, despite the wide acceptance of the relevance of the e-library and its usage for effective and efficient access to information across the globe, its essence is being threatened by poor utilization among students within the tertiary institutions despite librarians' collective

effort to make the services and resources of the e-library available to all categories of users.

Students' interest towards the utilization of e-library is strengthened when there is a positive perception of the available library resources and services, and vice versa. Perception and effective usage of the e-library are key to students' perceived gratification of electronic information needs. In view of this, the researchers intended to investigate the extent to which students' perception of electronic library can enhance their utilization.

LITERATURE REVIEW

Electronic libraries are those libraries that are set up with the aim of acquiring, processing, storing, evaluating and disseminating information using electronic means to the clientele in quest of information. It can also be referred to as an information center where some or all of the collections and services are made available in an electronic format via the internet which makes it possible for users to access them from any location (Anyim, 2018; Onwuchekwa & Jegede, 2011). Bassey and Enidiok (2019), posit that an effective migration from the print to electronic format, does not just result in the propagation of electronic information; but that it has also provided the library clientele with varying applications and software that is appropriate in seeking and retrieving information globally.

The main aim of setting up e-libraries in tertiary institutions as stated by Hirsh (2014), is to primarily provide access to information resources and services that has the capacity of enhancing the research, learning as well as the teaching quest of the faculty and students. The extent to which these e-libraries can be said to have achieved these aims depends on the utilization of the

resources as the quality and strength of any educational program does not depend on the magnificent library building but on the extent of its usage (Agboola & Bamigboye, 2011). Ugah (2008) attributed ease of access to utilization when he posited that, as more information sources are made available and accessible to users with little or no stress, the more likely they would utilize such information sources. Thus, the librarian should ensure that all barriers that challenge the users' access to electronic information resources are removed, as libraries can only achieve their mandate of providing a viable electronic library when the users are satisfied with the quality of services and electronic information resources offered to them.

Bassey and Enidiok (2019) described electronic resources as those information resources which are provided in an electronic format which include e-books, e-journals, e-magazines and other computer-based electronic networks. They provide a broader accessibility to available information in libraries through the use of ICT, as compared to the print resources. Deng (2010) also describes electronic resources to include databases, government publications, magazines, archives, theses and reports that are accessible in digital format. Lefuna (2017) harnesses the fact that the provision of e-resources has significantly reduced the demands on libraries for the provision of storage facilities needed for books and periodicals, as well as provide unrestricted access to library users. Electronic resources are regarded as an integral part of the electronic library which are imperative in supporting the teaching, learning and research activities of tertiary institutions.

However, despite librarians' effort in providing a viable electronic library, the clientele still encounter various challenges in accessing the e-library resources. These

challenges as identified by several librarians include: inappropriate search skills and techniques to minimize search time, difficulty in evaluating the credibility of information sources, non-subscription to relevant e-journals, slow internet connectivity, poor maintenance of e-library facilities, sub-standard infrastructure, fluctuating power supply, and poor funding (Okiki & Asiru, 2011; Baro, Eze & Nkanu, 2013; Fyneman, Idiedo & Ebhomeya, 2014). Also Dhanavandan and Tamizhchelvan (2012), in their observations identified insufficient bandwidth as a crucial challenge in the provision of electronic library services. This challenge more often leads to network fluctuation, coupled with a slow downloading speed of online resources. Another challenge as identified by Yu and Breivold (2008), is the non-guarantee of constant access to e-resources. This is because most digital resources are granted license for a stipulated period of time, after which failure to renew the license before its expiration will definitely result in a denial of access to the content by the service providers. All of these challenges if not properly addressed, can truncate the

objectives of university e-libraries as it limits the ability of the library users to access and retrieve electronic resources and services.

METHODOLOGY

A survey research design was used for the study. The research was conducted in the Cross River State University of Technology e-library, in which 4,365 registered library users constituted the study's population out of which ten percent (10%) representing 437 respondents across the different faculties were used for the study. A questionnaire instrument tagged Use of E-library by Undergraduates in the Cross River University of Technology (UEUCRUT) was used for data collection, and a descriptive statistics was used in analyzing the data collected from the questionnaires. The results obtained were presented in frequency tables and percentages.

RESULTS AND DISCUSSION

Research question one

What are student's perception of the relevance of e-library in Cross River University of Technology?

Table 1: Users' perception of the relevance of e-library

S/N	THE RELEVANCE OF E-LIBRARY	SA	A	SD	D
1	It has increased my access to a variety of information resources.	125 (29)	193 (44)	45 (10)	74 (17)
2	It enables me to access information resources beyond the physical boundaries of library.	184 (42)	189 (43)	51 (12)	15 (03)
3	It has greatly promoted my academic research through the provision of wide arrays of researchable information resources.	175 (40)	101 (23)	71 (16)	90 (21)
4	It strengthens my communication and collaboration with others academic researchers.	89 (20)	216 (49)	90 (21)	42 (10)
5	The use of the e-library has improved my academic performance.	142 (32)	138 (32)	60 (14)	97 (22)
6	Using the e-library helps me to be up-to-date with recent publications in my area of study.	170 (39)	194 (44)	31 (07)	42 (10)
7	Using the e-library is a waste of time.	53	20	209	155

		(12)	(05)	(48)	(35)
8	The use of the e-library has improved my performance on internet surfing.	190	103	74	70
		(43)	(24)	(17)	(16)

Source: Field survey, 2019.

Table 1 reveals users' perception of the relevance of e-library. 73% of the students agreed to the fact that the e-library has helped in increasing their access to a variety of information resources. 85% of the students admitted that the e-library enhances their access to information beyond the physical boundaries of library. The study also revealed that 63% of the students admitted to a promotion in their academic research given the wide arrays of researchable information resources from the e-library. 69% of the students lay claims to the fact that the e-library has strengthen their level of communication and collaboration with others academic researchers. This further account for the claim by 83% of the students that using the e-library has helped them to be up-to-date with recent publications in their area of study. The study further revealed that 67% of the student agreed to the fact that the use of the e-library has improved their performance on internet surfing. 17% of the students believe that using the e-library is a waste of time, while 83% of them refute this claim. From the study, it can be seen that the students'

perception of the relevance of the e-library is positive.

The findings also reveal that students understand the relevance of the utilizing e-library in their academic pursuit, as majority of them admitted that it has helped in increasing their access to a variety of information resources thereby bringing about a promotion in their academic research as well as strengthen their level of communication and collaboration with others academic researchers across the globe. This study is consistent with the assertion of Ukpebor (2012) who reiterated the fact that electronic libraries basically provide substantive and prompt research information to academics who to a large extent rely on the e-resources for their literature review, and research as well as intellectual collaboration with a crop of other academia across the globe for their intellectual support.

Research question two

What are student's perception of accessibility to electronic resources in Cross River University of Technology e-library?

Table 2: Users' perception of accessibility to electronic resources

S/N	Electronic resources	Accessible	Not Accessible
1	e-journals	305 (70)	132 (30)
2	e-newspapers	192 (44)	245 (56)
3	Online Public Access Catalogue	136 (31)	301 (69)
4	e-bibliography databases	62 (14)	375 (86)

		130	307
5	CD-ROM databases	(30)	(70)
		164	273
6	e-magazines	(38)	(62)
		371	66
7	e-books	(85)	(15)
		86	351
8	DVD-ROM	(20)	(80)
		164	273
9	e-manuscript	(38)	(62)
		214	223
10	Online databases	(49)	(51)
		227	210
11	e-research reports	(52)	(48)

Source: Field survey, 2019.

Table 2 shows users' perception of accessibility to electronic resources. The study reveals that students have a negative perception of accessibility to electronic resources, as only three (e-journal, e-books and e-research reports) electronic resources has a high degree of access by the students. The other eight electronic resources (Online Public Access Catalogue, e-magazines, e-bibliography databases, e-newspapers, CD-ROM databases, DVD-ROM, e-manuscript, and electronic databases) have low degree of access.

The findings of this study reveals that students have poor assess to e-resources in Cross River University of Technology Calabar, as over 70% of the available electronic resources were not assessable to the students. This study is consistent with the

assertion of Ternenge and Kashimana (2019), that users' problem is not majorly the question of utilizing library resources, but whether or not the library can provide the needed information resources, as well as access to the information resources provided. Aguolu and Aguolu (2002), further buttress the fact that despite the fact that library resources are being made available in the library, and may even be identified as being bibliographically relevant to the users' area of research interest, the users may still not be able to have access to them. Hence, the problem is basically that of assess than utilization.

Research question three

What are student's perception of the challenges in Cross River University of Technology e-library?

Table 3: Users' perception of the challenges in Cross River University of Technology e-library

S/N	CHALLENGES	SA	A	SD	D
1	Shortage of computer systems	15 (03)	16 (04)	231 (53)	175 (40)
2	Poor internet connectivity	172 (39)	152 (35)	56 (13)	57 (13)
3	Poor information technology skills	59 (14)	87 (20)	207 (47)	84 (19)

		253	154	25	05
4	Inadequate electronic resources	(58)	(35)	(06)	(01)
		89	43	158	147
5	Poor power supply	(20)	(10)	(36)	(34)
		193	187	34	23
6	Difficulty in accessing online resources	(44)	(43)	(08)	(05)
		61	48	167	161
7	Poor attitude of library staff	(14)	(11)	(38)	(37)
		210	152	56	19
8	Restricted access to some databases	(48)	(35)	(13)	(04)

Source: Field survey, 2019.

Table 3 shows users' perception of the various challenges in Cross River University of Technology e-library. The study reveals that 93% of the students refute claims to the fact that there is shortage of computer systems in the e-library. However, 74% of the students admitted that there is poor internet connectivity in the e-library. Only 34% of the students have the challenge of poor information technology skills, while 66% of them do not have this challenge. 93% of the students also admitted that the electronic resources available was inadequate. Poor power supply was being refuted as a challenge in the e-library by 70% of the students. The study also revealed that 87% of the students have difficulties in accessing online resources. Also, 83% of the students admitted having the challenge of restricted access to some databases. From the study, 75% of the students refute poor attitude of library staff as a challenge in the e-library.

From this study, it can be seen that poor internet connectivity, inadequate electronic resources, difficulty in accessing online resources and restricted access to some databases constitute the major perceived challenges by the students. This finding is consistent with that of Ternenge and Kashimana (2019), who identified slow internet connectivity, limited number of computers, poor access and usage, limited subscriptions, poor electricity supply, lack of relevant e-resources in various disciplines coupled with poor reference services from library staff as the challenges students of the University of Agriculture Makurdi, encounter in the e-library.

Research question four

How often do students utilize the Cross River University of Technology e-library?

Table 4: The frequency of e-library usage

S/N	FREQUENCY	NUMBER OF USERS	(%) OF USERS
1	Daily	156	36
2	Once a week	183	42
3	Twice a week	52	12
4	Monthly	24	5
5	Occasionally	18	4
6	Never	4	1

Source: Field survey, 2019.

Table 4 reveals information on how often the students make use of the e-library. The study reveals that 36% of the respondents make daily use the e-library. Majority of them (42%) use the e-library once a week, while 12% of them visit the e-library twice a week. 5% of the respondents admitted using the e-library monthly, while only 4% of users visit the e-library occasionally. The study also revealed that only 1% of the respondents never make use of the e-library.

This study reveals that, a greater percentage of the students still make use of the electronic library on a daily and weekly basis despite the perceived challenges encountered while utilizing the library. This study is in tandem with that of Aderina (2013), who conducted a research on the utilization of e-resources by the students of Redeemer's University, Nigeria. Her study revealed that 73.2% of the students use the internet regularly, 36.9% use it occasionally, 7.8% rarely use it and that 13.3% don't use it at all. This situation is perhaps as a result of the students understanding of the relevance of e-library to their academic achievements as indicated in Table 1.

CONCLUSION AND RECOMMENDATION

The findings of this study indicate that students understand the relevance of the e-library in their academic pursuit. However, there is poor assess to the available electronic resources in the Cross River University of Technology Calabar, as over 70% of the available electronic resources were not assessable to the students. Also, poor internet connectivity, inadequate electronic resources, difficulty in accessing online resources and restricted access to some database constitute the major perceived challenges by the students. Despite these challenges majority of

the students however still make use of the e-library daily and at least once a week.

Based on these findings, the researchers recommend that the University authority should make all the available electronic resources accessible to the students, by improving on the internet connectivity, subscribing to more electronic resources as well as removing all form of restrictions to the available databases.

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ELECTRONIC PAYMENT CHANNELS AND BANKING SECTOR SHAREHOLDERS' VALUE MAXIMIZATION IN NIGERIA: A VECTOR ERROR CORRECTION APPROACH

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ABSTRACT

Effect of e-payment channels such as automated teller machine, point of sales and web-based transaction on shareholders' value measured by the earnings per share of the Nigerian banking sector had been assessed in this study. The study employed the vector error correction model technique to estimate quarterly data collected on the variables for the period 2010 to 2018. It was discovered that automated teller machine was negative in the first three lags but positive at the fourth lagged period. Also, the initial usage of point of sales in the first year reduced the earnings per share of banks, at the second and third years, it had enhancement effects on earnings per share but decreased the earnings per share of banks in the fourth year. Furthermore, web-based transaction had a significant positive effect on earnings per share of banks in Nigeria in the first and second lagged periods but became negative in subsequent lagged periods. On the bases of these findings, it was recommended that adequate backup infrastructure should be provided by banks to complement the inadequate public infrastructure since internet connectivity is a criterion for improved e-banking services for banks to improve on the initial gains from utilizing these channels.

Keyword: *Earnings per share, Cashless policy, Backup infrastructure, Web-based transactions, Cashless society, Technology-driven money.*

INTRODUCTION

Payment methods have evolved from the barter where goods and services were reflected in the physical existence of other goods or services, which could be used for exchange (Siam, 2006; Onay, Ozsoz & Helvacioğlu, 2008 and Lustsik, 2004), to hard cash in form of coins made out of precious metals and, then, fiduciary money which took the form of modern coins and paper notes. As trade expanded and society got more civilized and expanded in terms of productivity and exchange demands, a more suitable method of payments inevitable to meet the transactions aspirations of civilization.

E-payments in Nigeria has its origin from the implementation of the Central Bank of Nigeria's cashless policy in 2012. This was necessitated by the expansion of commerce, globalization of businesses and the continuous need to complete transactions in real-time which characterized the technologically driven age. Electronic payment methods involve the payment for goods and/or services using financial intelligent telecommunication and electronic devices.

Since its adoption, several studies have been conducted on its effect on banking sector performance, business expansion and even economic growth without a specific study on whether shareholder value or the enhancement of the net present value of the future returns to shareholders have been achieved within this period. It is against this backdrop that a research impulse has been raised to assess the magnitude of the effect of electronic payment methods on the earnings per share of Nigeria banks. This study will depart from all other studies by regressing the electronic payment methods variables against the earnings per share of the banking sector.

To this end, the introduction section will closely be followed by related literature review and the review of relevant theories. Following this closely was the methodology. Immediately after the methodology, came data analyses and interpretation and then the concluding thoughts and policy implications of the study's findings.

LITERATURE REVIEW

This study is predicated upon the Hicks and Niehans (1983) transaction cost innovation theory. The theory argues that the need for organizations to reduce transaction cost while at the same time increasing the economic value or earnings necessitated the development and adoption of financial technology. To put it more succinct, cost reduction for services and increased earnings for services delivery are the crux of financial innovation. By this, it could be deduced that innovation in the financial sector was brought about by the need to enhance the net present value of the expected returns of the shareholders. It follows therefore that financial innovation is the product of technological advancement brought about by the desire to enhance the earnings potentials of the shareholders of financial sectors. According to the theory, such decrease in the transaction cost brings about serious improvement in financial service quality which translates to increased financial patronage and enhanced earnings.

This theory, though built from a microscopic economic structural change, suits this study as enhancements in financial innovation will, in sympathy, cause a decrease in the operating costs, improved income, other performance indicators and an increase in both quantity and quality of service delivery. In a nutshell, this theory postulates a direct enhancement effect

of financial innovation on the earning potentials of the financial service sector.

In the appraisal of electronic payment methods on the performance of the Nigerian banking sector, Okoye and Ezejiofor (2013) used the analysis of variance to examine whether or not cashless economic policy had any significant benefits on the stability of the Nigeria economy. Though cashless economic policy enhances stability, the Central Bank of Nigeria must enshrine in her policy framework adequate plans for proper implementation of the cashless policy in Nigeria.

Muotolu and Nwadiolor (2019) carried out a 6-year how the financial performance of deposit money banks was affected by the CBN cashless

Odior and Fadiya (2012) also conducted research titled cashless banking challenges, benefits and policy realities in Nigeria. The study focused on the analyses of whether there is an enhancement or deteriorating effects of cashless policy in Nigeria. The study intended to reveal the benefits or otherwise difficulties posed on the economy. Using descriptive analysis, they concluded that the emergence of electronic money had a decreasing effect on the domestic currency. Also, cashless banking enhanced competition among banks in Nigeria.

Siyanbola (2013) in his study titled, cashless banking and economic growth in Nigeria assessed the merit and demerits of cashless banking; the means of cashless policy application and the problem of cashless policy. Questionnaires were administered on the sampled respondents to obtain data. Chi-square analytical technique was utilized to analyze the data. Findings revealed that the mode and quality of payments utilized in the banking sub-sector enhances the economic performance in Nigeria

policy in Nigeria. The study applied the panel data techniques. Financial performance was measured using the return on asset of selected banks. There was evidence that led to the conclusion that only ATM was statistically significant for measuring financial performance in Nigeria.

The study of Okoro (2014) on electronic payment channels on intermediation efficiency employed the ordinary least square multiple regression using the ATM, POS and MPS as the measures for electronic payment channels. The time spanned the period 2006 to 2011. All the variables except the point of sale (POS) were statistically relevant for enhanced and efficient intermediation.

Shirley and Sushanta (2006) examined whether information technology drives banking industry profit. The study applied the panel data technique using 68 banks in the United States for over 20 years. It was discovered that IT enhanced bank profitability in the United States.

Madueme (2010) studied the impact of ICT on banking efficiently in Nigeria employing a survey of 13 banks. Based on the CAMEL banking and transactional logarithmic faction of the banks, it was revealed that the officially valets obtained through the CAMEL banking system were higher during the post-adoption era ton before adoption and escheated that as 1per cent increase in ICT capital on average lends to 0.9185 naira increases in but output past ICT adoption era

RESEARCH METHODOLOGY

The ex-post facto design was employed in collecting, analyzing and interpreting data for this study. This design was most suited because of the historical nature of the quarterly time-series data used in this study. The data spanned

the period 2010 to 2018 and were evaluated using descriptive statistic. The technique for estimating the parameters was vector error correction. To qualify for VECM estimation,

the data were all of the order I (1) and cointegrated. The relationship between the variables was stipulated thus:

This function was then restated using the VECM estimating model thus

$$EPS = f(ATM, POS, WBT) \quad (i)$$

$$ROA_t = \sum_{i=1}^{p-1} P_1 \Delta in ROA_{t-1} + \sum_{i=2}^{p-1} P_2 \Delta in ATM_{t-1} + \sum_{i=3}^{p-1} P_3 \Delta in POS_{t-1} + \sum_{i=4}^{p-1} P_4 \Delta in WBT_{t-1} + Z1 * ECM1_{t-1} + e_{1t}$$

Where:

EPS = Returns on equity

ATM = Automated Teller Machine

POS = Point of Sales

WBT = Web Base Transactions

Δ = difference
estimator

e_t = White noise

U_{t-1} = period lagged

RESULTS AND DISCUSSION

Table 1: Descriptive statistics

	LEPS	LATM	LPOS	LWBT
Mean	14.57023	16.95423	12.75987	12.79560
Median	14.42533	17.10156	12.59690	12.88383
Maximum	17.09888	18.53758	15.72009	14.38045
Minimum	10.76211	14.30652	8.544419	10.80404
Std. Dev.	1.906006	1.453688	1.668468	0.984791
Skewness	-0.144619	-0.581400	-0.282859	-0.681437
Kurtosis	1.763882	1.919567	3.034703	2.837054
Jarque-Bera Probability	2.417469 0.298575	3.779162 0.151135	0.481863 0.785896	2.825962 0.243417
Sum	524.5282	610.3524	459.3554	460.6415
Sum Sq. Dev.	127.1500	73.96229	97.43247	33.94344
Observations	36	36	36	36

Source: E-view 10 output, 2020

Table 1 showed that the mean values of earnings per share, automated teller machine, point of sales and web-based transactions were respectively 14.57, 16.95, 12.76, and 12.79. The range of the variables was between 10.71 to 17.09, 14.31 to 18.53, 8.54 to 15.72, 10 and 10.80 to 14.38 for earnings per share, automated teller machine, point of sales and web-based transactions. The skewness values of the variables of -0.1446, -0.5814, -0.2828 and -0.6814 showed that the dataset was leftward skewed. Meaning that the distribution

had longer left tail than the normal. The coefficient of all the variables, except the point of sales, were less than 3.0, implying that they were platykurtic. On the other hand, the coefficient of point of sales was approximately 3.0. meaning the data for this variable were normally distributed. The Jarque Bera coefficient of 2.417, 3.779, 0.481 and 2.825 with their corresponding P-values of 29.85 per cent, 15.11 per cent, 78.58 per cent and 24.34 per cent greater than 5 per cent showed that the dataset was normally distributed.

Table 2: ADF Unit root test

Variables	level	1 st Difference	Order of Integration
LEPS	-1.275264	-8.157022	I (1)
LATM	-1.513429	-5.549639	I (1)
LPOS	-1.970907	-6.831360	I (1)
LWBT	-1.616068	-6.643414	I (1)
Test critical values @ levels: 1%=-3.639407; 5%=-2.951125; 10%=-2.614300			
Test critical values @ levels: 1%=-3.639407; 5%=-2.951125; 10%=-2.614300			

Source: Extract from E-view 10 Output, 2020

Table 2 was the Augmented Dickey-Fuller unit root test for stationarity. From the table, all the series were integrated of order I (1). This implied that at levels all the series had unit root, however, immediate they were differenced one

time, they all became stationary. This informed the need to assessed whether or not the variables moved together into long-run which inform the application of the Johansen cointegration test presented in Table 3 below.

Table 3: Johansen cointegration test

Lags interval (in first differences): 1 to 4

Unrestricted Cointegration Rank Test (Trace)				
Hypothesized		Trace	0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**
None *	0.773198	104.7762	47.85613	0.0000
At most 1 *	0.691992	58.78226	29.79707	0.0000
At most 2 *	0.510012	22.27571	15.49471	0.0041
At most 3	0.005183	0.161076	3.841466	0.6882

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

* denotes rejection of the hypothesis at the 0.05 level

**MacKinnon-Haug-Michelis (1999) p-values

Unrestricted Cointegration Rank Test (Maximum Eigenvalue)

Hypothesized		Max-Eigen	0.05	
No. of CE(s)	Eigenvalue	Statistic	Critical Value	Prob.**
None *	0.773198	45.99396	27.58434	0.0001
At most 1 *	0.691992	36.50655	21.13162	0.0002
At most 2 *	0.510012	22.11463	14.26460	0.0024
At most 3	0.005183	0.161076	3.841466	0.6882

Max-eigenvalue test indicates 3 cointegrating eqn(s) at the 0.05 level

* denotes rejection of the hypothesis at the 0.05 level

**MacKinnon-Haug-Michelis (1999) p-values

Source: Extract from E-view 10 Output, 2020

From table 3, it could be seen that both the trace test and maximum eigenvalue test showed the presence of three cointegrating equations. The expectation was that both the trace test and maximum eigenvalue should both have at least one cointegration equation. Since all the series

were integrated of order I (1) and there was at least one cointegrating equation in both the trace and maximum eigenvalue tests, it was indicative that the VECM estimating technique was most suited for this study. The study however determined the optimal lag length to

be applied in the VECM estimation as presented in table 4 below.

Table 4: Value lag order selection criteria

Endogenous variables: LEPS LATM LPOS LWBT

Lag	LogL	LR	FPE	AIC	SC	HQ
0	-146.3887	NA	0.106782	9.114466	9.295861	9.175500
1	-48.89854	165.4378*	0.000772*	4.175669	5.082643*	4.480838*
2	-33.53056	22.35342	0.000841	4.213974	5.846527	4.763278
3	-15.54554	21.80003	0.000844	4.093669*	6.451802	4.887109

* indicates lag order selected by the criterion

LR: sequential modified LR test statistic (each test at 5% level)

FPE: Final prediction error

AIC: Akaike information criterion

SC: Schwarz information criterion

HQ: Hannan-Quinn information criterion

Source: E-view 10 Output, 2020

Table 4 showed that the optimum lag size was lag 3 using the AIC. The AIC was adopted over all other criteria because it has been widely adopted by researchers for lag size selection. This lag size was therefore used for estimating the VECM model as presented in table 5 below.

Table 5: Vector Error Correction Model

Standard errors in () & t-statistics in []

Cointegrating Eq:	CointEq1	CointEq2	CointEq3
LEPS(-1)	1.000000	0.000000	0.000000

LATM(-1)	0.000000	1.000000	0.000000	
LPOS(-1)	0.000000	0.000000	1.000000	
LWBT(-1)	-2.689150 (0.42094) [-6.38837]	-1.768850 (0.27584) [-6.41250]	-1.992419 (0.22719) [-8.76987]	
C	19.97635	5.731419	12.77959	
Error Correction:	D(LEPS)	D(LATM)	D(LPOS)	D(LWBT)
CointEq1	0.070819 (0.15678) [0.45172]	0.515059 (0.10877) [4.73549]	0.662436 (0.18495) [3.58164]	0.089990 (0.15827) [0.56860]
CointEq2	-0.039987 (0.19880) [-0.20114]	-0.891552 (0.13792) [-6.46412]	-0.439215 (0.23454) [-1.87270]	-0.214890 (0.20069) [-1.07074]
CointEq3	-0.079196 (0.17541) [-0.45148]	-0.019463 (0.12170) [-0.15993]	-0.401607 (0.20694) [-1.94069]	0.432636 (0.17708) [2.44317]
D(LEPS(-1))	-0.384065 (0.25002) [-1.53617]	-0.249603 (0.17345) [-1.43903]	-0.839647 (0.29495) [-2.84673]	0.234422 (0.25239) [0.92881]
D(LEPS(-2))	0.003848 (0.28070) [0.01371]	0.047915 (0.19474) [0.24604]	-0.515663 (0.33115) [-1.55718]	0.388312 (0.28337) [1.37035]
D(LEPS(-3))	-0.251681 (0.23588) [-1.06701]	-0.335830 (0.16364) [-2.05222]	-0.375346 (0.27827) [-1.34885]	-0.009077 (0.23812) [-0.03812]
D(LATM(-1))	-0.173294 (0.20711) [-0.83671]	0.414012 (0.14369) [2.88131]	0.542446 (0.24434) [2.22005]	0.130953 (0.20908) [0.62632]
D(LATM(-2))	-0.068730 (0.24872) [-0.27633]	0.744951 (0.17255) [4.31719]	0.150644 (0.29343) [0.51340]	-0.034307 (0.25109) [-0.13663]
D(LATM(-3))	0.439618 (0.25364) [1.73324]	0.859027 (0.17597) [4.88176]	0.116430 (0.29923) [0.38910]	0.121001 (0.25605) [0.47257]
D(LPOS(-1))	0.092353 (0.20822) [0.44354]	-0.066681 (0.14446) [-0.46160]	-0.419006 (0.24564) [-1.70575]	-0.609982 (0.21020) [-2.90194]
D(LPOS(-2))	-0.070828 (0.20577) [-0.34420]	-0.216118 (0.14276) [-1.51387]	-0.416138 (0.24276) [-1.71421]	-0.267428 (0.20773) [-1.28739]
D(LPOS(-3))	0.005068 (0.19235) [0.02635]	-0.353456 (0.13345) [-2.64862]	-0.144930 (0.22693) [-0.63866]	-0.298196 (0.19418) [-1.53565]

D(LWBT(-1))	0.095800 (0.23437) [0.40876]	-0.248253 (0.16260) [-1.52680]	0.162597 (0.27649) [0.58807]	0.122497 (0.23660) [0.51775]
D(LWBT(-2))	-0.050037 (0.22699) [-0.22044]	-0.604991 (0.15747) [-3.84183]	0.564000 (0.26778) [2.10619]	-0.069468 (0.22914) [-0.30317]
D(LWBT(-3))	-0.621340 (0.23108) [-2.68887]	-0.517620 (0.16031) [-3.22878]	0.301865 (0.27261) [1.10731]	-0.080917 (0.23327) [-0.34688]
C	0.296830 (0.12246) [2.42394]	0.238457 (0.08496) [2.80679]	0.432366 (0.14447) [2.99282]	0.195934 (0.12362) [1.58496]
R-squared	0.565721	0.821008	0.655524	0.691928
Adj. R-squared	0.158584	0.653203	0.332577	0.403110
Sum sq. Resids	1.753488	0.843975	2.440460	1.786975
S.E. equation	0.331048	0.229670	0.390549	0.334194
F-statistic	1.389511	4.892635	2.029821	2.395722
Log likelihood	1.060028	12.75985	-4.229242	0.757353
Akaike AIC	0.933748	0.202509	1.264328	0.952665
Schwarz SC	1.666616	0.935377	1.997196	1.685533
Mean dependent	0.157516	0.126312	0.160317	0.109703
S.D. dependent	0.360899	0.390002	0.478052	0.432566
Determinant resid covariance (dof adj.)		7.23E-05		
Determinant resid covariance		4.52E-06		
Log likelihood		15.28584		
Akaike information criterion		3.794635		
Schwarz criterion		7.275758		
Number of coefficients		76		

Source: E-view 10 Output, 2020

Table 5 presents the VECM output showing the parameters of the respective variables, the standard error and t-statistics. however, the p-values of the parameters were not displayed.

Hence the need to estimate a system equation using the EPS equation. The result of the system equation is presented in table 6 below.

Table 6: Vector Error Correction Model System Equation

Dependent Variable: D(LEPS)

Method: Least Squares (Gauss-Newton / Marquardt steps)

Date: 07/21/20 Time: 22:30

Sample (adjusted): 2011Q1 2018Q4

Included observations: 32 after adjustments

$$\begin{aligned}
 D(LEPS) = & C(1)*(LEPS(-1) - 2.68915005847*LWBT(-1) + 19.9763483174) \\
 & + C(2)*(LATM(-1) - 1.7688498209*LWBT(-1) + 5.73141853399) + C(3) \\
 & *(LPOS(-1) - 1.99241888695*LWBT(-1) + 12.7795872018) + C(4) \\
 & *D(LEPS(-1)) + C(5)*D(LEPS(-2)) + C(6)*D(LEPS(-3)) + C(7)*D(LATM(-1)) \\
 & + C(8)*D(LATM(-2)) + C(9)*D(LATM(-3)) + C(10)*D(LPOS(-1)) + \\
 & C(11)*D(LPOS(-2)) + C(12)*D(LPOS(-3)) + C(13)*D(LWBT(-1)) + C(14) \\
 & *D(LWBT(-2)) + C(15)*D(LWBT(-3)) + C(16)
 \end{aligned}$$

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	0.070819	0.156775	0.451724	0.6575
C(2)	-0.039987	0.198803	-0.201139	0.8431
C(3)	-0.079196	0.175413	-0.451484	0.6577
C(4)	-0.384065	0.250015	-1.536168	0.1440
C(5)	0.003848	0.280700	0.013708	0.9892
C(6)	-0.251681	0.235875	-1.067011	0.3018
C(7)	-0.173294	0.207114	-0.836707	0.4151
C(8)	-0.068730	0.248722	-0.276334	0.7858
C(9)	0.439618	0.253640	1.733240	0.1023
C(10)	0.092353	0.208219	0.443539	0.6633
C(11)	-0.070828	0.205773	-0.344204	0.7352
C(12)	0.005068	0.192354	0.026347	0.9793
C(13)	0.095800	0.234368	0.408757	0.6881
C(14)	-0.050037	0.226985	-0.220443	0.8283
C(15)	-0.621340	0.231078	-2.688869	0.0161
C(16)	0.296830	0.122458	2.423937	0.0276
R-squared	0.565721	Mean dependent var		0.157516
Adjusted R-squared	0.158584	S.D. dependent var		0.360899
S.E. of regression	0.331048	Akaike info criterion		0.933748
Sum squared resid	1.753488	Schwarz criterion		1.666616
Log likelihood	1.060028	Hannan-Quinn criter.		1.176673
F-statistic	1.389511	Durbin-Watson stat		2.062708
Prob(F-statistic)	0.260412			

Source: E-view 10 Output, 2020

Table 6 is the system equation showing the coefficient of each variable, its standard deviation, t-statistic and their respective p-values. It could be seen from the result that there was a negative effect of ATM and earnings per share in the first three lags, however, the 4th lag period of ATM had a positive effect on earnings per share in Nigeria. There were a positive effect of point of sales in the first, third and fourth lagged periods on earnings per share, however, the second lagged period had a negative effect of point of sales on earning per share in Nigeria. The web-based transaction had a positive effect in the first and fourth lagged periods, however, in the second and third lagged period it was negative. The coefficient of C (1) was the ECM which

measured the speed of adjustment of the short-run disequilibrium into the long-run equilibrium. The expectation was that the coefficient of C (1) should be negative and significant. Since the coefficient of the C (1) was neither negative nor significant, it was concluded that there was no adjustment from short-run disequilibrium to long-run equilibrium. The R^2 value of 0.5657 implied that about 56.57 per cent of the changes in earning per share had been jointly predicted by ATM, POS and WBT. The F-stats value of 1.3895 with its corresponding P-value of 26 per cent implied that the model was not statistically significant.

To assess the individual significance of the parameters of the model, the study applied the world statistics thus:

Table 7: Wald test of significance of individual parameters

Variables	Hypotheses	F-stats value	P-value	Decision
LATM	$C(7) = C(8) = C(9) = 0$	1.430102	0.2709	Accept H_0
LPOS	$C(10) = C(11) = C(12) = 0$	0.261407	0.8521	Accept H_0
LWBT	$C(13) = C(14) = C(15) = 0$	3.700820	0.0339	Reject H_0

Source: Extract from E-view 10 Output, 2020

Table 7 showed that automate teller machine and point of sale were statistically insignificant in influencing earnings per share. However, web-based transaction had a robust effect on earnings per share in Nigeria. This is so as its F-stats probability value was less than 5 per cent.

To check whether the estimates of the parameters were stable, the study applied the CUSUM test. The result of the CUSUM test showed that all the estimates were stable. This was arrived at because the blue line lied in between the red lines in Figure 1 below.

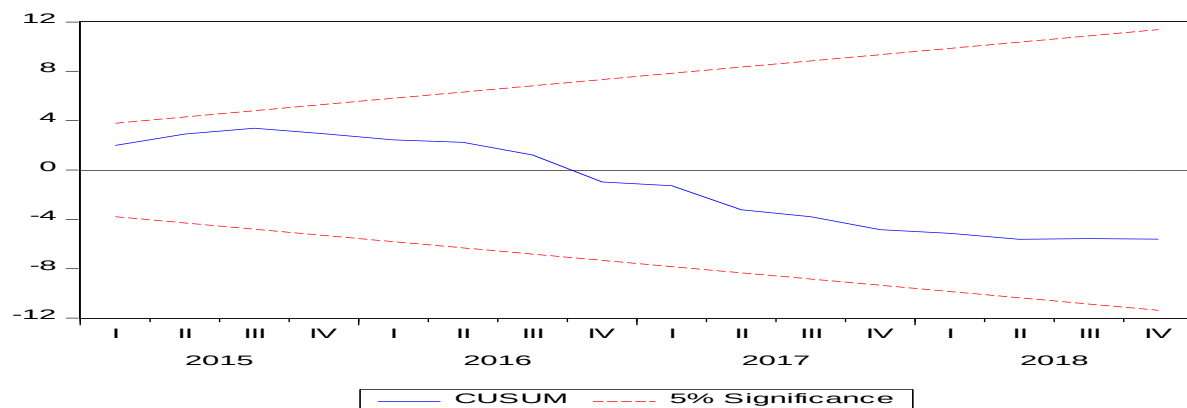


Figure 1: CUSUM Stability test

Source: E-view 10 Output, 2020

CONCLUSION AND RECOMENDATIONS

It was deduced from the analyses that automated teller machine, point of sales and web-based transaction had a long-run effect on earnings per share. However, the short-run disequilibrium in the data set was not adjusting towards long-run equilibrium. This implied that the use of electronic banking transaction modes jointly influences the earnings per share of the Nigerian banking sector but in a very slow rate towards the long-run.

In the short-run, the parameters of the automated teller machine were negative in the first three lags but positive at the fourth lagged period. This implied that the initial use of automated teller machine for financial transaction in Nigeria reduced the earnings power of shareholders. However, three years after its continuous usage, earnings per share was enhanced by automated teller machine. The extent of this enhancement remains low and insignificant with the period of this study. To sustain the enhancement effect of ATM on banks earnings, banks should extend the coverage of ATM terminals to the rural areas as this is relevant to enhance the level of financial inclusion and by extension boost the earnings of its shareholders in Nigeria.

The analyses further revealed that the initial usage of point of sales in the first year reduced the earnings per share of banks, at the second and third years, it had enhancement effects on earnings per share but decreased the earnings per share of banks in the fourth year. The implications of this may be the low usage of point of sales by bank customers relative to the use of ATM. This explained its insignificant effect on the ability of banks to generate earnings from its usage for this study period. Banks should not restrict the use of POS to

medium and large size businesses. Small businesses should be encouraged to transact with POS as this is necessary to increase their usage and earnings power to the banking sector in Nigeria.

Web-based transaction had a significant positive effect on earnings per share of banks in Nigeria in the first and second lagged periods but became negative in the third and fourth lagged periods. This implied that initially web-based transaction promoted enhanced earnings of the shareholders of the banking system, however, with insufficient backup infrastructure, its usage reduced; this resulted in a deterioration of the earnings of banks in Nigeria. Adequate backup infrastructure should be provided by banks to complement the inadequate public infrastructure since internet connectivity is a criterion for improved e-banking services as this will enable banks to continue to harness the initial gains from utilizing these channels.

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