

INTERNATIONAL UNIVERSITY OF EAST AFRICA

'Learning to Succeed'

INTERNATIONAL JOURNAL

OF

SOCIAL AND MANAGEMENT SCIENCES

IJS&MS Vol. 10, 2021

A Peer-Reviewed Multi-Disciplinary Research Journal of
International Academy of Public Administration & Management
(IAPA&M)
of
International university of East Africa Uganda
www.intl-academypam.org

A Peer-Reviewed Multi-Disciplinary Research Journal of International Academy of Public Administration & Management (IAPA&M) of International University of East Africa Uganda.**www.intl-academypam.org.**

© 2021 International Academy of public administration & Management (IAPA&M)

All rights reserved.
Apart from fair dealing for the purpose of research or private study, or criticism or review, and only as permitted under the copyright Act, this publication may only be produced, stored or transmitted, in any form or by any means, with prior written permission of the copyright holder.

ISSN: **2276-7290**

Published by:
International Academy of Public Administration & Management (IAPA&M)
International University of East Africa
Website: www.intl-academypam.org

EDITORIAL BOARD

Dr. Mishra, L.
Ambedkar University, Angra, India

Dr. Shukla
Ambedkar University Angra, India

Prof. Lydia Saleshando PhD
University of Botswana

Dr. Abah, E. O. PhD
International University of East Africa Uganda

Managing Editor:
Ogbe, A. A. PhD
Kampala International University, Uganda

EDITOR-*IN- CHIEF*
Prof. (Mrs) Motshegwa, B. (PhD)
University of Botswana, Gaborone

EDITORIAL ADVISORY BOARD

Prof. Lumumba Patrick PhD
Kenya School of Law

Prof. Oyetola Oniwide, PhD
Kampala International University, Uganda

Prof. Chuks Okereke, PhD
University of Reading United, Kingdom

Prof. Narenda K. Rustagi, PhD
Howard University School of Business,
Washington, D. C. USA

Dr. Emeka Akaezuwa
International university of East Africa Uganda

ABOUT THE JOURNAL

Aims and Scope of the **Journal**

International Journal of Social & Management Sciences (IJS&MS) is an open Access indexed journal at: www.intl-academypam.org

Objectives of the Journal

International Journal of Social and Management Sciences (IJS&MS) is an interdisciplinary journal published bi-annually, in January and November, by the International Researchers Association, International University of East Africa Uganda www.intl-academypam.org

The Journal publishes empirical articles, critical reviews and case studies that are of interest to policy makers, scholars and practitioners in any field. The Journal puts particular focus upon issue that are of concern to the Third World. It is the goal of the Journal to advance knowledge in any field. It therefore provides a platform through which scholars and practitioners can share their views, findings and experiences. Articles submitted must be new, original and should not be under consideration for publication elsewhere. Contributions that discuss issues at the national, regional and global level are essentially welcome.

International Academy of Social & Management Sciences is an arm of International Academy of Public Administration and Management (IAPA&M).

The International Academy of Public Administration and Management (IAPA&M), has the following institutional research collaborations:

. International Journal of Social and Management Sciences (IJSMS)

. International Journal of Public Administration & Management (IJPA&M)

. International Academy of Public Administration and Management Review (IAPA&MR)

. International Journal of Science and Technology (IJST)

The journals are published in both print and online versions. The online versions are free access and download.

Paper Selection and Publication Process

1.Upon receipt of paper submission, the Editor sends an E-mail of confirmation to the corresponding author within 1-3 working days. If you fail to receive this confirma-

tion, your submission/e-mail may be missed. Please contact the Editor in time for that.

2. Peer review. We use double-blind system for peer-review; both reviewers and authors' identities remain anonymous. The paper will be peer-reviewed by three experts; two reviewers from outside and one editor from the journal typically involve in reviewing a submission. The review process may take 2-3 weeks.

3. Notification of the result of review by E-mail.

4. The authors revise paper and pay publication fee

5. After publication, the corresponding author will receive a copy of printed journals.

6. E-journal in PDF is available on the journal's webpage, free of charge for download.

Call for papers

The editorial board invites papers for peer-review and if accepted published by the **International Academy of Public Administration and Management (IAPA&M),** an international, double-blind peer-reviewed, open-access journal. The journal is published in both print and online versions.

All papers related to the following topics are preferred:

Corporate Governance; Entrepreneurship, Science & technology,

Human Resource Management, Sociology, Strategic Management

Marketing; E-Business; Services, Information Technology Management

Production & Operations Management, Financial Management; Decision Analysis

Management Research Methods & Managerial Economics

If you have any appropriate papers, please submit it at:

info@intl-academypam.org

For more information visit our website: www.intl-academypam.org

TABLE OF CONTENTS

REVIEW ARTICLE : THE DEATH OF CHADIAN PRESIDENT IDRISS DEBY AND THE STABILITY OF THE SAHEL REGION

RUSSELL THOMAS..... 9

IMPACT OF GOVERNMENT EXPENDITURE ON ECONOMIC GROWTH IN NIGERIA

MUHAMMAD AMINU FAGGE & WADA RUQAYYA KURA 13

EFFECTS OF HUMAN CAPITAL DEVELOPMENT ON EFFICIENT SERVICE DELIVERY IN CORPORATE ORGANIZATIONS IN NIGERIA

OKEME, UKWUMONU PATRICK (PH.D.), SHABA IBRAHIM , IDI OGWU EMMANUEL (PH.D.), UGWU OKEREKE J. (PH.D.),ABDULLAHI, H. MOHAMMED &EDOKA, R. O. (PH.D.),RAJI, ADESINAABDULFATTAH (Ph.D)……47

IMPACT OF E-BILLS PAYMENT ON CUSTOMER SATISFACTION IN UGANDA: STANBIC BANK UGANDA LIMITED AS THE CASE STUDY

DR SAZIR NSUBUGA MAYANJA FUIB FIIU PHD, EDOKA, R.O (PH.D).& ELAIGWU, SAMUEL OCHEFIJE 67

AN APPRAISAL OF THE CRUX OF COMMUNITY DEVELOPMENT IN NIGERIA.....

OKEME, UKWUMONU PATRICK (PH.D.), OKWOLI, DANIEL MATTHEW (PH.D.) EDOKA, R.O. (PH.D.) & ALIH MUSA 82

REVIEW ARTICLE
THE DEATH OF CHADIAN PRESIDENT IDRISS DEBY AND THE STABILITY OF THE SAHEL REGION

RUSSELL THOMAS[1]

The sudden death on April 19, 2021 of Chadian President Idriss Déby Itno is creating a very dangerous vacuum in the Sahel region. Déby, who ruled Chad for 30 years, was killed while fighting rebels trying to overthrow his government. Few sub-Saharan African countries have the regional reach of Chad, and this is due essentially to its army-an army Déby was visiting when he was killed in a firefight, as Chadian troops battled with rebels from Libya. Chad has one of the most effective armies in sub-Saharan Africa and has, over the last 20 years, appeared on all fronts of the war against Jihadist groups in the Sahel. The army has also been involved in some neighboring civil wars, notably those in Sudan and the Central African Republic (CAR), and more indirectly in Libya. Déby built Chad's powerful army for a few reasons: to protect his regime from the constant ethnic rivalries and ambitions of various warlords from the country's north; and also, to achieve international recognition, credibility, and leverage in order to manage internal politics and use economic resources without interference. Déby, always received strong backing from the West, particularly France and the U.S., despite his autocratic rule and rampant government corruption. Chad is also widely recognized as an essential pillar of the G5 Sahel — a military alliance between Burkina Faso, Chad, Mali, Mauritania, and Niger, and heavily supported by France and the U.S.-to fight the region's powerful jihadist insurrection. The Chadian army is very familiar with the terrain, as its troops were critically involved in the 2013 Frenchled military operation to defend Mali from a takeover by well-organized Islamic armed groups. Chad is also one of the top troop contributors to the United Nations Multidimensional Integrated Stabilization Mission in Mali, the peacekeeping operation set up in 2013 in Mali in response to the insurrection. Chad's military presence in the region is not limited to the Sahel. In 2015, along with troops from neighboring Niger, it played a major role in dislodging Boko Haram from Northern Nigeria. It liberated some large Nigerian cities that had been under the terrorist organization's control for months, and struck a near-fatal blow to the organization. Chad also played a role in the conflict in Central African Republic (CAR). A few years ago, it was involved with armed groups in CAR's northeast, assembled under a loose association called Seleka that occupied part of the country. Chad

[1] Professor of International Politics & Diplomacy,Cavendish University Uganda

played a role in ending the conflict. Following the 2013 CAR civil war, Chad participated in the U.N. peacekeeping operation, contributing 850 troops, but left after being accused of human rights abuses and of being partial to the Muslim population. To manage his opponents, he made efforts to please Khartoum, while always showing that he could influence the civil war that was ravaging the west of the country through his ethnic and family connections. He did this with the Justice and Equality Movement (MJE), one of the main armed groups opposing President Omar alBashir. In 2005, tensions between the two countries became heated, with armed clashes at the border. Twice, armed groups coming from Sudan to overthrow Déby nearly reached the capital, N'Djamena. In response, Déby sent his troops to track the rebels and reached the suburbs of Khartoum, clearly showing that he could bring Chad's military might to bear on his adversaries. The group that entered Chad and ended up killing Deby in April came from southern Libya; they built up an impressive arsenal, probably through their involvement in the Libyan civil war. Déby's powerful army is an interesting mix of rebel groups and a modern army, making it very powerful but also highly dependent on Deby's personal involvement. Most of the high-ranking officers and elite troops are recruited from the northern tribes — principally the Zaghawa, but also the Goran and other groups more broadly known as Toubous. They possess very old and solid combat traditions, excellent knowledge of the desert, an astonishing physical endurance, and a lot of courage. The elite units are often comprised of family and clan members who know each other very well. The International Crisis Group estimates that 40% to 50% of Chad's budget goes to the country's defense and security expenses. Despite its strength, the Chadian army also has significant weaknesses that could feed instability. First, the way the army acts toward the civilian population, with frequent exactions, limits its capacity to build up trust in ways that are essential for stability. Second, the army is marred by internal rivalry between commanders. Family rivalries or clan-based rivalries often extend inside the army The fact that so many of the elite soldiers are northerners means that they also tend to have strong connections to some of the rebel movements based in Sudan or Libya, which are often comprised of former soldiers of the Chadian army. Also, Deby's strong involvement in the army — which he often commanded directly in the field — is probably the biggest risk. He kept the army's internal cohesion through personal negotiations, meaning that many loyalties were to him and not to other high-ranking officers. An additional source of instability is Chad's tense and fragmented political landscape. Just days before his death, Deby was re-elected for a sixth consecutive term, with 80% of the vote; however, his hold on power was largely seen as a parody of democracy. His regime was autocratic, and while a decade ago he was making efforts to accommodate opponents and had some pretense of inclusiveness, his regime is now opaque, with most decisions made by a small group of friends and relatives. Just after his death, a Transitional Military Council was established, with 15 generals all very close to Deby; it is chaired by his son, a 37-year-old four star gen-

eral. The council has suspended the constitution and declared an 18-month transition period. One of the main reasons for the move is certainly the fear that the army could disintegrate, but it is also to ensure that the clan of Deby keeps control of the army and the country. The political opposition and civil society have called the move a military coup and called for protests, as did the African Union. Neither France nor the U.S. said anything immediately, but after protesters died during demonstrations, they weighed in with condemnation of the killing. These are very delicate times for Chad and the entire region. The personalization of Deby's regime has left the country with extremely weak institutions. There is a real risk of serious infighting inside the army and the circles of power, even inside Deby's own family. Also, tensions with the political opposition are rapidly increasing. It seems clear that suspending the constitution will only make things worse. France, the European Union, and the U.S.(the main donors to Chad)-should put strong pressure on the Transitional Military Council so that it engages in a more substantive dialogue with political factions and civil society than it has done so far. The council should also show that it is serious about organizing elections, as it said it would, much earlier than in 18 months, as announced. Under pressure, the council has just nominated a civilian prime minister. This is a good step. It should also nominate a government sufficiently representative of the country's different social groups, particularly ethnic groups from the south and center that have been marginalized. It would also be important for Western nations to pressure the new Libyan authorities, particularly General Haftar, to rapidly improve their control of various militias and armed groups in Libya. The ceasefire in this country has created opportunities for highly armed groups to look for opportunities abroad, as was the case when the Gadhafi's regime fell. While sustainable peace is critical for the long-term stability of Chad and the adjoining region, this must be accompanied by political will which, given the multiplicity of players, and the lack of trust between them may not be easy to achieve.

IMPACT OF GOVERNMENT EXPENDITURE ON ECONOMIC GROWTH IN NIGERIA

MUHAMMAD AMINU FAGGE[2] & WADA RUQAYYA KURA[3]

Abstract

This study examined the relationship between government expenditure and economic growth in Nigeria using a co-integration and granger causality test for the period 1981-2014. A time-series data was obtained from the Central Bank of Nigeria for the analysis. The outcome of the ADF unit root test indicated that all variables included in the model were non-stationary at their levels but integrated of order one, I (1). From the long-run analysis, the results revealed a positive and significant linear relationship between the two categories of government expenditure and Economic growth (measured by real GDP), The result of the Pairwise Granger Causality test in a Vector Error Correction Model indicated a unidirectional (one-way) causality, running from economic growth to capital expenditure and recurrent expenditure to economic growth, while bi-directional causality runs from capital expenditure to recurrent expenditure and vice versa. Therefore, the study recommended the need to stimulate economic growth by allocating appropriate proportion to capital expenditure of government in the national budget.

Keywords*:* Government, Expenditure, Economic Growth, Nigeria
JEL Classifications:

Introduction

Economic growth refers to increase in a countries potential GDP, although this differs depending on how national product has been measured. Economic growth must be sustained for a developing economy to break the circle of poverty; countries usually pursue fiscal policy to achieve accelerated economic growth. Over the past decades, the public sector spending been increasing in geometric term through government various activities and interactions with its ministries, department and agencies

[2] Department of Economics and Applied Statistics, Kampala International University, Uganda
[3] Department of Economics and Development Studies,Federal University Dutse, Jigawa State

(Niloyetal 2003). Although, the general view is that public expenditure either recurrent or capital expenditure, notably on social and economic infrastructure can be growth enhancing. Hence, financing expenditure provides essential infrastructural facilities. The size and structure of public expenditure will determine the pattern and form of growth in output of the economy.

The structure of Nigerian public expenditure can broadly be categorized into capital and recurrent expenditure. The recurrent expenditure are government expenses on administration such as wages, salaries, interest on loans maintenance etc, whereas expenses on capital projects like roads, airports, education, telecommunication, electricity generation etc., are referred to as capital expenditure. One of the main purposes of government spending is to provide infrastructural facilities (Taiwo, and Abayomi, 2011).

Nurudeen and Usman (2010) added that in Nigeria, government expenditure has continued to rise due to the huge receipts from production and sales of crude oil, and the increased demand for public (utilities) goods like roads, communication, power, education and health. Besides, there is increasing needs to provide both internal and external security for the people and the nation. Available statistics, according to them show that total government expenditure (capital and recurrent) and its components have continued expenditure (capital and recurrent) and its components have continued to rise in the last three decades. For instance, government total recurrent expenditure increased from N3, 819.20 Million in 1977 to N4, 805.20 million in 1980 and further to N36, 219.60 million in 1990. Recurrent expenditure was N461, 600 million and N1, 589270.00 million in 2000 and 2007 respectively. In the same manner, composition of government recurrent expenditure shows that expenditure on defense, internal security, education, health, agriculture, construction and transport and communication increased during the period under review. Moreover, government capital expenditure rose from N5, 004.60 million in 1977 to N10, 163.40 million in 1980 and further to N24, 048.60 million in 1990. The value of capital expenditure stood at N239, 450.90 million and N759, 323.00 million in 2000 and 2007 respectively. Furthermore, the various component of capital expenditure (that is, defense, agriculture, transported and communication, education and health) also show a rising trend between 1980 and 2007).

The effect of government spending on economic growth is still an unresolved issue theoretically as well as empirically. Although the theoretical positions on the subject are quite diverse, the conventional wisdom is that a large government spending is a source of economic instability or stagnation Empirical research, however, does not conductively support the conventional wisdom. A few studies report positive and significant relation between government spending and economic growth while

several others find significantly negative or no relation between an increase in government spending and growth in real output.

Many researchers have attempted to examine the effect of government expenditure on economic growth. Such as Ranjan and Sharma (2008), Ahsan et al. (1989), Ram (1986), Holmes and Hutton (1990), Singh and Sahni (1984) concluded that public expenditure expansion has a positive significant effect on national growth. On the contrary, Barth et al (1990) and Laudau (1983, 1986) found that public expenditure expansion has negative effect on national income growth for both developed and less developed countries. Fajingbesin and Odusola (1999) empirical investigated the relationship between government expenditure and economic growth in Nigeria. Their econometric results indicated that real government capital expenditure have significant positive influence on real output.

This section highlights some basic theories that have been used to support the effect of public expenditure on economic growth. Generally economic growth deals with long-run growth trend of the economy or potential growth path (Bronson 2002). The Keynesian sees demand as a pre-requisite for growth. Therefore, their analysis concludes that aggregate demand management policies can and should be used to improve economic performance. On the other hand, Harrod-dommar model points out some dynamics of growth. For instance, to determine equilibrium growth rate in the economy, the balance between supply and demand for a countries output should be maintained.

Whilst acknowledgement the fact that the study is not the first of its kind using Nigerian data, however, it shall go a little further than earlier works to correctly capture all known composition of public expenditure during the years under review to assess the impact of public expenditure on economic growth.

This paper is structured into four sections. Section one is the introduction, followed by Literature review and theoretical framework in section two; section three is the methodology of the paper; section four is the estimation techniques and result analysis while conclusion and recommendations forms the fifth section.

Literature Review

Government expenditures are the expenses which a government incurs for its own maintenance

Society and the economy helping other countries (Bhatia 2002). Public expenditure represents the total government spending to attain the macroeconomic objectives. Governments have recorded a continuous increase over time in almost every country. Despite the fact the fact that there is continuous increase in government expenditure and in spite of its growing role and importance in national economies the area of public expenditure remains relatively unexplored unlike the attention on the theory of

taxation. However, the classical have unfavorable thinking towards increasing public expenditure, positing that government lack capacity to decide and judge economic interests on behalf of others; hence it should limit its spending. The following are the kind of public expenditure:

i. ***Productive and unproductive expenditures:*** productive expenditures are in the nature of investment which helps the economy in improving its productive capacity while the unproductive versions are expenditures in form of consumption. The productive once are those that are committed to incur and maintain social overheads. The expenditures on administration, defense, justice, law and order and maintain ace of state are unproductive (Bhatia, 2002).

ii. Government expenditure is usually classified into two ***capital and recurrent expenditure:*** Recurrent expenditure is the expenditure that is incurred yearly for the implementation of the various functions of government. It includes general administrative expenses on defense, social and economic services. A capital expense refers to the expenses earmarked for specific projects that can last for many years. It includes investment in buildings, roads, airport, petrochemical project etc.

iii. ***Transfer and non-transfer expenditures:*** pigou champions this classification, A transfer expenditure is a payment without corresponding receipt of goods and services by the state e.g. interest payment on the acquired debt, old-age pensions, unemployment benefit and benefit/allowance paid to the disaster displace people etc. the non-transfer expenditure is that by which the state pays for its purchase or use of goods and services. Expenditure on **defense**, **agriculture**, **transportation and communication** and such like are all of non-transfer expenditure.

Theoretical Framework

Generally, economic growth theory deals with long-run growth trend of the economy, or potential growth path (Branson, 2002). The focus is on factors that lead to economic growth over time and analysis of the forces that allow some economies to grow rapidly, some slowly and others not at all. Early growth theories emphasized on different aspects of the economy. For instance, Mercantilists emphasized surplus balance of trade, Physiocrats emphasized agriculture as the source of all wealth while the Cameralists favoured taxation and state regulation for strong economy (Lombardini, 1996).

Within the framework of the classical models of Smith and Malthus, economic growth is described in terms of fixed land and growing population. But without technological change, increasing population eventually exhausts the supply of free land and triggers law of diminishing returns which results to declining real wage

down to subsistence level at which point Malthusian equilibrium obtains. The Keynesians see demand as a prerequisite for growth. Therefore, their analysis concludes that aggregate demand management policies can and should be used to improve economic performance. In the Keynesian model, increase in government expenditure (on infrastructures) leads to higher economic growth. Contrary to this view, the neo-classical growth models argue that government fiscal policy does not have any effect on the growth of national output. However, it has been argued that government fiscal policy (intervention) helps to improve failure that might arise from the inefficiencies of the market.

Exploring the Keynesian framework, Harrod-Dommar model points out some dynamics of growth. For instance, to determine equilibrium growth rate in the economy, the balance between supply and demand for a country's output should be maintained. On supply side, saving is a function of the level of GDP. Investment is an important component of the demand for the output of an economy as well as the increase in capital stock. Therefore, the equilibrium rate of growth is given by matching proportionate change in output with the ratio of savings-output to that of capital-output. This sustains the economy along some warranted steady growth path

Methodology

Data and Sources this study employed annual time series data that covers the period from (1981-2014) for Nigeria. To investigate how government spending could affect economic growth in Nigeria, a number of variable have been taken into consideration in this study. These variables consist of Real Gross Domestic Product (RGDP), Total Recurrent Expenditure (TRE), Total Capital Expenditure (TCE), and are defined in our model specification. All the variables are secondary data sourced from central bank of Nigeria (CBN), Statistical Bulletin, World Bank Development Indicators.

Model Specification

This study aim at establishing the dynamics property of the relationship between government spending and Real Gross Domestic Product (RGDP) in Nigeria over the years (1981-2014). The functional form on which our model was based employed a multiple regression equation in the analysis of the work. In an attempt to capture our essence of this study, and has on previous studies. The Real Gross Domestic Product (RGDP), Total Recurrent Expenditure (TRE), Total Capital Expenditure (TCE), was used to formulate our model. Thus, the model is represented in a functional form shown below:

RGDP=F (TRE, TCE,) - - -(1)

Where;

RGDP= Real Gross Domestic Product (Dependent Variable)

TRE= Total Recurrent Expenditure (Independent Variable)

TCE= Total Capital Expenditure (Independent Variable)

In the mathematical model;

$RGDP=\beta_0+\beta_1TRE+\beta_2TCE$ - - - - - -(2)

Where;
β_0= the intercept
β_1= Regression co-efficient of TRE
β_2= Regression co-efficient of TCE

Equation (1) and (2) above can be transformed into an econometric model as follows;

$RGDP=\beta_0+\beta_1TRE+\beta_2TCE+\mu_t$ - - - - - - -(3)
Where;
μ_t= Error Term
The error term examines the interpretation of equation errors in time series econometrics. We contrast the view of errors as what is omitted from the statistical model with the view that the errors represent the shocks that are the important driving forces of model dynamics and it is said to be independently and identically distributed(N,I,I,D) around zero mean (0,1).

From equation (3) above;
$\beta_1 + \beta_2 > 0$.

Therefore, β_1 is expected to be positive implying that TRE impact positively on RGDP ($\beta_1>0$), β_2 will also indicate a positive relationship between TCE and RGDP ($\beta_2>$.

Estimation Technique

Unit Root Test

A unit root test is a feature of process that evolves through time that can cause problems in statistical inference involving time series models. A unit root test, test whether a time series variable is non stationary using an autoregressive model. David dickey and Wayne fuller (1979, 1981) said and dickey (1984) have developed a method to determine whether a variable contain a unit root. For empirical process, a test for unit root is required because all other models can apply only to variables that are non-stationary in levels that is they contain a unit root. The tests are conducted including a drift term and both with and without a trend. The addition of a trend allows testing that whether the series is trend or different stationary.

The Cointegration Test

Co-integration implies identifying the co-integrating or long run equilibrium relationship. The methodology developed by Johnson (1991, 1995) is used in

explaining the co-integration test. The central concept of integration is the specific of models that include the long run movements of one variable relative to others. Co-integration implies the idea that linear combination of non-stationary series can be stationary, implying a long run relationship that is it shows that the relationship between the stationary linear combination of non-stationary variable exist.

Granger Causality Test

Granger causality is a statistical concept of causality that is based on prediction. Its mathematical formulation is based on linear regression modeling of stochastic processes (Granger 1969). It determines the direction of causality between variables. This test would be carried out to show the causal relationship between exchange rate volatility and international trade.

Results and Discussion

Unit Root Test Results

This involves testing for stationary of the individual variables using both the Augmented Dickey Fuller (ADF) and Phillips-Perron (PP) tests to find the existence of unit root in each of the time series. The result of both the ADF and PP tests are reported in table 4.1 (levels) and 4.2 (first difference) respectively.

Table 1: ADF Unit Root Test Results

	ADF Level		*ADF First Difference*		*Order of integration*
Variables	***Intercept***	***C & T***	***Intercept***	***C & T***	
InRGDP	*0.924412*	*-2.632456*	*-3.292395***	*-3.867236***	*I (1)*
InTCE	*-1.027230*	*-1.003523*	*-5.746844**	*-5.794098**	*I (1)*
InTRE	*-1.217602*	*-1.861722*	*-7.827426**	*-7.932025**	*I(1)*

Source: Computation from E-views 8.0

Note: * denotes 1% level of significant, ** 5% level of significant. I (1) mean that the series is integrated at first difference.

From the ADF test which is presented in table 4.1 above, it is clear that all the variables (RGDP, TCE, and TRE) are non-stationary at levels but were found to be stationary at first difference. This is because, at levels, the observed values of ADF statistics are less than their critical values in both intercept and linear trend. While at the first difference, the null hypotheses of all the variables are rejected, since the observed values of ADF statistics are greater than their critical values all at 1%, except for RGDP which is 5% significance level.

Table 2: PP Unit Root Test Results

	ADF Level	**ADF First Difference**	**Order of**

Variables	Intercept	C & T	Intercept	C & T	integration
InRGDP	1.724733	-2.567341	-3.254843**	-3.838714**	I (1)
InTCE	-1.025999	-1.196613	-5.766144*	-5.795754*	I (1)
InTRE	-1.151439	-1.737461	-7.827426*	-8.091917*	I (1)

Source: Computation from E-views 8.0

Note: * denotes 1% level of significant, ** 5% level of significant. I (1) mean that the series is integrated at first difference.

The PP test presented in table 4.2, further confirmed the non-stationary of the series at both levels and their stationary after differencing them once at first difference. At the level, the null hypothesis for unit root was failed to be rejected for all the series because the observed PP values are less than the critical value. However, at first difference, none of the null hypotheses is failed to be rejected, because the observed values of PP statistics are greater than their critical values at 1% level of significant for TCE and TRE, which RGDP is rejected at 5% level of significance.

Evidently, both the two tests reveal that all the variables are characterized by the presence of unit root at levels but found to be stationary at first difference. Since all the series are integrated of order one i.e.

1. After differencing the variables once, then a combination of these variables may reveal the long run relationship. Therefore, the next step is to test if a long run relationship (co integration) exists among the variables.

Cointegration Test Results

After identifying the order of integration at levels and first difference using both ADF and PP test, the results from the two unit root tests suggested that the long run relationship among the variables may exist. Therefore, it is necessary to investigate if the individual variables of interest can actually converge in the long run. To investigate this, the study employed Johasen Multivariate Conintegration technique. The result of the cointegration test is presented in table 4.3 and table 4.4 for the Trace criterion and the Maximum Eigenvalue criterion, respectively:

Table 3: Johansen Cointegration Rank Test (Trace)

Hypothesized Ho	Hi	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
r=0	**r>0**	0.426134	30.26717*	29.79707	0.0441
r≤1	**r>1**	0.234352	12.49568	15.49471	0.1347
r≤2	**r>2**	0.116141	3.950644	3.841466	0.0468

Trace test indicates 1 cointegrating eqn(s) at the 0.05 level
* denotes rejection of the hypothesis at the 0.05 level
**MacKinnon-Haug-Michelis (1999) p-values

Table 4: Johansen Cointegration Rank Test (Maximum Eigenvalue)

Hypothesis Ho	Hi	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
r≤1	**r>1**	0.426134	17.77150*	21.13162	0.1386
r≤2	**r>2**	0.234352	8.545033	14.26460	0.3260
r=0	**r>0**	0.116141	3.950644	3.841466	0.0468

Max-eigenvalue test indicates 1 cointegrating eqn(s) at the 0.05 level
* denotes rejection of the hypothesis at the 0.05 level
**MacKinnon-Haug-Michelis (1999) p-values

From the two tables above, it can be observed that both Trace test and Maximum Eigenvalue test reject the null hypothesis (H0) of conintegration at 5% level of significance, implying presence of one cointegrating equation among the variables. Specifically, the trace test statistics indicates the existence of one co integrating equation, and equally the maximum Eigenvalue statistics reveals the same at 5% level of significance in both cases. Therefore, we can conclude that there is long run

relationship among Real Gross Domestic Product, Total Capital Expenditure and Total Recurrent Expenditure variables.

The Long run Relationship

Base on the Johansson multivariate cointegration technique, the normalized co integration equation is obtained which shows the long run relationship among real gross domestic product, total capital expenditure and total recurrent expenditure. These can be presented on the normalized co integration coefficient table below:

Table 5: Normalized Co-integrating coefficients

InRGDP	InTCE	InTRE
1	0.313675	-0.574804
Standard Errors	(0.10304)	(0.09303)
Test Statistics	[3.04408]	[-6.17863]

Source: Computation from E-views 8.0

From the above table, the coefficients of the normalized co integration equation and the standard error in bracket alongside with the test statistics in parenthesis. The test statistics are computed by dividing the coefficient of each variable by its respective standard error. Using the normalized co integration coefficients and their test statistics, we can observe that all the variables are highly statistically significant using the normalized co integration. The long run equation can now be constructed below:

$$\text{InRGDP} = -8.404790 + \underset{(0.10304)}{0.313675}\text{InTCE} - \underset{(0.09303)}{0.574804}\text{InTRE}$$

The above shows the estimated long run relationship that exists among the two variables. As expected, there is a high statistical significant positive relationship between total capital expenditure (TCE) and economic growth (InRGDP). This implies that the total capital expenditure plays a vital role in the growth process of the Nigerian economy. However, total recurrent expenditure turn out with an unexpected negative sign which is contrary to the apiriori expectation, but however the variable is also highly statistically significant.

Given the fact that our model is log-linear model, we can interpret the coefficients of the long run equation as long run elasticity. Meaning each coefficient of the variables measures the contribution of variable to real GDP. For instance, a 1% increase in total capital expenditure will result in almost 4% increase in real GDP all things being equal. By this model, we can regard capital expenditure contribution as the most significant in the impact public expenditure and economic growth.

Granger Causality Results

The dynamic natures of the causal relationship between variables were analyzed through the use of Granger causality approach. Granger causality allows for several causal relationships to be identified in different alternative models. Table 4.4 shows

the summary results of the Granger causality test.

Table 6: Pairwise Granger Causality Test

Null Hypothesis	F-Statistic	Prob.	Decision Rule	Remark
INTCE does not Granger Cause INRGDP	2.66800 0.36301	0.0876	Reject H0	Unidirectional Causality
INRGDP does not Granger Cause INTCE	1.05238		Do not reject H0	
INTRE does not Granger Cause INRGDP	5.94245 0.26841	0.0073	Reject Ho	Unidirectional Causality
INRGDP does not Granger Cause INTRE	1.38136		Do not reject Ho	
INTRE does not Granger Cause INTCE	0.97328	0.3907	Do not Reject H0	No Causality
INTCE does not Granger Cause INTRE	1.09588	0.3487	Do not reject H0	

Source: Computation from E-views 8.0

Table 6 above presents the results of pairwise granger causality among real GDP, Total capital expenditure, Total recurrent expenditure. The results shows that the null hypothesis that the capital expenditure does granger cause real GDP and could be safely accepted. This implies that unidirectional granger causality does not emanate from real GDP to capital expenditure. The result of the null hypothesis shows that, the recurrent expenditure does not granger cause real GDP is rejected. This means that a unidirectional causality runs from recurrent expenditure to economic growth, similarly, the null hypothesis TRE does not granger cause TCE and TCE does not

granger cause TRE was also failed to be rejected indicating absence of causality among the variables. This is consistent with the expectation and with the realities in the Nigerian economy since the amount of recurrent expenditure is higher in the national budget.

The empirical findings of this study is similar to some of the previous empirical studies conducted in Nigeria for instance, fajingbesin and odusola (1999) empirical investigated the relationship between government expenditure and economic growth in Nigeria, their econometric result indicated that real government capital expenditure have significant positive influence on real output. Odedokun (1997) and shioji (2001) obtain a similar result as they find that public investment promotes economic growth.

Olugbenga and Owoye (2007) investigated the relationship between government expenditure and economic growth. The regression result showed the existence of a longrun relationship between government expenditure and economic growth. In addition, the authors observed a unidirectional causality from government expenditure to growth.

In contrast, Abu and Abdullahi (2010) revealed that, total capital expenditure; total recurrent expenditure has negative effect on economic growth. Ram (1986) model and regression on real GDP tested for the presence of stationarity in the variables using the Augmented Dickey-fuller, unit root test, and used the co-integration test to establish the long-run relationship among variables. These made it unique and different from other researches that mostly used the ordinary least square in conducting their research.

Conclusion and Recommendations

From the findings of this work, we could conclude that Nigerian huge public spending has little or no effect on the economic growth or on the people as a whole. It is pertinent to mention that the government while managing or relocating resources to various sectors has as a responsibility, the duty of maintaining law and order, protection of lives and properties, and also the provision of amenities to improve the living standard of the people. It is noticeable that Nigerian economic growth changes in response to the ever changing economic, social, and political environment. This calls for the need to device measures that will ensure the efficient monitoring of the economic activities and the supervisory authorities of all the sectors created with the aim of increasing economic growth.

Base on the findings, the study recommends the followings:

1. Effort should be made by the government to stimulate economic growth. This will have impact on the government goal of economic development through increased in public expenditure especially capital expenditure.
2. Government and its managers should ensure that a reasonable proportion should be allocated for capital expenditure in the budget. This will in-crease the volume of economic activities through multiplier effects.

3. Government should ensure that capital expenditure and recurrent expenditure are properly managed and administered in a manner that will raise the nation's production capacity and accelerate economic growth.

4. Transparency and accountability must be thoroughly pursued by the government to eliminate or minimize huge public expenditure in Nigeria.

5.

References

Abdullah HA, (2000): The Relationship between Government Expenditure and Economic Growth in Saudi Arabia. *Journal of Administrative Science*.

Abu, N. and Abdulahi, U. (2010). "Government expenditure and Economic Growth in Nigeria, 1970-2008: A Disaggregated Analysis", *Business and Economic Journal,* 4 (3): 237-330. Available at: http://asoujournals/com.

Abu-Bader, S. and Abu-Qarn A.S (2003). "Government Expenditure, Military Spending and Economic Growth: Causality Evidence from Egypt, Isreal, and Syria", *Journal of Policy Model* 25(6-7): Pp. 567-583.

Adeniyi, O.M, and Bashir A.O (2011). "Sectoral analysis of the impact of public investment on economic growth in Nigeria (1970-2008)", *European Journal of Social Sciences* 20(2):Pp. 259 - 282.

Adewara, S.O and Oloni E.F (2012). "Composition of public expenditure and economic growth in Nigeria", *Journal of Emerging Trends in Economics and Management Sciences* 3(4): Pp. 403-407.

Afzal, M. and Abbas, Q. (2010)." Wagner's law in Pakistan: Another look", *Journal of Economics and International Finance,* 2(1): 12-19.

Afzal, M. and Q. Abbas, (2012). "Wagner's law in Pakistan: Another look", *Journal of Economics and International Finance,* 2(1): Pp. 12-19.

Agenor, P.R (2007). "Health and Infrastructure in a model of Endogenous Growth*" Journal of macroeconomics,* 28 (2): 768-774.

Akpan, N.I (2005). "Government expenditure and economic growth in Nigeria: A disaggregated approach*" CBN Economic and Financial Reviews,* 43(1): Pp.51-69

Aliyu, S.U.R (2009). "Impact of oil price shock and exchange rate volatility on economic growth in Nigeria: Empirical investigation". http://mpra.ub.uni-muenchen.de/16319.

Barro, R. J. (1990). "Government Spending in a Simple Model of Endogeneous Growth",

Barro, R., and Martin, I. (1992). "Public Finance in Models of Economic Growth" *Review of Economic Studies,* 59(3): 645-661.

Barron, R. J., and Sala-i-Martin, X, (1992), "Public Finance in Model of Economic Growth", *Review of Economic Studies*, vol, 59, pp. 645-661.

Bhatia H.L (2002): Public Finance, 25th Edition, Vikas Publishing House, PVT Ltd, India.

Bleaney, M.; Gemmell, N. and Kneller, R. (2001). "Testing the Endogenous Growth Model:

Central Bank of Nigeria (2010) Statistical Bulletin Vol.6, No.12. Published by Research Department, Central Bank of Nigeria. Abuja.

Central Bank of Nigeria (2011). *Statistical Bulletin (Various Issues),* December, Abuja-Nigeria, downloaded from www.cenbank.org.

Dar Atul Amirhkalkhali (2000)."Government size, factor accumulation, and Economic Growth: Evidence from OECD countries". *Journal of Policy Modeling*, Elsevier.

Devarajan, S., Swaroop, V., Zou H., (1996) "The Consumption of Public Expenditure and Economic Growth". *Journal of Monetary Economics,* Vol.37, pp. 313-344.

Dickey, D. A, and Fuller, W.A. (1981). Likelihood Ratio Statistics for Autoregressive Time Series with a Unit Root. *Econometrica,* Vol. 49. Pp. 1057-1072.

Fajingbesi, A.A., Odusola, A.F., (1999), "Public Expenditure and Growth", A Paper Presented at a Training Programme on Fiscal Policy Planning Management in Nigeria , Organized by NCEMA, Ibadan, Oyo state, Pp. 137-179.

Folster and Henrekson (1999): Growth Effects of Government Expenditure a Taxation in Rich Countries; *European Economic Review*, 45, Pg 1501-1520.

Gandhi, V.P., (1971). "Wagner's Law of Public Expenditure: Do Recent Cross-Section Studies confirm it?" *public finance,* 26: Pp. 44-56.

Granger, G.W.J, (1969). "Investigation causal relations by econometric models and cross-spectral methods", *Econometrica,* 37 (3): Pp. 422-438.

Holmes, J.M. and Hutton, P.A. (1990). "On the casual relationship between government expenditures and national income", *The Review of Economics and Statistics*, JSTOR.

Josaphat, P. K and Oliver M (2000): Government Spending and Economic Growth in Tanzania, 1965-996: CREDIT Research Paper.

Junko K. and Vitali K. (2008): *Impact of Government Expenditure on Growth:* The Case of Azerbaijan: International Monetary Fund (IMF) working paper. WP/08/115.

Keynes, J.M (1936). *The general theory of employment, interest and money.* New York: Harcourt, Brace & Co.

Mitchell, D.J. (2005): "The Impact of Public Spending on Economic growth: The Heritage Foundation, Washington DC.

Muhlis, B. and Hakan, C. (2003). "Causality between public expenditure and economic growth: The Turkish case". Available at http://mpra.ub.uni-muenchen.de/8576/.

Musgrave, R.A., (1969). *Fiscal Systems,* Yale University Press, New Haven and London.

Nurudeen A, Usman A (2010). Government expenditure and economic growth in Nigeria: 1970-2008: a disaggregated analysis, *Business and Economic journal*, 4: Pp. 1-11.

Okwu, A. T (2010) "*Effects of Public Expenditure on Economic Growth in Nigeria*".

Olugbenga, A.O., Owoye, O. (2007)."Public Expenditure and Economic Growth:

New Evidence from OECD Countries".

Public Expenditure, Taxation, and Growth over the long-run", *The Canadian Journal of Economics,* 34(1): 36-57.*The Journal of Political Economy,* 98(5): 103-125.

EFFECTS OF HUMAN CAPITAL DEVELOPMENT ON EFFICIENT SERVICE DELIVERY IN CORPORATE ORGANIZATIONS IN NIGERIA

OKEME, UKWUMONU PATRICK (PH.D.)[4], SHABA IBRAHIM[5] , IDI OGWU EMMANUEL (PH.D.)[6], UGWU OKEREKE J. (PH.D.)[7],ABDULLAHI, H. MOHAMMED[8] &EDOKA, R. O. (PH.D.)[9]

Abstract

The study is on effects of human capital development on efficient service delivery in corporate organizations in Nigeria. The study statement of problem focuses on the ground that human capital development has not been given proper attention in Nigeria public sector organizations and this has reflected in the low level of turn over by employees. For employees of an organization to work at their maximum effort to determine the success of the organization, there is the need for management 'to implement policies that give the emp1oyees the opportunity to develop their talents, retrain them and commit them to the objective of the organization. It is a fact that individuals who are given the opportunity to develop their talent and obtain high level of education and skills are more committed to the goals and objectives of the organization and can produce more output. The objective of this study therefore is to explore related conceptual literatures for the benefit of policy decision on the need for the management of formal organizations to improve their commitment on staff training and development and welfare towards solving the problem of lack of effective and quality service delivery in corporate organizations in Nigeria. In gathering the relevant data for this paper the secondary source of data collection method was used. The study revealed that the commitment of management of Federal Inland Revenue Service towards staff welfare was inadequate but near moderate. The study therefore recommended that there should be a systematic training and retraining of employees. That identified training needs should emanate from Federal Inland Revenue Service strategic plan. Staff training should be continued with

[4] Kogi State University, Anyigba-Nigeria
[5] Kogi State University, Anyigba-Nigeria
[6] Kogi State University, Anyigba-Nigeria
[7] Ebonti State University, Abakaliki-Nigeria
[8] Kogi State University, Anyigba-Nigeria
[9] Benus State Polytechnic, Ugbokolo-Nigeria

consistent commitment by the management towards staff development and that staff welfare and promotion for those due should not be delayed or denied in other to spur employees for improved performance.

Key words: Human Capital, Human Resources, Human Capital Development, Employees and Human Capital Development Planning.

Introduction

The need for human capital development cannot be overemphasized. Most employees remain the way they were from the point of recruitment until their retirements. This has a negative implication on effective service delivery since there are new skills and knowledge to be learnt which be ensured through staff training (staff retraining) and development which is a core mandate of human capital development. One of the major reasons why there are low turnovers or output in most organizations today is due to the consistent use of analogue and orthodox or traditional ways of doing things which has little or no multiplier significant benefits for improved performance in output for these organizations (Youndt et al, 2016).

Human capital development according to Pinder (2018) can be defined as the collective stock of skills, attributes, knowledge, and expertise of employees which further plays an integral role in increasing the productivity of the organization. Organizational leaders have over the past years, concentrated on the development of strategies and policies to outweigh their competitors, measures to increase their financial returns and viability of their businesses, without taken a critical look at the role employees play to the success of the organization in totality (Blundell, 2015). The level of success in measuring an employee's output is determined from the extent services rendered is effective and efficient for which customers should be satisfied. The skillfulness, experience gained by employees from training and retraining are the hallmark of human capital development and this motivates employees in the organizations and institutions.

According to Blundell, (2015) the skills, experiences and abilities acquired by employees either through learning, on the job training, training and development is what is referred to as human capital development. According to Martinez, (2014) the main value of an organization or institution does not depend on its systems, controls, or machinery and equipment but rather the human capital or factor of production. From the aforementioned, it can be ascertained that the importance of effective human capital development in organizations and institutions cannot be over-emphasized. Without effective

and sound employees' resources which include: knowledge, skills and ability amongst others, there can be no performance (productive endeavor) upon which any anticipation of results can be based.

Statement of Problem

For employees of an organization to work at their maximum effort to determine the success of the organization, there is the need for management 'to implement policies that give the emp1oyees the opportunity to develop their talents, train and retain them and commit them to the objective of the organization. Individual employee who are given the opportunity to develop their talent and obtain high level of education and skills are more committed to the goals and objectives of the organization and can produce more output. Human capital aside human development also includes the intangible resources of employee's abilities, effort, and time that workers invest in their work (Davenport and Prusak, 2017).

Objectives of the Study

The broad objective of this study therefore is to explore related conceptual literatures for the benefit of policy decision on the need for the management of formal organizations to improve their commitment on staff training and development and welfare towards solving the problem of lack of effective and quality service delivery in corporate organizations in Nigeria.

Methodology

In this study the researcher adopted the content analysis or desk-study for this study. This is because a major part of information needed can best be sourced from available and reliable secondary sources. Thus, the researcher relied on existing empirical documents in relevant areas to this study in recent times. This is to avoid the use of stale and obsolete data on the study. In gathering the relevant data for this study the secondary source of data collection method was used.

Definition of Concepts

Human Resources: Human resources are the employees in any organization without which the objectives of the organization cannot be achieved (Blundell, 2018).

Human Capital: Human capital is described as the degree of competence and capabilities possessed by employees (Wiig, 2017).

Human Capital Development: Human Capital Development is a holistic

process that includes the employees knowledge and skills attainment or intellectual properties that concentrates on entrepreneurship abilities, science and technology knowledge besides possessing positive character, values, and ethics as well as being competitive and progressive (Davenport and Prusak, 2017).

Training and Development: According to Cot-trade, Woods and Ninemeier (2014) training is a learning process which after words provides an employee on-the-job good experiences and information which improves his performance effectively and helps employees become more proficient or qualified at a task at their current jobs.

Conceptual Framework

The Concept of Human Resources

Human resources are the employees in any organization and are ends that the organization exists and one of the core competencies that differentiates the organization from competitors. Getting employees experienced, committed, loyal and motivated is one of the most critical challenges facing organizations and institutions of today.

The implementation of appropriate human resource practices is a strategic decision and essential to attract and retain the caliber of employees who are critical and committed to an organization's success (Ferris et al., 2016). Human capital development is one of the most significant functions of human resource practice. It is augured that appropriate employee development practice affects organizational outcomes by shaping employee behaviors' and attitudes (Whitener, 2001, Arthur, 2015, Huselid, 2015, Woods and Menezes, 2015).

According to Arthur, 2015; Woods and de Menezes, 2015 proper human capital attention and investment motivates employees and facilitates greater commitment in obligation by employees towards the organization and in turn, a willingness by employees to work hard to increase the organization's effectiveness.

The Concept of Human Capital

The constantly changing business environment requires firms to strive for superior competitive advantages through dynamic business plans which

incorporate creativity and innovativeness, which leads to their long term sustainability (Barney, 2015).

It takes human capital to organize and rationalize the contributions of other factors of production before a result oriented productive goal can be achieved in any industrial setting. Therefore human capital development is about supporting and investing in the employees in terms of formal education, coaching, training and any other development policies that the organization can think of. Ideally, it is that intangible asset of the organization that contributes to the production and provision of goods and services. Combining these characteristics and employee knowledge, Perez and Pablos (2018) suggest that high value and uniqueness of human capital is the source of organizations competitive advantage.

As long as firms continue to be in competition, strategy must be designed and appropriately implemented to give the firms competitive edge. It therefore, takes competent, capable, loyal and committed employees to undertake this responsibility and the firm's desire goals and long term sustainability can be achieved through the human capital.

The Concept of Human Capital Development

Human capital development is an action plan for enhancing an employee's level of performance to excel in the current job or prepare for new responsibilities (Bohlander, 2017). Employee development programs were based on the recognition that organizations were becoming increasingly dependent on their human resources (Schein, 2014). Investment in employee development represents a high commitment strategy that affects employee commitment and motivation (Ichniowski et al, 2014, MacDuffie, 2017, Snell and Dean, 1992, Youndt, 2016). According to Porter (2019) he avers that industries that spend the most on employee development and training are typically one of the most competitive in business envelopment.

As noted, the notion of 'investment in employee development' means equipping employees with new knowledge and skills required of them to meet the standards of job requirement (Rothwell and Kazanas, 2019). Human capital development falls under the umbrella of human resource development, which refers to organized learning experiences provided by the employer to enhance performance and personal growth (Nadler and Nadler, 2016).

Investment in employee development offers the organization a competitive advantage by providing continuous learning for employees to develop current skills and gain new ones, which they can then adapt and, in turn, perform creditable (London, 2019). It implies building an appropriate balance and critical mass of human resource base and providing an enabling environment for all individuals to be fully engaged and contribute towards attaining the goals of an organization. Any effort to increase human knowledge, enhance skills, productivity and stimulate resourcefulness of individuals is an effort of human capital development (Erhurua, 2017).

Human Capital and Organizational Learning Capability (OLC)

In addition to improving the Organizational Learning Capability of the organizations, Human Resource Management (HRM) practices are applied individually to employees, each of whom possesses certain kinds of knowledge and certain skills, which, as we have stated, jointly constitute the human capital of the organizations (Subramaniam and Youndt, 20015). Considering the concept of human capital, organizational learning capability would be conditioned by the type of employees working in the organizations and, more specifically, by their knowledge and skills.

Barney and Wright (2015) contend that only human capital with valuable and unique knowledge is a strategic asset. Hence, as recommended by Boxall (2017), companies should select and retain employees of this type, as they generate human capital advantage. Study into intellectual capital and its components confirmed that the human capital of an organization becomes a strategic asset of the company which said knowledge is valuable and unique, thus generating greater competitiveness and ultimately more profit (Subramaniam and Youndt, 2015).

Snell et al (2016) established various options open to the organization for creating, transferring and institutionalizing knowledge, and emphasized in all stages the importance of human capital with particular value for the company's performance and specific characteristics that other companies cannot duplicate. Similarly, Collins and Smith (2006) stated that employees with valuable and unique knowledge (knowledge workers) do more to promote the process of organizational learning.

Valuable and unique human capital is more likely to explore new ways of

working and to convert them into new organizational routines. Furthermore, human capital is an asset capable of generating the internal conditions that promotes learning; knowledge adds value and should be embedded in the organization so that distinctive competences may be developed. Human capital is the economic value of the combined knowledge, experience, skills and capabilities of employees (Daft, 2004). This suggests that employees utilize their resource to ensure the success of organization.

Factors that Enhances Human Capital Development and Efficient Service Delivery in Corporate Organizations

The Concept of Human Capital Development Planning

The concept of human capital development planning is the central concept which enhances human capital development and efficient service delivery in corporate organizations. It takes human capital to organize and rationalize the contributions of other factors of production before results oriented productive goals can be achieved in any industrial setting, therefore human capital development is about supporting and investing in employees in terms of learning, coaching, training, job rotation, job enlargement and any other development planning policies.

a. ***Learning:*** Learning is a change in behavior or performance that occurs as a result of experience which takes the form of observing others, reading materials, listening to sources of information or experiencing the consequences of one's own behavior (Daft, 2004). Mullins (2010), learning is a permanent change in behavior or potential behavior that results from experience. Learning is therefore, by imitating others and role models. Learning can also be termed as self-managed process through which individuals within the organization acquire new knowledge and skills with the aim of increasing performance. Continues learning which is one of the learning theories suggests that to thrive in today's business climate, individuals and organizations must be continuous learners. For individuals, continuous learning involves creating opportunity to learn from class, reading and talking to others. This approach of learning enhances employees' skill, knowledge and capability. It is therefore, important for managers to give attention to subordinates by allocating resources to support their learning programs.

b. ***Coaching:*** Coaching can be looked at from sports and business perspective but the emphasis at this juncture is on business perspective. From the business point of view, coaching is how individuals are helped to perform better to achieve the goals and objectives of the organization (Mullins, 2010). Douglad and Morley (2000), coaching is the act of equipping people with the necessary tools, skills, knowledge and opportunities needed to develop themselves in order to become more competitive. Coaching is a process aimed at giving others insight into ways to develop themselves which are consistent with the goals of the organization, (Kraus, 2007). According to Parsloe (2018), coaching is a process that enables learning and development to occur and that improves performance. For coaching to become successful, the coach requires a knowledge and understanding of the process as well as the variety of styles, skills and techniques that are appropriate to the context in which the coaching takes place. It further suggests that coaching is facilitating and challenging activity that creates supporting relationship aimed at developing understanding, direction and action. Coaching is about developing the full potential of employees, helping to identify and grow the personality and performance strengths that will make them better employees. For effective and efficient coaching the coach must be able to extract the ideas, opinions and problems of the coaches and tries to assist the coaches on how the problems are solved. Coaching is more formal education and participatory on the part of the coach. The coach must have a deep knowledge in the area of coaching. Effective coaching policy encourages commitment to action and development of lasting personal growth and change which increases output. Johnson G. et al, (2008) augured that Coaching helps managers and employees develop strategic capability and also improving their skills and confidence.

c. ***Job Enlargement:*** Daft (2010) describes job enlargement as component of human capital development and it is a process of giving employee more tasks, responsibilities or assignments within a giving period. Employees instead of taking up only one job may be responsible for more than one responsibility. Taking large responsibilities is a great challenge for employee which warrants him/her develops new skills and acquiring new knowledge.

d. ***Job Rotation:*** Human capital development can take the form of job rotation. Daft (2010) contends that job rotation is moving employee from one job to another within the same organization thereby introducing the employee into performing different tasks at different times. Job rotation gives the individual employee the opportunity to develop new skills and takes on more challenges making the organization gaining competitive edge.

e. ***Reward and Compensation:*** The reward and compensation employees received from their employers in return for the work they perform are the major sources of their financial security. Reward and compensation therefore, play very important role in the economic and social life of employees and they view compensation and reward as entitlement for being an employee of the organization or as reward for a job well done. Employees invest in their education and training and contribute their time, energy and resource at the work place to the betterments of the organization and therefore, see compensation as their return on investment and contributions. Compensation refers to as all forms of financial and non-financial or tangible services and benefits employees receive as part of employment relation (Milkoviok and Newman, 2008). Pay or compensation can be categorized as total compensation and relational returns. The relational returns are psychological benefits which include learning opportunities, status, and challenging work and so on. The total compensations are more transactional and considered as pay receive directly as cash which include base, merit, incentives, cost-of-living adjustments and what receive indirectly as benefit such as pension, medical insurance and programs to help balance work and life demands

f. ***Financial or non-Financial Systems of compensation:*** Financial compensation is important to the employees in that it is seen as instrument to satisfying non-economic needs such as power, status and affiliations with desired groups and further viewed as a symbol of personal success and achievement (Stone 2019). Nonfinancial benefits such as health insurance, study leave; pension benefits; free lunch and so forth motivate and commit employees to stay with the organization. Employees are more motivated and committed if the organization has attractive, fair and well-designed reward systems and policies.

g. ***Good working Environment:*** Wheelhouse (2019) as cited by Petcharak (2002) the working environment can often be a cause of low productivity. Employees' need adequate equipment, space, heating, lighting and ventilation. Restrooms and lockers need to be clean, secure, and well maintained. The food provided should be the same for line employees as for the managers and there should be no discrimination among the categories of employees. Managers, including top executives, should be expected to eat at the same cafeteria. This confirms the saying "what is good for the goose is equally good for the gander" and this goes a long way to increase employees' commitment to the organization. Chen (2017) and Wheelhouse (2019) are of the notion as cited earlier that a good working environment and lack of discrimination among the employees and the management in their work lives is a function of long term commitment. They need challenge, support from superiors, a quality workplace, friendly co-workers and respect. It is also undeniable fact that firms with good infrastructure facilities such as beautiful building, executive offices and attractive environment improve workers morale, motivate employees thereby increase employees commitment to the organization.

h. ***Training and Development:*** Training and development has become a very important activity in the public institution including Federal Inland Revenue Service. Powers and Barrows (2018) argued that training programs can be addressed in many ways such as classroom lectures, problem-solving case analysis and interactive role-plays. Yankess, (2018), supported the idea of Power (2018). According to Cot-trade, Woods and Ninemeier (2015) training provides on-the-job experiences and information that helps employees become more proficient or qualified at a task at their current jobs. Spending time and resource to train employees' is part of the fulfillment of organization commitment to employees and in return employees become committed to the organization. Regardless of the training, the time and effort that an employee puts forth in any training program can lead to a more committed worker (Krueger and Rouse, 2015). These employees were shown to seek more job upgrades, receive more performance awards, and have better job attendance than those that did not attend training. It can be argued that the expenditure of effort and time use in the training exercise led these employees to become invested employees and more committed

to the organization and desire to repay the employer for providing general training. Specific on-the-job training makes performance of particular work exclusive to a particular organization and that a worker becomes needed only to that organization. An employee who happens to be in this state of affair becomes more committed to the organization and is ready to deliver the required service. Recruitment according to Groft (2015) is the analysis of a job and the features the organization looks for in a potential employee and attracting candidates to apply and offering of various terms and conditions of employment to choose potential employee. Boella (2015) stressed that recruitment is a process through which an organization attracts suitable applicants from pool of applicants and from which the most suitable and qualified applicants are selected and offered the job. Recruitment becomes successful if all the requirements are met which include job analysis, job description and job specification and also that messages that organizations convey while seeking to attract job applicants and the type of people organizations engage influences employees commitment. Employees who are engaged through proper recruitment process with the right technical know-how become committed to the organization. Recruitment can be done in an organization either within (internal) or without (external). If organization recruits from outside when qualified internal candidates are available, it suggests that the organization is not willing to reciprocate the employee's commitment and that makes them less loyal and committed and the reverse also holds.

i. ***Job Satisfaction:*** Job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. It is a result of employee's perception of how well their job provides those things that are viewed as important (Luthan. 2015). The assertion of Luthan was also confirmed by Freund (2005) that job satisfaction is a significant predictor of employee commitment to an organization.

j.

k. Achievement: It is the desire to perform in terms of a standard of excellence or to be successful in competitive situation. Employees who have high need for achievement attempt to satisfy these needs through their work and their relationship with the organization and therefore become more committed. Age is a determinant of employees' com-

mitment to an organization. Employees who are advanced in years as from fifty 50 years and above and heading towards retirement age are more likely to be perpetually committed to the organization than their counterparts who are young and energetic. The young employees can easily switch from one organization to more preferable ones. All other things being equal, the number of years employees have worked with the organization determines the commitment level. Organization becomes so dear to the longer serving employees and therefore, prepared to go on retirement in the organization. On the contrary, employees with short serving experience with one particular organization commitment cannot be guaranteed.

l. ***Qualification:*** Qualification is capacity, knowledge or skill required to perform a particular job and makes an employee eligible for the job or position. Attaining high level of education as motivation factor and enhances commitment of employee to the organization.

Effects of Human Capital Development on Efficient Service Delivery in Organization

The human capital focuses two main components in an organization which is employees and the organization. This concept has further been described by Garavan et al, (2001) that human capital has four key attributes as follows:

1. Flexibility and adaptability.
2. Enhancement of individual competencies.
3. The development of organizational competencies and
4. Individual retention on the job.

It shows that these attributes in turn add values to individual and organizational outcomes. There are various scholars who accept the view that human capital development has significant positive impact on effective service delivery. For instance Noudhaug (2015) incorporate human capital with higher performance and sustainable competitive advantage; Liss (1990) incorporate human capital with higher organizational commitment and Robertson (1991) incorporate human capital with enhanced organizational retention. Hence, all these debates fundamentally focused on individual and organizational performance. From the individual level, Collis and Montgomery (2017) point out that the importance of human capital depends on the degree to which it contributes to the creation of a competitive

advantage.

From an economic point of view, transaction-costs indicate that firm gains a competitive advantage when they own firm-specific resources that cannot be copied by rivals. Thus, as the uniqueness of human capital increases, firm increases resources and incentives to invest into its management to be able to achieve the aim to reduce risks and capitalize on productive potentials.

Hence, individuals need to enhance their competency skills in order to be competitive in their organizations. The human capital theory has undergone a rapid development. Within its development, greater attention has been paid to training related aspects. This is much related to the individual perspective. Human capital investment is any activity which improves the quality (productivity) of the worker. Therefore, training is an important component of human capital investment. This refers to the knowledge and training required and undergone by a person that increases his or her capabilities in performing activities of economic values.

In any case, it is fitting to point out that the workforce's lack of training is related to low competitiveness (Green, 1993). In turn, a greater human capital stock is associated with greater productivity and higher salaries (Mincer, 2014). Likewise, training is linked to the longevity of companies (Bates, 1990) and greater tendency to business and economic growth (Goetz and Hu, 2016).

In addition, Doucouliagos (2014) has noted that human capital is a source not only to motivate workers and boost up their commitment but also to create expenditure and eventually pave a way for the generation of new knowledge for the economy and society in general. Also, for small businesses it is a valuable asset, which is positively associated with business performance. Developing effective human capital and implement effective management policy, increases profits in comparison with the associated costs. In this sense, firm's human capital can add value if it contributes to reduce costs which in turn increases performance.

Conclusion

It study conclude that the level of human capital development in the Federal Inland Revenue Service is inadequate but near moderate. The management's commitment towards the human capital development should be urgently improved upon. However, majority of the staff did not attest to the above in

focused group discussion/interview. The management needs to put more effort to boast the moral of the employees in other to get their best in the discharge of their duties.

Recommendations

The study recommended that:

1. The Management of Federal Inland Revenue Service should continue as possible to improve on their commitment to staff development, training and welfare, this can be done through regular training or not periodic to enable staff to be more grounded on the job and better job experience as well provide the staff with reasonable welfare packages e.g. salaries and allowances that can withstand the current economic situation. This will help a long way in making the employees to concentrate on their duties with little or no distractions any kind.
2. The management should ensure that systematic training be adopted. Identification of training needs should be done more professionally in comparison with other sister agencies within and outside the country. They should know what the trainees are lacking, for instance what skill is needed, and what attitudes need to be changed toward work performance. The needs identified should emanate from Federal Inland Revenue Service strategic plan, which also cover departmental/sectional/teams and individuals plans. The service should see learning, training and developmental objectives, plan, implementation and evaluation as a continuous process for organizational development and survival.
3. The management should ensure that human capital development plans and the objectives of the organization should be objective, smart that is: been specific, measurable, achievable, realistic and timely. It should not be ambiguous and should develop individual as well as met the needs of the agency. Objectives should also include performance targets, measures standards and should be seen as attainable by individuals. Also a basis for motivating through intrinsic and extrinsic rewards should be provided as this will lead to commitment and improved performance.
4. The management should provide specific information to their employees concerning their performance appraisal. Information system which is used yearly at Federal Inland Revenue Service to assess employee's performance should provide specific information to employees about

their performance problems and ways they can improve their performance. This assessment should provide a clear understanding of the difference between current and expected performance, identifying the causes of the performance discrepancies and develop action plans to improve performance of employees through training and development programmes.

5. The management should create more opportunities for training. Training needs should be considered on the basis of overall organizational objectives. The goals of the organization should determine what training programmes are to be organized for employees.

6. The management should practice honest promotion guidelines in other to ensure employees retention by not leaving to another organization. Based on the finding, it was therefore, recommended that employees should be promoted when due for, employees should be recognized by given them the opportunity to bring in more innovative ideas which are relevant to the service, applying their knowledge, given salary enhancement, fair and equitable distribution of allowance, improvement of work place environment among other things as means of motivation to boost their confidence and retention level.

References

Arthur J.B. (2015): Effects of human resource management systems on manufacturing performance and turnover. Academy of Management Journal 37 (3): 670 – 687.

Barney, J.B. (2015): Firm resources and Sustained competitive advantage. Journal of Management, 17: 1, 99-120.

Blundell, R. (2015): Human capital investment: the returns from education, Institute for Fiscal Studies.

Bohlander, G. and Snell, S. (2017): Managing Human Resources, 14th edition. Mason, Ohio: Thomson-Southwestern.

Collis, D.J. and Montgomery, C.A. (2017): Competing on resources: Strategy in the 1990s. Harvard Business Review. July & August, pp.118-28.

Cooper, D. R. and Schindler, P. S. (2003): Business Research Methods, 8th ed. Boston: McGraw Hill Irwin.

Conrade, G., Woods, R.H., and Ninemeier, J.D. (2015): Training in the U.S. lodging industry: perception and reality. Cornell Hotel and Restaurant Administration Quarterly, 35(3), 16-21.

Cooper-Hakim, A., and Viswesvaran, C. (2005): The construct of Work Commitment Testing and integrative Framework, psychological Bulletin, 131, 241-259.

Davenport, H. and Prusak, L. (2017): Working Knowledge: How Organizations Manage what they Know, Harvard Business Press - Business &Economics .

Daft, R. (2004): Organization Theory and Design. London: MacMillan Press

Doucouliagos, C. (2014): The aggregate demand for labor in Australia: A Meta-analysis. Australian Economic Papers, Blackwell Publishing. 36 (69), 224-42.

Etzioni, A. (1961): A comparative analysis of complex organizations. New York: Free Press.

Ferris, K., and Aranya, N. (1983): A comparison of two organizational commitment scales. Personnel Psychology, 36, 87-98.

Ferris, M. .H. (2016): The role of human resource management, London: MacMillan Press.

Freund, A. (2005): Commitment and job satisfaction as predictors turnover intentions among welfare workers. Administration in Social Work, 29(2), 5-21.

Garavan, T. N., Morley, M., Gunnigle, P., and Collins, E. (2001): Human Capital accumulation: The role of human resource development. Journal of European Industrial Training, 25(2/3/4), 48-68.

Goetz, S. J. and Hu, D. (2016): Economic growth and human capital accumulation: Simultaneity and expended convergence tests. Economics Letter, 51, 355-362. 83

Green, F. (1993): The determinants of training of male and female employees in Britain. Oxford Bulletin of Economics and Statistics, 55(1), 103-122.

GutteridgeT. G. Leibowitz Z.B. and Shore J.E. (1993): When Careers Flower, Organizations Flourish, Train. Dev. J.47:24-29.

Hair, J.F., Black, W.C., Babin, B.J. and Anderson, R.E. (2010): Multivariate Data Analysis; a global perspective, New Jersey, Prentice Hall.

Huang, M.H. and Yu, S. (2018): Are consumers inherently or situationally brand loyal? A set Inter-correlation account for conscious brand loyalty and no conscious inertia, Psychology and Marketing, Vol. 16 No. 6, pp. 534-44.

Huselid, M.A. (2017): The impact of human resource management practices on turnover, productivity, and corporate financial performance. Academy of Management Journal, 38: 635-672.

Iles, P. A., Mabey, C., and Robertson, I. T. (1990): HRM practices and employee commitment: Possibilities, pitfalls and paradoxes. British Journal of Management, pp, 147-157.

Jaw, B. and Liu, W. (2004): Promoting Organizational Learning and Self Renewal in Taiwanese Companies: The Role of HRM (Human Resource Management), 42 (3), 223 -241. 84.

Jankuwics, D. (2002): Business Research Project. 3rd ed. London; Thompson Learning.

Johnson G et al., (2008): The consequences of individual fit at work: A meta-analysis of person-job, person-organization, person-group, and person-supervisor fit, personal psychology, 58, 28-34.

Krueger, A., and Rouse, C. (2015): The effect of workplace education on earnings, turnover, and job performance. Journal of Labor Economics, 16(1): 61-94.

Kraus, D (2007): Embracing diversity cross-cultural coaching programmes for organization, the occupational psychologist, 49, 12-19.

Lepak, D. P., and Snell, S. A. (2018): The human resource architecture: Toward a theory of human capital allocation and development. Academy of Management Review, 24, 31 – 48.

London, M. (2019): Managing the Training Enterprise. San Francisco: Jossey-Bass.

Luthans, F. (2015): Organizational Behavior. 8th ed. Boston: Irwin McGraw-Hill.

Mac Duffie, J.P. (2017): Human resource bundles and manufacturing performance:
Organizational logic and flexible production systems in the world auto industry.

Mayo, A (2001): The Human value of the Enterprise: valuing people as assets, Nicholas Berkley, London.

Meyer, J. P. and Allen, N. J. (1991), Organizational Commitment, Relationship Commitment, Volume 1, pp. 1
.

Milkovich G.T. and Newman, J.M. (2008): Compensation, (9th Ed.). McGraw Hill International Edition, USA.

Mowday, R.T., R.M. Steers, & L.W. Porter (1979): The measurement of organizational commitment." Journal of vocational Behaviour 14:224-47

Mullins J.L. (2010): Management and organizational behaviour. Edinburgh: Pearson Education Limited.

Martínez, W. (2014): Factors that affects the maintenance of Qualified Employees today', Publishers, Howard & Thomas, USA.

Mowday, R., Steers, R., and Porter, L. (1979): The measurement of organizational commitment. Journal of Vocational Behavior, 14, 224-227. Perez, J. and de Pablos, P. (2018): Knowledge management and organizational competitiveness: a framework for human capital analysis, Journal of Knowledge Management, vol. 7, no. 3, pp. 82-91.

Pinder, L.W. (2014): Organizational commitment, job satisfaction, and turnover among psychiatric technicians. Journal of Applied Psychology, 59, 603-609.

Porter, M. E. (2019): The Competitive Advantage of Nations, New York: The Free Press.

Rothwell W.J. and Kazanas H.C. (2019): Strategic Human Resource Development. Englewood Cliffs, NJ: Prentice-Hall.

Snell, S., Youndt, M., and Wright, P. (2016): Establishing a framework for researching in strategic human resource management: merging resource theory and organizational learning, in Shaw, J., Kirkbride, P., Rowland, K. (Eds),Research in Personnel and Human Resource Management, JAI Press, Greenwich, CT, Vol. Vol. 14 pp.61-90.

Stone, C. (2019): Corporate vices and Incorporate virtues: do public/private distinctions matter? Univ. Penn. Law Rev. 1 30: 1441-509.

Subramaniam, M., Youndt, M. (2005): The influence of intellectual capital on the types of innovative capabilities, Academy of Management Journal, Vol. 48 No.3, pp.450-64.

Whitener, E.M. (2001): Do "high commitment" to human resource practices affect employee commitment? A cross-level analysis using hierarchical linear modeling. Journal of Management, 27, 515 - 535.

Woods S and Ninemeier, L. (2014): High Commitment Management in the UK: Evidence from the Workplace Industrial Relations Survey and Employers Manpower and Skills Practices Survey, Hum. Relat.51:485-515.

Wiig, K.M. (2016): Integrating Intellectual capital and Knowledge Management, Long Range Planning, Vol. 30, No. 3, pp399-405.

Wheelhouse, D. (2019): Managing Human Resources in the Hospitality Industry. USA: Timothy J. Eaton and Knet F. Premo.

Youndt, M.A., Snell, S.A., Dean, J.E. and Lepak, D. P. (2016): Human resource management,manufacturing strategy, firm performance. Academy of Management Journal, 39, 836–65.

BOKO HARAM INSURGENCY IN NIGERIA AND NATIONAL INTEGRATION: ISSUES AND PERSPECTIVES

RAJI, ADESINAABDULFATTAH (Ph.D)[10]**.**

Abstract

Nigeria is a plural and segmented society in all its ramifications. The federation is composed of people with different ethnic, religious, racial and cultural backgrounds. This heterogeneous composition of the state has been responsible for the internal conflicts. The thrust of this study is an analysis of the nexus between national integration and the Boko Haram insurgency. Therefore, the study seeks to explain and analyse the nature and character of Nigerian state. It argues that, in the quest for national integration, the nation must contend with the problem of integrating her numerous and diverse ethnic groups that constitute the federation. Methodologically, the study adopts Social Identity Theory as its theoretical framework while relying on secondary sources as methods of data collection. In realistic context, the study establishes that, the internal conflict experienced by Nigeria since independence was as a result of socio-political, economic and ethnic cleavages caused by failed leadership. It concludes that, the state of insecurity in Nigeria, no doubt, threatened the very fabric of national integration and created the ecology of fear, disquiet and anxiety. To solve these problematic issues, it recommends that, national integration will be a mirage, unless and until, the political culture is well nurtured, intensive and extensive public enlightenment campaign is embarked on, adequate national orientation education is achieved when youth empowerment scheme is put in place and poverty problem is solved.

Keywords: *Boko Haram*, Ethnicity, Insurgency, National integration, Nigeria,

Introduction

Since her political independence in 1960, Nigeria has continued to grapple with the problem of national unity; such that she can be described as nation with a tripod stand, made up of three blocs; the North, the West and the East, that are in a perpetual state of wobble. While national unity has continued to elude efforts that have been made to achieve it, such unity is considered necessary for development programmes to yield expected fruits (Ibodje, 2007: 119). One stimulating thing about the Nigerian state is its unity in diversity aside the naturally endowed resources that are scattered all over the country. The people of Nigeria are extra-ordinary in both physical and cultural characteristics. But, still, it is this diversity that is often the source of political, ethnic and religious violence (Arazeem, 2005: 144). The war in the North-East arising from the *Boko Haram* insurgency is not abating. Thousands of innocent people have been killed. Several other thousands have fled the region after their

[10] Department of Political Science, Fountain University, Osogbo, Osun State, Nigeria.Phone: +2348037201811; E-mail: sina.raji@yahoo.com

homes and properties were destroyed. The economy of the region has been destroyed. The abduction of over 200 innocent school girls since April 14, from their dormitory at Government Secondary School, Chibok in Borno State by *Boko Haram* raised the pitch in the fratricidal war. The conflict in North eastern Nigeria has ripple affects across the entire North in particular and the country in general (Onyekakeyah, 2014:17).

In fact, the co-ordinated attacks by the sect across the country have posed a serious security threat to lives and properties of Nigerian and endanger the unity and corporate existence of the Nigerian state. Terrorism was until the escalation of *Boko Haram's* heinous activities very alien to Nigeria. One of the most dreadful fallouts of *Boko Haram* bombings and killings was the fear that the hatred it has so far generated which ultimately endanger the continued existence of Nigeria as one nation. For instance, millions of non-indigenes in the traditional flash points of *Boko Haram* activities, especially the Igbos were desperate to return to their home states before they are killed. The Ibo resident in Kano is living with fear and apprehension. Though there are few of them who like to stay and defend themselves, the majority, particularly women and children numbering over three million are jostling to leave the north because the unfolding events indicate that the north is no longer safe for easterners. Pathetically, Ohanaeze Ndigbo, Kano, hereby calls on the governors of the eastern states and the south-south to provide means of transportation with adequate security to evacuate their brethren who would want to leave because human life is precious and should be protected as such. This is an indication that *Boko Haram* insurgency has not only threatened the polity hut also the very existence of the Nigerian nation.

Similarly, the northerners resident in the eastern states were also threatened in the wake of the wanton killings and destruction of property in many parts of the north and fled the areas with their families. Indeed, many National Youth Service Corp (NYSC) members of southern origin have been rejecting their post to north while those already serving there besieged the commission's headquarters in Abuja daily seeking re-deployment from states in the north. Pathetically, *Boko Haram* offensives have targeted churches to exacerbate sectarian differences between the Christian south and Muslim north; The insurgency has increased insecurity across the country leading the former President Goodluck Jonathan to declare a state of emergency in December, 2011 covering 15 local government areas across the north. Also, in May, 2013, another state of emergency was declared in three states of Borno, Yobe and Adamawa in the north eastern Nigeria. This followed the increased tempo of *Boko Haram* hostilities in the affected states. Unimaginably, the situation has not changed for better. The emergence of General Muhammadu Buhari in the 2015 general election aggravated their operations. The sects had committed several untoward

destruction of human lifes and properties.

It is based on this ugly development, that the paper seeks to examines Boko Haram insurgency in Nigeria and the implication for National integration. The paper is divided into five sections. Section one is the introduction. Section two examines the reality of federalism and the Nigerian state. In section three, the paper delves on conceptual discourses while section five highlights *Boko Haram* and the challenge of national integration. Section six focuses on the efforts towards engendering unity and national integration and section seven concludes the paper.

Federalism and the Nigerian State

Of all problems confronting Nigeria at independence, that of forging national unity and integration was particularly acute. The historical background to the attainment of Independence were such that one cannot really talk of Nigeria as one united nation. This was so in spite of the fact that there was much talk from the leading political figures about unity being a prerequisite for national development and integration. Despite, the contradictions that was prevalent at the birth of Nigeria independent, the founding father still felt that there was the need for togetherness. Clearly, some of these contradictions were quite fundamental, e.g. the disparity in the economies of the regions, the seeds of the neo-colonial economy already planted by colonialism. There was also the contradiction of a secular polity in a predominantly religious society, as well as the contradiction of religious pluralism and sectarianism (Umar, 1989:77).

Therefore, federalism as has been adopted in Nigeria found its way into the political arena during the colonial era. The concept is closely related to the various social base on coordinative, rather than sub-coordinative relationship. It emphasizes partnership among parties of equal claims to legitimacy who seek a common social order. Speaking about Nigeria federalism, two schools of thought emerged on its evaluation. The first school comprising of the nationalist believed that British imposed federalism on Nigeria in order to maintain the neo-colonial control of the country after the lowering of the mantle. Chief Obafemi Awolowo (1968) a convinced federalist described the British imposed federal structure as an abominable destructive and divisive British heritage. He also believed that the colonial power made sure that there was enough structural imperfection left behind to bedevil inter-ethnic relations after independence. However, this view of imposition held by this school is not exactly objective as Nigerians involved gave consent for her to become a federal state. The second school of thought is of the opinion that historical and geographical factors determine the political evolution of Nigerian federalism. Nigeria, being a large and culturally variegated country could not have been governed for a long time from one centre (Akinyemi, 1979). This view is not quite correct, as it is time that factors of history and geography more than anything else

determines the constitutional evolution of Nigeria.

Nigeria's present geographic boundaries were established in 1914 with the amalgamation of the two contiguous British Protectorates of Northern and Southern Nigeria. Designed largely to ensure the financial viability of the British colonial project through the economic unification of the relatively poor but larger-Northern Protectorate with its more prosperous southern neighbor, amalgamation did not engender genuine integration among the disparate communities encompassed within Nigeria's artificial boundaries. Rather, rising ethnic and regional antagonisms within the new Nigerian state necessitated the progressive decentralization of the polity, leading ultimately in 1954 to the establishment of a three –region federal system, which survived into independence in 1960. The three-unit federal structure was designed to grant regional autonomy and hegemony to the country's three major ethnic groups, namely, the Muslim Hausa-Fulani of the Northern Region, the Christian Igbo in the South east (Eastern Region) and the religiously bi-communal Yoruba in the Southwest (Western Region) (Suberu, 2004:3 – 4).

The three-region federal structure, which became a four-region structure with the creation of the Mid-West region in 1963, failed to secure Nigeria's unity in diversity, however. Rather, fundamental structural flaws in the design of the federal system contributed heavily to the collapse of Nigeria's first post-independence democratic republic (1960 – 66) and to bloody ethno-military infighting, including the outbreak of civil war in 1967. These flaws included: the overwhelming size, population, voting strength and political dominance of the Northern Region, which by official census data contained over half of the country's population and more than two-thirds of its territory; the division of the federation into only three or four large regions, which robbed the political system of the fluidity and flexibility that could have resulted from a larger number of smaller constituent units; the denial of constituent units to the ethnic minorities, who constituted about a third of the population of each of the ethnic majority-dominated regions and who violently resisted their inequitable incorporation into regional system, as evidenced in the 1962-64Tiv riots in the Northern Region; and the erection of the federation's boundaries around the country's major tripartite ethnic fault-lines, leading to hegemonic ethnocentrism and secessionism on the part of the "big three" (Suberu, 2004: 4 – 5).

The General Yakubu Gowon administration dreamed of national integration through the establishment of unifying schemes: unity schools, two in each state of the federation (one for boys and the other for girls) with a view to bringing together young people of various ethnic groups so as to develop a bond of oneness and unity; and the National Youth Service Corps (NYSC). Successive governments have tried to maintain this effort even though the unity school scheme has generated problems in that there are discriminatory crimes in favour of the so-called educationally

disadvantaged states in the north. This has caused some ill-feeling but, despite this negative aspect, the schools still exist as part of the process of integration. The NYSC scheme started in 1973 with a view to making graduates of tertiary institutions have one-year service in states other than their own, so as to foster national unity and integration. This scheme has, to a large measure, justified its establishment and has helped in bridging manpower gaps in many states. In any act of war, the youth always suffer and the establishment of the NYSC scheme was partly for them to expedite reconciliation, which was to bring those who suffered the ravages of war back into the fold. Rehabilitation on its part involved the mobilization of human and material resources in a massive social programme geared toward deliberate enhancement of the quality of life of the affected citizens. As Adebayo Adedeji, the pioneer chairperson of the NYSC, has himself remarked:

> *We had put a lot of emphasis on educating and re-educating Nigerians about the imperative of nation-building, national unity, our common heritage and the tremendous opportunities which our diversity offers, their civic responsibilities, the emergence of a Nigerian ideology based on a consensus on values such as human dignity and freedom; justice, fair play and respect for the law; honesty, integrity, transparency and accountability; and, toughness, determination, steadfastness in duty and resilient inner strength. These are the values and characteristics that make a nation great when they are commonly shared and practiced by the generality of its people and subsequently become internalized. But most fundamental to the growth of these values is the existence of an enabling environment and the right leadership at all levels of society whose examples motivate and inspire their followers. 'Do as I do, not as I say is the only basis for sound and honest leadership (Odunuga, 1999:250).*

The military also evolved policies like "quota system" and 'federal character' for the purpose of admission into institutions and appointments into important positions of government, ostensibly to give every ethnic group a sense of belonging. But the policies were frequently manipulated or sometimes jettisoned in order to service narrow parochial political interests. The story is also the same for the handling of religious matters. While constantly echoing the secular nature of the Nigerian state, many of the military rulers were actually giving covert and overt support to a particular religion. This is best illustrated by Nigeria's membership of the Organization of Islamic Conference (OIC) (Ajayi, 1990:8). The fallout was frequent religious crises, which threatened to pull the country apart on several occasions. The

ruthless application of the coercive powers at the disposal of military regimes has ensured some measure of stability. But this has not put an end to religious crises as they have even become more frequent and violent in recent times (Mimiko & Adeyemi, 2005:57).

Also, there is the National Sports Festival held among the different states of the federation. But arguably, these are mere cosmetic arrangements which are definitely too adventitious to ensure lasting unity. The fundamental issues of mistrust and intolerance among the various ethnic nationalities still very much defines the nature of political engagements in Nigeria. More importantly, the 'centrist federalism in practice in Nigeria has done more harm than good' there is structural imbalance as well as inequality. The centre has been made very strong at the expense of the constituent states, which should have been coordinates (rather than subordinates) of the centre (Mimiko & Adeyemi, 2005:57 – 58).

Despite this, the country has continued to witness unhealthy inter-ethnic relations as well as inter-sectional and inter-religious disharmony. In other words, decades after independence, Nigeria has not yet been able to harness its diversities and effectively deploy them for optimal national development. A consequence of these developments has been the inability to consolidate the process of nationhood. Understandably, a basic problem confronting ethnically diverse countries is how to have the citizens imbued with a sense of nationality, ensure the attenuation of solidarity along primordial lines and foster increased loyalty to the nation, give to each citizens and group a sense of belonging and feeling of oneness among them: in essence, how to ensure national integration (Obiyan, 2010:293 – 294).However, Osaghae (2006:5) notes, and rightly too, that the mere fact that a country is diverse does not necessarily make it divided, troublesome or difficult to manage. He elucidates that a lot depends on the configuration of power, number and extent of equality or inequality among constituent groups, and why and how differences are mobilized and politicised to articulate grievances, seek redress and make contesting nationalist claims and demands including recognition and protection of identity (culture, language, religion) self-determination and political autonomy, on the state and other groups within it.

In actual fact, the underlying problem inhibiting Nigeria's national integration is the absence of 'self-sufficient political/ideological commitment to the primary concept or value of federalism itself' (Frank, 1968: 171). This is what Ayoade (Osaghae, 1984:143) calls "commitment to the ideology of federalism', or what Friedrich (1963:175) calls "federal spirit". Thus, Nigeria's political practice seems to be antithetical to the spirit of federalism. As posited by Emeka Anyaoku. (This Day, 2001:40), a former Secretary-General of the Commonwealth:

At the heart of the several conflicts plaguing the

> *Nigerian state today is the consequence of the failure of the practice of true federalism. The power –shift debate that characterized the politics of transition from military to civil rule and which has persisted several months after, rose largely out of the frustration of large segments of the population with the structure of the political system that has shut significant sections out of the corridors of power for most of the post-independence period.*

Conceptual Discourses

National Integration

Defining national integration, Weiner (1965: 58) opines national integration to mean specifically to the problem of creating a sense of territorial nationality which overshadows or eliminate or subordinate parochial loyalties. Whereas, according to Ikime (1985), national integration is a process of cohesion, between two or more social units, whereby these units come together to constitute a political whole which include among other things the joining of various parts of society into a functioning whole, the growth of obedience and loyalty to its pars and emergence of shared national values. It follows, that Nigeria would have received national unity where obedience and loyalties to the Nigerian state, transcend loyalties to its parts.

From another view, to Ake (1967:3), "integration is defined by the extent that the minimal units (individual political actor) develop in the course of political interaction a pool of behavior patterns legitimized by these norms. While from Nnonyelu's (1997:145) perspective, national integration is determined by the degree to which members and groups in plural society adapt to the demands of national existence while co-existing harmoniously …. Citizens are expected to respect the over-riding supremacy of the national government. National integration, therefore, is the bringing together of all divergent culture and groups so that they can work together. It is the process of making all the fragmented segments in a state to become accepted as a member of a social whole. In other words, this simply mean galvanizing unity in diversity for the development of the entire country.

Notwithstanding, Duverger (1976:177) defines integration along the line of conflict. According to him: "national integration appears to be the final result of political antagonism". He goes further to argue that some scholars believe that conflict and integration are not opposites but that "conflict naturally leads to integration and antagonisms tend, by their very development, to self-elimination and the subsequent bringing about of social harmony". Having explained what necessitates integration, Duverger (1976:220) explain further what integration is. In his words, it is "the establishment of a closer interdependence between the parts of a living organism or between the members of a society". In a nutshell, integration to him can be defined as

"the process of unifying a society which tends to make it harmonious, based upon an order by members regard as equitably harmonious.

Insurgency

The term insurgency refers to "the organized use of subversion and violence to seize, nullify, or challenge political control of a region" (DADN, 2013: ix). Though the term is sometimes referred to as irregular war-fare, unconventional warfare, revolutionary warfare, guerrilla warfare, and terrorism. Because they operate outside the state and do lack adequate political and physical environments for attaining their objectives, insurgents (sometimes referred to as guerillas, terrorists, revolutionaries, violent extremists, and irregulars) usually adopt irregular warfare strategies aimed at weakening the political system or forcing the government to negotiate with them. In some cases, they seek to overthrow the regime. In this respect, they use a combination of subversion, sabotage, political, economic, psychological actions and armed violence to attain their political objectives (Albert, 2017:7).On the other hand, according to Javaid (2010), insurgency:

> *Is an organized, armed political struggle whose goal may be the seizure of power through revolutionary takeover and replacement of the existing government*.

But, the perspective put to the complex but simple definition of insurgency by Aderinto (2014) is more apt to this discourse. In his view, insurgency is:

> *The inabilities of government to meet Nigerian's basic needs such as security, good roads, water, health, reliable power supply, employment and education which gave rise to frustration and alienation that make sympathy for terrorism seem acceptable.*

Boko Haram

The term "*Boko Haram*" comes from the Hausa word '*Boko'* meaning "Western or non-Islamic education" and the Arabic word '*haram'* meaning "sin". This literally means "Western or non-Islamic education is a sin" (Austin, 2010).

Theoretical Perspective

The study adopts Social Identity Theory as basis of analyses. Social identity is the knowledge that (one) belongs to certain social group together with some emotional and value significance of … the group membership (Tajfal, 1972). Social identity theory begins with the assumption that individuals exist in a society composed of many social categories that stand in relative power and status relationship to each

other (Emily & Nadine, 2007). The theory seems to have emerged from the writings of collectivist theorists such as David Emile Durkheim and William MC Dongall that it is the portion of an individual's self-concept derived from perceived membership in social groups. Although social categories vary in terms of their scope and duration (e.g. from long-standing geopolitical nations to temporary work groups), all social categories have the potential to shape a person's self-concept (Turner, 1987).

Apparently, when individuals define themselves in terms of their belonging to a social category, a social identity is formed. Researchers developing and using social identity theory largely have focused on social identity processes in terms of their consequences for intergroup relations, such as stereotyping and prejudice (Hogg, 1995). The theory itself constitutes a more general framework on group mediated social psychological phenomena. It is at this level of the theory that social identity theory has relevance for exploring process through which religious participation might promote individual psychology (Emily &Nadine, 2007). In a clear term, this theory states that, in every social relationship in which one person is dependent upon another, power is involved. Its major prepositions, according to its foremost theorist, Richard Emerson (1962:32), are as follows: That "the dependence of Actor A upon B" is:

(a) directly proportional to A's motivational investment in the goals mediated by B; and
(b) inversely proportional to the availability of A to achieve his goals outside of the A – B relationship.

The social identity theory is appropriate for the analysis of power relations. It proposes that social relationships involve an exchange of social commodities, which may or may not be desired by individuals. Such commodities include information, power, influence, hatred, love, acceptance, rejection, etc. Individuals involved in social relationships are rational beings who calculate and juxtapose their rewards or dividends with their investment of resources in a relationship. If, on the other hand, it is negative, he either discontinues or alters the relationship to a more favourable one (Olaoye, 2012:17). Viewed in this perspective, French and Bell (1992:281) argues: "giving someone power over us is the commodity we exchange when we are dependent on that particular person for something we want".

Boko Haram and the Challenge of National Integration

Undoubtedly, Nigeria is a plural and segmented society in all its ramifications. It is a country of 350,668sq miles and about 400 ethnic groups and nationalities subscribing to a multiplicity of religious faiths in a secular context. The country is indeed a complex country par excellence (Agbaje, 1999: 91). According to Suberu (1998: 277), Nigeria is one of the most ethnically diverse countries in all regions and climes

of the world, and some of the ethnic groups are bigger than many states of contemporary Africa. In other words, Nigeria is essentially a plural society, its component groups are separated apart from each other by significant difference of language, ethnicity, and cultures of Nigeria created differences in attitude, outlook and character. Faced with these problems, Nigeria adopted federalism as a means of achieving its much needed goal of national integration. The federalism is adopted is expected to reduce the immensely aggressive inter-ethnic competition and tension, allay the usually alleged fear of domination, bringing government nearer to the people and give the different groups more opportunities, thereby integrating the country.

Apparently, national integration is relation to national development is usually constitutes a platform for national development. This is because, Development can only be achieved in an atmosphere of cooperation and unity where citizens feel a sense of belonging and wants to contributes his/her own quota to the development of national goal. According to Aboyade (1976), in his book: Issues in the Development of Tropical Africa, he observed that development is essentially a continuous process of generating and more efficiently allocating resources for achieving greater social satisfying ends. While political development relates to the overall capacity of a people to govern them efficiently, this ability to govern relates to the capacity to extract resources, make and regulate behaviours. It also means the ability to resolve societal problems and manage conflicts. If the society is able to do all these things mentioned, it will certainly lead to economic development for that nation.
Contrarily, as posited by Ezeh (1998: 16) in a situation where the state has failed to coordinate the governance process, provide for the citizenry, and sustain the democratization process, conflict becomes inevitable. He (1998:17) argues further that:

> *In a situation of generalized violence and ravages, with no state structures to protect individuals and groups, it must be expected that some social structures would emerge to provide some degree of protection. This degree of protection may become conflictual.*

For a nation to successfully harness her abundant resources, there must be a secure and conducive atmosphere. It is in recognition of this that the preservation of the sovereignty of the country and the integrity of her assets is vital. It is therefore necessary to note that the primary objective of national security is to strengthen and secure the nation, advance her interests and objectives, curtail instability in whatever form, control crime, eliminate corruption, enhance genuine development, progress, growth and improved welfare and well-being of every citizens (Nleme, 2011: 221)
Boko Haram, a pejorative name that the *Jama'atAhlis – sunna Lid- Da'awat'wal – Jihad* (group committed to propagating the prophet's teachings and Jihad) bears in

Nigeria, is a combination of Hausa and Arabic languages that, literally, translates into "Western education is forbidden". The group started as an Islamic sect with a puritanical, conservative literalist approach to Islamic theology sometimes in 2002 in Maiduguri, the north – eastern part of Nigeria (Katsina, 2011: 28). Thus, the emergence of *Boko Haram* insurgency in Nigeria is a direct consequence of government failure to provide the basic human needs of the citizenry. The indicators of this failure include the prevalence of abject and dehumanizing poverty, bad governance, high rate of unemployment, hunger and disease, rising tides of social unrest which have created the breeding group for the dreaded sect sect who are believed to be committed to the propagation of prophet Mohammad's teachings and jihad. The origin and founder of *Boko Haram* is shrouded in uncertainty to some individual. Some scholars trace the origin of the sect to 1995 with Lawan Abubakar as its founder. It was when Abubakar left for further studies in Saudi Arabia that the sect then known as Sahaba that Muhammed Yusuf who is also regarded as the leader, took over the affairs of the sect. others trace the sect founder to ShehuSanni, a civil right activity in Northern Nigeria. Apart from the above, numerous expositions on the origin and founder of *Boko Haram* abound. It was under the leadership of the slained Muhammed Yusuf that *Boko Haram* became radicalized and enjoyed foreign collaboration especially with the Al-Qaeda in Islamic Maghreb.

Mohammed Yusuf (January 29th 1970 – July 30th, 2009) the founder of *Boko Haram* was born in Yobe State. As a student of Shaikh Gumi, he was a dedicated Salafi and was also deeply influenced by Ibn Taymiyyah. Yusuf's movement developed after 2002 and was successful enough to invest in educational infrastructure and other facilities in a nieghbourhood of Maiduguri. In 2009, the army surrounded and attacked the movement's facilities, crushing it (using tanks) and killing Yusuf later in a police cell. This major blow pushed the movement to transform itself into a network of underground cells with a hidden leadership – a situation that today makes any military solution illusory (Marchal, 2012:3). The group is credited to be the most dreadful of all the armed militia groups in Nigeria with links with al-Qaida. Since 2009, the group has claimed responsibility for several deadly attacked in the country. The group attacks targets state, federal and international organizations such as the United Nations. Also targeted are civilians, churches, mosques and travelers. Banks and motor parts also vulnerable (Iorhen, Tersoo & Member 2014:72). The situation would not have been what it is today if not for the extra-judicial killings carried out by government. Whilst *Boko-Haram* started as a non-violent breakaway group, persecution and aggressive crack-down from the security services brought about their violent response.

Undoubtedly, *Boko Haram* was at first a small and controllable problem, but the issue escalated in 2009 after heavy crackdowns were ordered by President Yar'Adua. The crackdown was brutal and disproportionate; around 700 innocent people were killed,

some of them publicity executed in suspicions that they were *Boko Haram* (Sani, 2012). The killing of their leader, Mohammed Yusuf actually made the group increases its rate of violent activities (Ajah, 2011). Following the killing of their leader, the movement went underground but emerged a year later with renewed attacks. Even at this point, the situation was controllable, yet the government response was again heavy-handed. Local people felt more intimidated by the soldiers deployed to fight *Boko Haram*, than they did of *Boko Haram*. This sentiment was compounded by the violent and indiscriminate responses of the security forces, which frequently caused the destruction of property and the loss of innocent lives.

Nevertheless, the Muslim – Christian conflict as framed by *Boko Haram* is primarily political. It relies on many different aspects. One is the staunch competition between evangelical churches and Islam in central Nigeria (Jos being the epicentre). Another is the impact that decentralization has had in the region, often increasing differences between communities: resentment is rooted in the perception that other communities get more than they deserve. This hostility has been reinforced by the 2011 elections outcome, which was criticized by many experts. The success of the former President Goodluck Jonathan (after two terms of Olusegun Obasanjo – a Christian – and the death of Umaru Yar'Adua – a Muslim) and the domination of his People's Democratic Party (PDP) generated bitterness in the Northern population for whom those victories threatened increased marginalization. This feeling is reinforced by the arrangements of the peace-settlement with the rebel group Movements for Emancipation of Niger Delta (MEND) that allocated, in the Northern view, disproportionate resources to an under-populated, but Christian area of the south (Marchal, 2012:4).

The infiltration of the group into government showed the seriousness of the challenge posed by the *Boko Haram* sect to national security and the survival of Nigeria as a corporate entity. It is a truism that without security hardly is anything possible. The insecurity situation in the country consequent upon the *Boko Haram* violence has led many to wonder if Nigeria has not returned to that historical epoch known as "state of nature" where according to Thomas Hobbes in Appadorai (1974), "life was solitary, hasty, brutish and short". The severe security threats to life and properly posed by *Boko Haram* across the country send wrong signals to the international community that Nigeria was not safe for investment. This is because insecurity is a risk factor, which investors dreads and makes them to move elsewhere. In a candid opinion of the Sultan of Sokoto, Alhaji Abubakar Sa'ad ll (2012) the members of *Boko Haram* are evil men, and he argued that maladministration was the harbinger that brought them about. Speaking largely the minds of Muslims, dialogue and amnesty are the only ways out of the threat posed to all Nigerians by *Boko Haram* (Daily Independent, 2013).

With *Boko Haram*, terrorism wreaking some of the worst forms of death and destruction man has ever known on the North, militant agitation straining virtually every cord of national unity in the south, and harsh economic conditions getting even the most laidback of citizens more and more agitated, Nigeria is truly a troubled country. But optimism and belief that the troubled with Nigeria is mostly man-made and can, thus, be redeemed by a change of attitude are what have marked the character of the citizens in the face of all the adversity (Obia, 2016:69). Pathetically, politicians have been feasting on it to the detriment of national unity and cohesion. The 2012 attack on luxurious buses that were Eastern Nigeria bound during the Christmas Festival in Kano was read differently by Nigerians. For some, the terrorist attack was premeditated and it was targeted against the Igbos. Some others have read religious motives into it. The July, 2013 attack on some Yoruba traders in Maiduguri also generated disquietedness in the South-West, posing a threat to Nigerian unity. One immediate implication that can be drawn so far is that the thread of unity in Nigeria is being given a terrible blow by the unrestrained activities of the sect. The high number of deaths recorded among the southerners who live in the affected areas is encouraging discussion on reprisal attacks in some other parts of Nigeria. The country's unity and existence is daily assaulted by *Boko Haram* (Saliu, 2016: 225).

The cloud of uncertainly threatening the corporate existence of Nigeria, as a result of *Boko Haram* insurgence can be summed up with the opening verse of Charles Dickens Famous novel A Tale of Two Cities:

> *…it was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of Light, it was the season of Darkness, it was the spring of hope, it was the winter of despair, we had everything before us, we had nothing before us.*

Already, the political temperature has risen due to the patterns of reaction to the menace. For the leadership of the Christian Association of Nigeria (CAN), the sect is a terrorist group that requires no sympathy. Negotiation with it is therefore not fancied by the Association. Its preferred option is to defeat the group militarily. The options of amnesty and dialogue being considered by the government were clearly detested by the apex Christian Association of Nigeria (Oritsejafor, 2012). However, as in other faiths, there are, of course, extremist elements in Islam who will in the name of Islam commit vile acts of terror against others (and often against Muslims who oppose them). Prophet Muhammad had in fact predicted the recurring appearance throughout the ages of these elements in the Muslim community. These elements are called the *Khawaarij* (those who exit the religion), and contemporary scholars have identified groups like *A1 – Qaidah* and *Boko Haram* sects as the Khawaarij of this period. A description of these elements is given in a report from the

third *Khalifah* of Islam, Ali bn Talib:

> *"Ali said, 'O people! Indeed, the messenger of God say: There shall be a folk that comes from my Ummah and they will recite the Qur'an – your recitation will not be comparable to theirs, or your prayers or fasting to theirs. They will recite the Qur'an and believe it, supports them but (in reality) it is against them. Their prayers will not go past their throats. They will exit from the religion just as an arrow exits from a hunted game.*

Towards Engendering Unity and National Integration

Nigeria attained the status of an independence country fifty eight years ago. Today, the country is still confronted with many problems associated with political development. Understandably, countries face several crises in the drive towards nationhood. And, as has been rightly observed by the International Social Science Research Council, all countries tend to experience four basic challenges of political development. These challenges are: the challenge of authority or state building; the challenge of unity or nation building; the challenge of participation; and the challenge of distribution. While, indeed, countries may be faced with these challenges in the process of political development, the tragedy of the Nigerian case is that, half a century after attaining independence, not only have we been unable to reach a broad consensus on how these challenges should be dealt with, they appear to be intractable (Obiyan, 2010:293).

Nonetheless, it has become obvious that Nigeria cannot make any meaningful progress in the absence of unity. Some founding fathers of Nigeria adopted federalism as a pragmatic instrument for the achievement of the goal of national unity. The rationale was to see if there could be unity in diversity which means that there could be ways of bringing diverse ethnic groups into a modern nation. As argued by Jinadu (1979:2007):

> *… it is usually built as a form of government and constitutional structure deliberately designed by political architects to cope with the different task of maintaining unity, while preserving diversity.*

However, amidst all the efforts, the goals of national integration are not yet possible owing to the numerous problems inherent in Nigeria federalism.

Unity, peace and progress are the central theme on the Nigeria's coat of arms. The words were carefully selected as Nigeria's heritage to project national watch-word towards sustainable development and a virile nation devoid of rancor and violence. In spite of this, documented instances have shown that heterogeneity of Nigeria in term of myriad of religio-cultural backgrounds had seldom operated on the platform of

negative interaction. The ethno-religious crises witnessed by the country have increasingly threatened the corporate existence of Nigeria as a country. Seeds of religious discords have been hypocritically nurtured at geometric rate through political propaganda and tribal affinity. These have caused intermittent conflicts and state of insecurity in the country.

Nigerians are on a daily basis striving to come up with ideas for the renewal of faith in themselves and their country. The World Peace Day, marked on Wednesday 21st September 2016, signals a strategic moment for deeper reflection by Nigerians on the things that have damaged relations, sowed fear, heightened suspicion, and disturbed the peace among the citizens. Fortunately, it coincides with the period for Nigeria's 56th independence anniversary, which another important time for critical thinking on the country's journey so far. The World Peace Day could not have come at a more opportune period. Celebrated worldwide on September 21 every year to remember the virtues of peace and good neighbourliness among the world's diverse peoples, the days was established in 1981 by the United National General Assembly. In 2001, the General Assembly voted to designate the day as a time of non-violence and cessation of hostilities. This year's World Peace Day holds a special significance for Nigeria. It offers an important opportunity for Nigerians to step up actions to dismantle anti-peace barriers that have been erected over the years by politics and dogmatism (Obia, 2016:69).

All in all, dialogue as applicable to religion is an ecumenical strategy to bring people of different faiths together on the platform of peaceful co-existence and interaction. The goal of establishing greater peace, stability and unity in the country would be well served if the devoted followers of the religions are: one, view their collective insights as multiple pathways to understanding ultimate reality, and; two, commit to identifying through open dialogue their combined, although individually limited, truths. The political leaders, too, need to be more attentive to the needs, aspirations, and complaints of the people, for the country to enjoy the permanent peace that everyone craves. Dialogue should always be the primary tool of engagement with people and groups having divergent views on how society should be run. It is only dialogue that can bring peace based on consent – which is the authentic peace that the country needs. Peace achieved through force is more often than not weak and uncertain (Obia, 2016:69).

Summary, Conclusion and Recommendations

Boko Haram, the militant group operating in Northern Nigeria has been described by many people in the region as a collection of different interests ranging from religious zealists to political operators, and common criminals. Muslims have been affected by *Boko Haram* attacks as much as (if not more) than other communities in Northern

Nigeria. In addition, law-enforcement has also shown that some of the terrorist violence in the north have been carried out by non-Muslims. Thus, the *Boko Haram* threat has severe implications, not only for the Nigerian civilians population but also for the country's economy, political stability as well as its development. The emergence of *Boko Haram* insurgency in Nigeria is a direct consequence of nature and character of the Nigerian State.

Beyond military action to curtain, degrade and defeat *Boko Haram*, there is also the need to address underlying conditions that these groups seek to exploit. The conditions include poverty, unemployment, deprivation, illiteracy, social disenfranchisement and unresolved political and ethnic disputes. The Nigerian state should desist from addressing the symptom instead of the causes. The immediate solution is good governance with a robust institutional framework that ensures a prudent and effective management of resources to better the lot of its citizenry. To achieve this, there should be reprioritization of government expenditure in favour of poverty alleviation measures including the creation of job opportunities and other welfare packages.

The Nigerian state should build strong viable institutions that can proactively respond to the challenges of security. Security just like other elements in the business environment enhances and optimizes business activities but insecurity hinders these activities and so it constitutes a threat to business organizations. There is a strong skepticism that if the level of insecurity in the country is not scaled down, the vision to be among the best 20 countries of the world may be aborted. Hence, the government needs to put in place adequate measures that can guarantee sustainable peace and stability. To achieve this, the government, as a matter of urgency, must put an end to the culture of entrenched impunity and human right abuses; pursuing vigorous reforms of the judicial of civilian populations by improve the capacities of law enforcement agencies.

The government at all levels must encourage and facilitate dialogue among culture and religious groups on national issues with a view to understand and find a lasting solution to some of the contextual issues in the country.

References

Aboyade, O. (1976). *Issues in the development of tropical Africa*. Ibadan: Ibadan University Press.

Aderinto, A. A. (2014). *Insurgency as a security challenge to the Nigerian nation: management perspective.* A paper delivered at the 1st Anniversary Public Lecture of the Nigerian Institute of Management, Ede Chapter, July 17, 2014.

Agbaje A. A. B. (1999). Electoral administration in Nigeria, in Ayoade, J. A. A. (ed). *Handbook of Election Monitoring in Nigeria.* Ibadan: Vantage Publishers.

Ajah, M. (2011).How to end *Boko Haram* fire – back http://thewillnigeria.com/opinion/897.

Ajayi, G. (1990). *Government and religious patronage in contemporary Nigeria (1980 – 1989): Implications for the stability of the Nation*. Zeitschrift Tuf Afrikastuden (ZAST)nr.

Ake, C. (1967). *A theory of political integration.* Homewood: Durvey Press.

Akinyemi, A. B. (1979). *Readings on federalism.* Lagos: NIIA

Albert, I. O. (2017). Beyond Nigeria's Sambisa: Forests, insurgency and counter insurgency in Africa. *Unviersity Lecture.* Ibadan, Nigeria: Ibadan University Press.

Anyaoku, E. (2001). South Africa and the challenge of diverse pluralism.*A Convocation Lecture* delivered at Rhodes University, South Africa, Published in *ThisDay Newspaper,* Lagos , 16 April, 2001.

Arazeem, A. A. (2005). Combating political violence in Nigeria: Issues, prospects and problems, in Alanamu, A. S. (ed). *Issues in Political Violence in Nigeria. Ilorin, Nigeria*: Hamson Printing Communications.

Austin, P. K. (2010). *One thousand languages: Living endangered, and lost*. California: University of California Press.

Awolowo, O. (1968). *The peoples republic.* Ibadan: OAU Press.

Duverger, M. (1976).*The study of politics.* Hong Kong: Nelson's Political Science Library.

Emerson, R. M. (1962).Power-dependence relations. *American Sociology Review* (27).

Emily, A. G & Nadine, F. M. (2007). Religious social identity as an explanatory factor for associations between more frequent formal religious participation and psychology well-being.*International Journal for the Psychology of Religion,* 77 (15), 223 – 247.

Ezeh, O. C. (1998). Africa: democracy, governance and development. *The Challenge of African Development.* CASS Tributes & Essays in Honour of Professor Claude Ake. Lagos.

Frank, I. (1968). *Why federalism fail: An enquiry into the requisites for federalism.* New York: New York University Press.

French, W. L. & Bell, C. J. (1992).*Organizational development: Behavioural science interventions for organizational improvement.* New Delhi: Prentice-Hall (PVT) Ltd.

Friedrich C. (1963). *Federalism: National and international*. Oxford: Oxford University Press.

Hogg, M. A. Terry, D. J. & White, K. M. (2016). A tale of two theories: A critical comparison of identity theory with social identity theory. *Social Psychology Quarterly58(7).*

Ibidja, S. W. &Doda, R. (2007). Political parties, voting pattern and national integration; in, Jega, A & Ibeanu, O. (eds). *Elections and the future of democracy in Nigeria. Nigeria*: A Publications of the Nigerian Political Association.

Ikime, O. (1985). *In search of Nigerians: Changing patterns of inter-group relations in an evolving nation state.* Ibadan, Nigeria: Impact Publishers.

Iorhen, K. J., Terson, A I & Member, G. (2014). The activities of armed groups and the challenges of insecurity in Nigeria. *African Journal of Management, Social Sciences and Humanities,* 1(1), 72-87.

Javaid, U. (2010). Resistance and its progression to insurgency. *Journal of Strategic Studies*, xxx(1&2), Spring and Summer.

Jinadu, A. (1979). *A note on the theory of federalism.* Lagos: NIIA.

Jinadu, A. L. (2007). Explaining and managing ethnic conflicts in Africa: Towards a cultural theory of democracy. *Claude Ake Memorial Paper Series* (CAMP) No. 1, Uppsala: The Nordic Africa Institute.

Katsina, A. M. (2011). *Boko Haram*, Nigeria and sub-regional security in Nigeria.*Journal of International Affairs,* 37(3), September – December.

Marchal, R. (2012).*Boko Haram* and the resilience of militant Islam the Northern Nigeria. *Norwegian Peacebuilding Resource Centre (NOREF) Report,* June.

Mimiko, F. N. O & Adeyemi, L. O. (2005). Nigeria's National Dialogue: A charade repacked or a change for renewal? in Alli, W. O. (ed.). *Political reform conference for federalism and the national question in Nigeria.* Nigeria: A Publication of Nigerian Political Science Association.

Narrated by Muslim in al-Sahih: Kitab al – Zakat, chapter: The Encouragement to kill the Kharijites, 2:748 #1066; Abu Dawud in al-Sunani Kitab al-Sunna, Chapter: 'On fighting the Kharijites', 4: 244 #4768.

Nleme, C. O. (2011). Mobilizing security and protective services to suppress violence and commodity, in Ogundipe, O. A. Akinade, A &Omoegun, M. (eds.). *A book of proceedings on religions cum ethnic violence in Nigeria. Security and socio-economic perspective*.University of Lagos: Institute of Security.

Nnoyelu, N. A. U (1977). Ethnicity, national interest and national integration in Nigeria, in Ojiakor, N. & Chukwu, G. W. *Nigeria socio-political development: Issues and problems.* Enugu: John Jacob Publishers.

Obia, V. (2016).As World celebrates the virtues of peace. *THISDAY: The Sunday Newspaper.* September 25.

Obiyan, A. S. (2010). Ethnic conflict, federalism and national integration in Nigeria, inAkinboye, S. O. & Fadakinte, M. M. (eds.). *Fifty Years of Nationhood? State, Social and Politics in Nigeria (1960 – 2010).* Lagos: University of Lagos, Department of Political Science.

Odunuga, S. (1999). Nigeria: A victim of its own success, in Adedeji, A. (ed.).*Comprehending and mastering African conflicts: The search for sustainable peace and good governance.* London & New York: Zed Books Ltd.

Olaoye, O. E. (2012). *Government and politics for Nigerian students.* Ondo State: Extajo Image Home.

Onyekakayah, L. (2014). Hypocrisy in seeking global peace. *The Guardian Newspaper*, Tuesday, August 19.

Oritsejafor, A. (2012). F. G. *Boko Haram* talk senseless. *Daily Sun Newspaper*, 26, March.

Osaghe, E. E. (2006). *Federalism and political accommodation: The Nigerian experience in comparative perspective.* NISER Distinguished Lecture Series, No. 1.

Saliu, H. A. (2016).*Nigerian foreign policy under the fourth Republic.* Ilorin, Nigeria: African Centre for Peace Research, Empowerment and Documentation (ACPRED).

Sani, G. (2012). Nigeria in 2012: Crisis and Reforms.

Suberu, R. T. (1998). States creation and the political economy of Nigerian federalism, in Amuwo, K. etal. (eds). *Federalism and political restructuring in Nigeria.* Ibadan: Spectrum Books Limited and IFRA.

Suberu, R. T. (2004). *Attractions and limitations of multi-ethnic federalism: The Nigerian experience:* Faculty Lecture delivered at the University of Ibadan, 2 December, 2004.

Sultan Sa'adAbubakar (2013). Blames leader's for Nigeria's woes. *Daily Independent Newspaper,* 1July.

Tayfal, H. (1972). The social categorization. .*Journal of Psychology,* 1.

Turner, J. C. (1982). Towards a cognitive redefinition of social group, in Tajfel, H. (ed.). *Social identity and intergroup relations.* Cambridge: Cambridge University Press.

Umar, M. S. (1989). Islam in Nigeria: Its concepts, manifestations and role in nation-building, In Atanda, J. A. (ed).*Nigeria: First 25 Years*, volume ix (Religion). Ibadan: Heinemann Educational Books (Nigeria) Ltd.

Weiner, M. (1965).Political integration and political development, in Tinkle, L. & Gable, R. W. (ed.). *Political development and social change.* London: Oxford Press.

IMPACT OF E-BILLS PAYMENT ON CUSTOMER SATISFACTION IN UGANDA: STANBIC BANK UGANDA LIMITED AS THE CASE STUDY

DR SAZIR NSUBUGA MAYANJA FUIB FIIU PHD[11], EDOKA, R.O (PH.D)[12].& ELAIGWU, SAMUEL OCHEFIJE[13]

Abstract

The purpose of the study was to examine the effect of e-bill payment on customer satisfaction in Uganda with Stanbic Bank Uganda Limited as the case study. A cross-sectional approach, as well as a combination of quantitative and qualitative data analysis techniques was employed in this study. Quantitative data analysis techniques involved the use of descriptive statistics such as frequencies and percentages to summarize responses on issues of E-bills payment impact on customer satisfaction while the Pearson's correlation coefficient was used to establish the relationship between dimensions of E-bills payment and customer satisfaction as study objectives. The study revealed a moderate positive relationship between e-bill payment and customer satisfaction; (r=0.266 p=0.016 n=82). The relationship is statistically significant at 95% confidence level since p-value (Sig.) is less than 0.050 (=0.000). it was further revealed that E-bill payment accounts for 36.8% of the variance in customer satisfaction implying that there are therefore other factors outside E-bill payment that contribute to customer satisfaction. On average the respondents agreed to the statement that e-bill payments have an effect on customer satisfaction by way of enhanced capacity to handle a greatly increased volume of *payments, far lesser time spent per bill handled, increased efficiency and accuracy and reduced payment concerns, among others.*

Key words*:* E-payment, Bill, Customer Satisfaction, E-banking, Banks, Account, innovation

1.Introduction

One of the most significant innovations of the financial system which has impacted on the way financial transactions are conducted in the area of online payment has

[11] School of Post Graduate Studies, University of Kigali,Kigali, Rwanda .Email address: saznsumay@gmail.com

[12] Department of Banking & Finance, Benue State Polytechnic Ugbokolo, Benue State Nigeria

[13] Department of Banking & Finance,Benue State Polytechnic Ugbokolo, Benue State Nigeria

been that of the e-bill. Electronic bill payment is a payment process, where a financial institution is directed by its customer, to electronically transfer funds from the customer's transaction or credit account to the customer's creditor or vendor account, such as a public utility or individual, through means of telephone, online or mobile banking. Quite often it is done through a national payment system operated by the financial institutions or in conjunction with the government. Customers benefit from electronic payment of bills because it is cheaper, faster, and more convenient than writing, posting and reconciling cheques. In addition, though limitations exist, a wider range of bank accounts or credit cards can be used for the electronic payment of bills. Using electronic bill presentment and payment enables businesses to fast-track customer payments and get access to funds faster, which in turn results in cash flow and customer relations improvement.[1]

It enables a creditor to present the underlying obligation of the debtor by electronic means, via the website. Consumers no longer have to receive a paper copy of the bill, but can, if they so wish, print it and view archived copies of previous bills, so as to carry out reconciliation with a view to paying electronically and at their convenience. The accuracy of any paper and digital image-based approach is, especially when generated in big volumes, often compromised, which challenge e-billing can significantly reduce through mining compliant master data, using unique identification techniques. E-billing offers opportunity for real-time or near real-time data validation, which makes it possible for an earlier rejected incorrect invoice to be rectified for timely processing and payment.

For banks the advantages of electronic bill payments are a reduction in processing costs minimizing paperwork and an increase in customer loyalty. In a 2003 study, the banks said that customers who pay online show more loyalty and are more receptive to other offers [2] It has also been observed that from the bank's perspective electronic payments help banks in cost saving, increasing customer base, enabling mass customization for e-Business services, extending marketing and communication channel, searching for new innovation services, as well as exploring and developing of non-core business. [3]. Both consumers and service providers can benefit from e-payment systems leading to increased national competitiveness in the long run. Successful implementation of electronic payment systems depends on how its security and privacy dimensions are perceived by consumers, and how well managed these are will in turn have an impact on the market confidence in the system [4]. A properly conceived and implemented electronic payment system should bring about efficiency, fraud reduction and innovativeness. There are two major types of electronic billing, namely, biller direct and bank-aggregator [5]. Under biller direct, consumers make payments directly to a biller who issues bills received at the issuer's website. In Uganda, the National Water and Sewerage Corporation and the electricity

provider, UMEME adopted this system in collaboration with several commercial banks. Biller direct arrangements have proven attractive. The result is a grand market for outsourced billing providers who specialize in electronic billing processes and technology for companies that need to send bills directly to their customers [6]. As for bank aggregator, payment is made at an aggregator or consolidator site, usually from a consumer's bank website, which enables the consumer to make payments to multiple billers that are pre-registered to receive payments [7].

2 Customer satisfaction

Customer satisfaction is defined as a collection of outcomes of perception, evaluation and psychological reactions to the consumption experience with a product or service. It is a result of a cognitive and affective evaluation with some comparison standard rated against the actually perceived performance. If the performance perceived is less than expected, customers will be dissatisfied. On the other hand, if the perceived performance exceeds expectations, customer will be satisfied or even delighted [8]. Satisfied customers will most certainly come back due to the quality of services they have received and also do good a good turn for the bank by recommending the same bank to friends and family. This helps banks to enlarge their customer base and to generate more sales which eventually enables them to meet their objective of profit maximisation [9]. Customer satisfaction is a key factor for business owners, and marketers of any product or service with a guide to manage and improve their businesses. Like it is implied in the economics concept of consumer sovereignty, a rising trend of purchases of a product or consumption of a service implies satisfaction, thus guiding an investor as to in which strategic business units more resources are to be allocated [10].

The E-bills (Electronic bills) manner of bills management has taken handling of bills to a new level and moved it from the traditional tedious and boring pursuit to more challenging and engaging interface, which is also cheaper, executable twenty-four hours of the day and throughout the year. The system requires less time and energy, but requires commitment to continuous professional and technical development on the part of the human resource and investment in research and development for the institution to leverage technology. The electronic bills made it easier to use and new applications and websites are continuously launched to make services more accessible by customers anytime and anywhere [11].

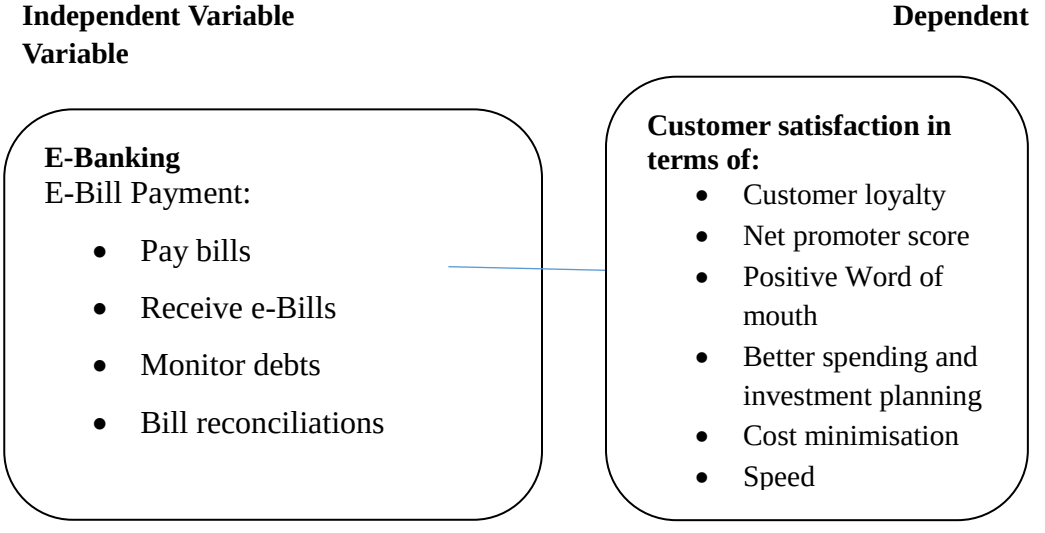
3 Significance of the study

E-bills payments are a relatively recent practice compared to the traditional in-kind, cheque or cash payments in Uganda, as it is in many developing countries. In Uganda government recognition of the system has enjoyed only a very short span of existence. It was in 1998 that the Bank of Uganda, in its efforts to reduce transactions on cash basis in the country, established the National Payment System Secretariat (NPSS). The major objective was removal or reduction of barriers to the use of

electronic and non cash based payments. Currently payment systems and platforms such as electronic cheque clearance, electronic funds transfer (EFT) and real time gross settlement (RTGS) are gaining recognition and being adopted by various stakeholders, but at a slow pace. Because of the relatively recent emergence of government policy regarding use of electronic payments in the country, there is very limited research on electronic payments in general and e- bills payment in particular. In this research attempt has been done to identify, measure and evaluate factors of e-bill payments which motivate or alternatively discourage customers. This way the research will among others help policy makers, investors, researchers and other stakeholders in appreciating how to leverage the innovation for their benefit and for the general good.

4 Conceptual framework

A conceptual framework is an interconnected set of ideas (theories) about how a particular phenomenon functions or is related to its parts and it serves as the basis for understanding the causal or correlational patterns of interconnections across events, ideas, observations, concepts, knowledge, interpretations and other components of experience [12]. The conceptual framework offers many benefits to a research. It helps in identifying and constructing the researcher's worldview on the phenomenon to be investigated [13]



Source: researcher

The independent variables cause dependent variables to behave in a give way. For example, timely generation of accurate bills, promptly submitted to debtor clients enables them to plan their cash flows from an informed position, enhance customer loyalty and to generate satisfaction among the stakeholders.

5 Research Methodology

In this section the researcher presents the methods and procedures for conducting this study in the following sections: research design, area of study, study population, sampling procedures, data collection methods and instruments, quality control methods, data management and processing, data analysis, and ethical considerations.

5.1 Research Design

Research design is the conceptual structure within which research is conducted. It constitutes the blueprint for the collection, measurement and analysis of data. It includes an outline of what the researcher did from writing the hypothesis or research question and its operational implications to the final analysis of data [14]. The researcher used a cross-sectional approach which involved collecting data at once, from employees of Stanbic Bank Uganda Limited head office in Kampala Capital City and customers. This investigation was based on a case study of Stanbic Bank Uganda Limited Uganda Limited Head office in Kampala Capital City. The reasons of using a case study were that, it was a good source of ideas about behavior, quite appropriate method to study rare phenomena and effective as a method to challenge theoretical assumptions.

5.2 Study Population

The target population of this study comprised of employees in Uganda's commercial banking sector. However, the accessible population comprised of employees of Stanbic Bank Uganda Limited head office and some customers that visited the branch in the same location. According to the Head of Human Resources, Head office on crested towers was the biggest branch of Stanbic Bank Uganda Limited with over 110 employees.

5.3 Determination of Sample Size

This sample size was chosen as per guidance below.

Table 1: Showing the sample size of the respondents

	Target population	**Sample size**
Managers	5	5
Middle Level staff	10	10
E-banking operative staff	5	5
Customer relationship officers	8	8
Customers of Stanbic Bank Uganda Limited.	75	63
Total	**103**	**91**

Source: Krejcie, Robert V., Morgan, Daryle W., "Determining Sample Size for Research Activities", Educational and Psychological Measurement, 1970.

The study involved 5 managers, 10 Middle Level staff involved in E-banking operations, 5 Head office (Stanbic) E-banking operative staff, 8 Customer relationship officers attending walk-in-customers and 63 Customers of Stanbic Bank Uganda Limited.

5.4 Sampling techniques and Procedures

Both probability and non-probability sampling techniques were employed in the study. The probability technique of proportional stratified random sampling was used in selecting employees to participate in the study. Proportional stratified random sampling involves dividing the population into mutually exclusive and exhaustive strata, and then selecting a random sample of subjects which is proportional to size of a given stratum. The non-probability technique of purposive sampling was also used.

5.5 Data Collection Methods and instruments

Questionnaires and field guides were used. Questionnaire survey involved collecting quantitative data from selected employees and customers of Stanbic Bank Uganda Limited. The researcher obtained written permission from the bank's administration to interview respondents. The researcher then employed a combination of data collection methods including questionnaire survey, key informant interviews, and documentary review. Questionnaires were used because they were cost-efficient to gather quantitative data. Apart from being inexpensive and flexible, questionnaires were also a practical way to gather data. They were targeted to groups chosen and were managed very well. The major study variables were measured using structured close-ended items adopted from previous research studies and assessed using a five-point Likert scale ranging from 1=strongly disagree to 5=strongly agree. Close-ended questions were used.

Employees and customers were given questionnaires and requested to fill them within a specified time period, and were collected from the respondents upon completion. Key informant interviews involved collecting qualitative data through in-depth face-to-face engagements with selected heads of department of Stanbic Bank Uganda Limited departments in the bank to compliment data obtained through questionnaire surveys.

Both probability and non-probability sampling techniques were employed in the study. The probability technique of proportional stratified random sampling was used in selecting employees to participate in the study. Proportional stratified random sampling involves dividing the population into mutually exclusive and exhaustive strata, and then selecting a random sample of subjects which is proportional to size of a given stratum. In the case of this study, employees were grouped into 5 strata based

on their respective work responsibilities and a sample of employees was drawn from each department, which was proportional to the number of employees in each department. The technique was preferred because the number of employees varied across the bank departments; therefore, it was used to ensure fair representation of employees from the respective departments in the sample. The non-probability technique of purposive sampling was also used in selecting the 5 Managers of the departments that participated in the study. These individuals were chosen because they were assumed to be highly knowledgeable about issues of E-banking and customer satisfaction in the bank; and therefore, their opinions are important for purposes of comparison with employees' views.

5.6 Data Analysis

A combination of quantitative and qualitative data analysis techniques was employed in this study. Quantitative data analysis techniques involved the use of descriptive statistics such as frequencies and percentages to summarize responses. Pearson's correlation coefficient was used to establish the relationship between dimensions of E-banking and customer satisfaction as specified in the study objectives.

5.7 Tabular presentation

The researcher used tables, as appropriate, for presentation of data in form of frequency, percentages and standard deviation to indicate the number of occurrence of responses to particular questions statically. SPSS software was used to analyse data and the presentations were in tables, with a view to provide clear understanding of the research interpretations for clear and easy understanding of the phenomenon studied

6.Presentation, Analysis and Interpretation of findings

This section presents an analysis and interpretation of empirical findings in reference to the research objective set out earlier.

Table 2 Employee views on E-Bill Payment

	N	SDA	DA	NS	A	SA	Mean	Std. Deviation
More bills are being paid through e-bill method	32			6%(2)	41%(13)	53%(17)	4.47	.621
Bill efficiency is realized	32			7%(2)	34%(11)	59%(19)	4.53	.621
Bill payment has become easier	32			3%(1)	34%(11)	63%(20)	4.56	.669
Bill payment concerns have reduced	32		3%(1)	3%(1)	41%(13)	53%(17)	4.44	.716

Bill payment turnaround time has improved	32	3%(1)	6%(2)	38%(12)	53%(17)	4.41	.756
Less time in bill payment is realized	32		3%(1)	38%(12)	59%(19)	4.53	.671

Source: *Field Primary Data*

Key: SD= strongly disagree, D=Disagree, NS = Not sure, A= Agree, SA=strongly agree

From table 2 above, the respondents were asked whether more bills are being paid through.

The results from the study revealed that, of the total respondents, 53% strongly agreed, while 41% agreed, 6% were neutral, while 0% disagreed and 0% strongly disagreed paying through e-method. This implies that the majority, 94% of the respondents were in agreement as shown by the statistics, with a mean of 4.47 and SD of 0.621. The above statistics implied that with 94% in agreement in comparison to the 0% who disagreed this is a factor which should be uphold by the stakeholders. The above findings show that bank stakeholders shows that should uphold this aspect.

In order to find out whether, Bill efficiency is realized; respondents were asked to state the extent to which they agreed with the above. Of the total respondents, 59% strongly agreed, while 34% agreed, 7% were neutral, while 0% disagreed and 0% strongly disagreed. This implies that the majority, 93% of the respondents were in approval, with a mean of 4.53 and SD of 0.621. From the statistics above with 2% neutral this is an aspect to upheld stakeholders in comparison to the 0% who were in disagreement. From the findings above this shows that to deliver on e-banking this aspect should upheld by the stakeholders.

From the findings of the study the respondents were asked about Bill payment has become easier. Of the total respondents, 63% strongly agreed, while 34% agreed, 3% were neutral, while 0% disagreed and 0% strongly disagreed. This implies that the majority, 97% of the respondents were in approval with a mean of 4.56 and SD of 0.669 from the statistics above, this shows that this is a key attribute which should be upheld by the bank stakeholders.

The respondents were asked about Bill payment concerns have reduced. The results from the study revealed that, of the total respondents, 53% strongly agreed, while 41% agreed, 3% were neutral, while 3% disagreed and 0% strongly disagreed. This implies that the majority, 94% of the respondents were in agreement as shown by the statistics, with a mean of 4.44 and SD of 0.716. The different statistics implied that this is a good aspect to be upheld by the bank stakeholders.

In determining whether the Bill payment turnaround time has improved, the study revealed that; of the total respondents, 53% strongly agreed, while 38% agreed, and 6% were neutral, while 3% disagreed and 0% strongly disagreed. This implies that the majority, 91% of the respondents were in agreement with a mean of 4.41 and SD of 0.756. From the findings above implied that this is a good aspect to be upheld by the bank stakeholders. The above findings show that stakeholders should uphold this aspect.

In order to find out whether, less time in bill payment is realized; respondents were asked to state the extent to which they agreed with the above. Of the total respondents, 59% strongly agreed, while 38% agreed, 3% were neutral, while 0% disagreed and 0% strongly disagreed. This implies that the majority, 97% of the respondents were in approval, with a mean of 4.53 and SD of 0.671. From the statistics above with 97% in agreement this is a positive aspect to the bank management in comparison to the 0% who were in disagreement. From the findings above this shows that to deliver on the e-banking initiatives this concern should be upheld.

Table 3 Customer views on E-Bill Payment

	N	SDA	DA	NS	A	SA	Mean	Std. Deviation
You pay your Bills through E-bill payment	50	2%(1)	0%	6%(3)	58%(29)	34%(17)	4.22	.737
Bill efficiency is realized	50		2%(1)	4%(2)	50%(25)	44%(22)	4.36	.663
Bill payment has become easier	50		4%	2%(1)	52%(26)	42%(21)	4.32	.713
you satisfied with bill payment	50			4%(2)	56%(28)	40%(20)	4.36	.563
Bill payment turn around time has improved	50			10%(5)	38%(19)	52%(26)	4.42	.673
Less time in bill payment is realized	50			6%(3)	50%(25)	44%(22)	4.38	.602

Source: Field Primary Data

Key: SD= strongly disagree, D=Disagree, NS = Not sure, A= Agree, SA=strongly agree

From table 3 above, the respondents were asked whether my bills are being paid through e-bill payment. The results from the study revealed that, of the total respondents, 34% strongly agreed, while 58% agreed, 6% were neutral, while 0% disagreed and 2% strongly disagreed. This implies that the majority, 94% of the

respondents were in agreement as shown by the statistics, with a mean of 4.22 and SD of 0.737. The above statistics implied that with 92% in agreement in comparison to the 0% who disagreed this is a factor which should be uphold by the stakeholders. The above findings show that bank stakeholders should uphold this aspect.

In order to find out whether, Bill efficiency is realized; respondents were asked to state the extent to which they agreed with the above. Of the total respondents, 44% strongly agreed, while 50% agreed, 4% were neutral, while 2% disagreed and 0% strongly disagreed. This implies that the majority, 93% of the respondents were in approval, with a mean of 4.36 and SD of 0.663. From the statistics above with 2% neutral this is an aspect to upheld stakeholders in comparison to the 0% who were in disagreement. From the findings above this shows that to deliver on e-banking this aspect should be upheld by the stakeholders.

From the findings of the study the respondents were asked about Bill payment has become easier. Of the total respondents, 42% strongly agreed, while 52% agreed, 2% were neutral, while 4% disagreed and 0% strongly disagreed. This implies that the majority, 97% of the respondents were in approval with a mean of 4.32 and SD of 0.713 from the statistics above, this shows that this is a key attribute which should be upheld by the bank stakeholders.

The respondents were asked about you satisfied with bill payment. The results from the study revealed that, of the total respondents, 40% strongly agreed, while 56% agreed, 4% were neutral, while 0% disagreed and 0% strongly disagreed. This implies that the majority, 96% of the respondents were in agreement as shown by the statistics, with a mean of 4.36 and SD of 0.563. The different statistics implied that this is a good aspect to be upheld by the bank stakeholders.

In determining whether the Bill payment turnaround time has improved, the study revealed that; of the total respondents, 52% strongly agreed, while 38% agreed, and 10% were neutral, while 0% disagreed and 0% strongly disagreed. This implies that the majority, 91% of the respondents were in agreement with a mean of 4.42 and SD of 0.673. From the findings above implied that this is a good aspect to be upheld by the bank stakeholders. The above findings show that stakeholders should uphold this aspect.

In order to find out whether, less time in bill payment is realized; respondents were asked to state the extent to which they agreed with the above. Of the total respondents, 44% strongly agreed, while 50% agreed, 6% were neutral, while 0% disagreed and 0% strongly disagreed. This implies that the majority, 97% of the respondents were in approval, with a mean of 4.38 and SD of 0.602. From the statistics above with 94% in agreement this is a positive aspect to the bank

management in comparison to the 0% who were in disagreement. From the findings above this shows that to deliver on the e-banking initiatives this concern should be upheld.

Table 4 Correlation matrix for e-bill payment and customer satisfaction

Correlations

		E-bill payment	Customer satisfaction
E-bill payment	Pearson Correlation	1	.266*
	Sig. (2-tailed)		.016
	N	82	82
Customer satisfaction	Pearson Correlation	.266*	1
	Sig. (2-tailed)	.016	
	N	82	82

*. Correlation is significant at the 0.05 level (2-tailed).

Table 4 shows that there is a moderate positive relationship between e-bill payment and customer satisfaction; (r=0.266 p=0.016 n=82). The relationship is statistically significant at 95% confidence level since p-value (Sig.) is less than 0.050 (=0.000). This implies that improvements in e-bill payment factors shall be related to improvements in customer satisfaction. Similarly decline in e-bill payment shall be related to decline in customer satisfaction.

The above research findings from correlation analysis have established that e-bill payment have a weak positive statistically significant relationship with customer satisfaction. There are similar findings in similar researches. In a study of an utility company in Kenya, it was revealed that e-billing service timeliness is crucial for customer satisfaction. The responsiveness of the system both to the customer and the utility company as well as the ability to dispatch lots of bills in a timely manner made customer to conveniently effect payments [15]. In in another study it was found that customers informed through short text messages informing them of amounts due for payment were satisfied and positively responsive.[16]

Regression analysis was used to establish the extent to which e-bill payment affects satisfaction. Therefore, the hypothesis that was stated that "e-bill payment *positively influences* customer satisfaction. The coefficient of determination (R Square) was used and the results are presented in the table below.

Table 5 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.266[a]	.071	.059	.59526	.071	6.104	1	80	.016

a. Predictors: (Constant), E-bill payment

Table 5 shows that the coefficient of determination (Adjusted R Square) is 0.059. This implies that E-bill payment accounts for 36.8% of the variance in customer satisfaction there are therefore other factors outside E-bill payment that contribute to the greater percentage of customer satisfaction. Whatever the factors are, potential for personalisation of paper bills is limited, and they limit interaction between creditor and debtor, that is, a customer in need of cross checking information with respect to a paper bill must make a telephone call or physically move to make the inquiry, which is more costly in monetary terms and inconveniencing. On the other hand, internet billing ensures instantaneous receipt of information, and has when adopted, fundamentally changed the way companies interact with their customers, with additional services including customer self-care, automated sales one-to- one marketing. The internet bill will become the gateway through which customers and companies have electronic one to one dialog [17]

In a study to identify and classify common sources of satisfaction and dissatisfaction associated with the use of mobile payment and e-bill settlement, and compare them with determinants of satisfaction with technology-based services, overall findings indicated that the main sources of satisfaction in this context were convenience, ability to deliver the expected function, ability to guarantee secure transactions and function when other payment methods fail. It was convenience, which was found to be the greatest satisfaction source, has been described as the ability to conduct payments quickly, easily and independent of the possession of cash and cards. [18] Dispute handling can be conducted in a more structured way by using the same electronic communication channel. As a result of the increased electronic interaction, the trading partner administration costs can be reduced substantially. [19]

Overall for an economy, it has been observed that a safe and efficient payment system helps to maintain financial stability by preventing or containing systemic risks, thus the efforts of the government of Uganda to put in place payment systems among the core functions to achieve and maintain financial stability, support open market operations as a monetary policy transmission mechanism, and to maintain confidence in the national monetary unit – in terms of its value (monetary policy) and circulation (payment systems)[20].

6 Conclusion and recommendations

Findings from descriptive statistics indicated that on average the respondents agreed to the statement that e-bill payment have an effect customer satisfaction which included capacity to handle a greatly enhanced volume and of payments, far lesser time per bill handles, increased efficiency and accuracy and reduced payment concerns. Further findings indicated that there was a weak statistically significant positive relationship between e-bill payment and customer satisfaction. It was further established that there were some lessons learnt from the study to be upheld, which include; quick checking of account balances, easy access of account history, increased efficiency in account management, customer touch points are user friendly. It has been noted that a growing body of evidence demonstrates that e-payment services, not only make financial transactions more affordable, efficient, and transparent, but also build the capacity of individuals to power their own financial future. Form the benefits of e-bill payments noted from this and similar studies, e-bill payment should be encouraged, and e-bill payment turnaround time should be improved. These should be achieved with efficiency.

It has been noted above that e-bill payment accounts for only 36.8% of the variance in customer satisfaction. The big 63.2% is accounted for by other factors outside E-bill payment, and this gives a challenge and need for research in these other factors that contribute to customer satisfaction.

References

Improving customer satisfaction and cash flow with electronic Bill Presentment and Payment. A presentation during a workshop at the CeBIT Future of Payments Conference in October 2012: http://www.ippayments.com/site/

Kaplan J (2016) The inventor of customer satisfaction surveys is sick of them, too. Bloomberg News, May 5.

Kumar V, Dalla Pozza I, Ganesh J (2013) Revisiting the satisfaction–loyalty relationship: empirical generalizations and directions for future research. Journal of Retailing 89(3):246–262.M

Hariomi Tyagi, Abhishiek Shukla (2016): The Study of Electronic Payment Systems, International Journal of Advanced Research in Computer Science and Software Engineering, Volume 6, Issue 7, July 2016 ISSN: 2277 128X Research Paper

Oladeji, K. (2014). Integrated Personnel and Payroll Information Systems (IPPIS) for Universities and other Higher Institutions of Learning. A paper presentation at Northwest University, Kano – Nigeria.

https://www.aitegroup.com/report/biller-direct-and-walk-bill-pay-update.

https://en.wikipidia.org/wiki/electronic_billing#cite_notes

Oladeji F. Agbetokun (2018): Internet Marketing Practices And Customer Loyalty: Empirical Evidence From Ogun State, Nigeria, International Journal of Finance and Accounting Volume VIII/2018 ISSN 2344-102X Issue (XVIII) / October 2018 ISSN-L 2344-102

Wikhamn, W. (2019): Innovation, sustainable HRM and customer satisfaction. International Journal of Hospital Management. 2019, 76, 102–110

Jamal, A. (2014). Retail banking and customer behaviour: a study of self concept, satisfaction and technology usage. The International Review of Retail, Distribution and Consumer Research. Vol 2, Issue 1, pp 76-81

Abdallah Mohd Rawhi Shaker AL-Ashqar (2018): The impact of Electronic bills on customer satisfaction: a field study on Efawateercom users. Thesis Submitted in Partial Fulfilment of the Requirements for Master Degree in E-Business, Management Department, Business Faculty Middle East University June 2018

Marilla D. Svinicki (2010): A Guidebook on Conceptual Frameworks For Research In Engineering Education, Rigorous Research in Engineering Education NSF DUE-0341127, DUE-0817461, 2010

C Grant (2013) Understanding, Selecting, and Integrating a Theoretical Framework in Dissertation Research: Creating the Blue print for 'House'. Administrative Issues Journal: Connecting Education, Practice and Research, Pp. 12-22 DOI: 10.5929/2014.4.2.9, Banking Journal Volume 3, Issue 2, 201

Kothari, C.R. (2004). Research Methodology, methods and techniques (2nd ed.). India, Jaipur: New Age International limited publishers.

J. I. Perere (2016): Effect Of Electronic Billing Service On Customer Satisfaction At Kenya Power Company A Case Of Nakuru County, Kenya, International Journal of Economics, Commerce and Management Vol. IV, Issue 4, April 2016

Kiarie, M.F. (2014). Technological innovation and customer satisfaction in Kenya power and lighting company limited. MBA Project, University of Nairobi, Kenya

Muzhir Shaban, Rabah Noory, Dua'a Yaseen (2012) Billing System Design Based on Internet Environment (IJACSA) International Journal of Advanced Computer Science and Applications, Vol. 3, No. 9, 2012

Aleksandra Smolarczyk (2018) Customer satisfaction with mobile payments, Thesis in partial fulfilment for the award of the Degree Master of Science (Econom-

ics and Business Administration) Degree programme Marketing, Aalto University

C B. Koch (2017): Business Case E-Invoicing / E-Billing, Billentis

Republic of Uganda, National Payment System (NPS) Policy Framework, (2017)

AN APPRAISAL OF THE CRUX OF COMMUNITY DEVELOPMENT IN NIGERIA

OKEME, UKWUMONU PATRICK (PH.D.)[14], OKWOLI, DANIEL MATTHEW (PH.D.)[15] EDOKA, R.O. (PH.D.)[16] & ALIH MUSA[17]

Abstract

This paper is An Appraisal of the Crux of Community Development in Nigeria. The research statement of problem is centered on the high neglect of federal, state and local governments on community and rural areas state of underdevelopment. The level of abandonment and lack of basic social amenities is at an alarming proportion. Virtually all rural communities lack good roads, portable drinking water, electricity, and rural security over lives and property, outdated farming implements, to mention just a few. The objective of the study therefore is to review the aims and objectives of community development in rural areas and its contributions to rural and national development of Nigeria in the absence of government support and absolute neglect. Methodology: in gathering the relevant data for this paper the secondary source of data collection method was used. The study found out that governments at all levels have neglected the rural communities. Monies meant for rural development policies and programmes are been diverted, embezzled and misappropriated. The study recommends that Monies meant for rural development should be monitored by government to avoid embezzlement and misappropriation, and that basic social amenities should be made available to improve the living standards of the rural people. The level of rural community participation in political activities should also be improved drastically.

Key words: Community Development, Rural Development, Government, Programmes and Policies.

Introduction

The concept of community development has become a household name and operational in all the levels of Nigeria rural areas today. It is expected that as one of the duties and functions of Nigerian government and specifically via the functions of Nigeria local government that rural development which covers rural communities should be well catered for. It is in the absence of better and improved government efforts towards rural development that gave birth to community development

[14] Department of Public Administration, Faculty of Management Sciences, Kogi State University, Anyigba-Nigeria

[15] Department of Public Administration, Faculty of Management Sciences, Kogi State University, Anyigba-Nigeria

[16] Department of Banking And Finance, Benus State Polytechnic, Ugbokolo-Nigeria

[17] Department of Public Administration, Faculty of Management Sciences, Kogi State University, Anyigba-Nigeria

sustained through the self-help of the communities in the rural areas. Therefore it has been established that rural development is not the same (in respect of who's mandate and function) with community development.

According to Abah (2019) about three quarters of the population of developing countries live in the rural areas. For example the 2006 Nigeria population census puts Nigeria's population at 150 million people and about three quarter of the population lives in the rural areas and made up of 250 ethnic groups. About 72% are poor and 25% live below US$1 (dollar) per day. There has been a steady population growth of the urban areas over the years because of rush for wage employment, educational opportunities, and social amenities, all these amenities are better in the urban areas compared to the rural areas where these communities are located.

Naturally, one would expect that with such a large number of the country's population living in the rural areas, and for the fact that they provide the urban areas with food stuffs and have contributed to the country's foreign exchange earnings up till date not minding the role of Nigeria's petroleum products, it is expected that commensurate development efforts and attention would have been given to the rural communities living in Nigeria's rural areas. Large quantum of cash crops is produced from the rural communities to mention just a few.

It is consequent on the above government neglect of rural communities that the "crux" of community development is centered on "self-help" community efforts towards providing community identified "felt needs".

It is disheartening to note that despite this high level of importance of rural communities yet the rural areas/communities lack essential welfare amenities when compared to the urban areas. After over sixty years of colonial rule and the counting periods of self governance in Nigeria, going by her democratic experiment, the Nigeria rural areas and her communities has not significantly changed positively (Ake, 1990).

Statement of Problem

There has been neglect of the rural areas and over concentration of modern facilities in the urban centers. This had forced the inhabitants living in the rural communities to urban areas, this gave the name to the popular concept of "rural urban migration" and has created a big problem of increasing urban population and crimes in the cities today since the available resources in the cities can no longer serve increasing urban population due to the high level of rural urban migration. The high level of rural community abandonment and neglect by the government at all levels reduces status of rural community inhabitants to that of a subjective centre of poverty and unemployment.

It is true that the government as part of her duties should undertake the responsibility to provide all the welfare amenities basically in areas such as good hospital infrastructures and qualified medical staffs and dispensaries, provide mechanized agricultural inputs, good roads, improved rural community safety of lives and property, good education in terms of infrastructure, learning materials and qualified teachers, modern telecommunication facilities etc to the rural communities without the contribution of the rural communities if the truth

should be told. All these are part of the hallmarks of good governance and accountable democratic leadership. Consequently therefore, the government should not only be seen as the "right watchman" concerned with the provision and maintenance of only security, law and orderliness (which are not even made available), but also as an entrepreneurial mechanism for securing and allocating public resources judiciously to meet public objectives of welfare towards ensuring improved living conditions of her citizens. This allocation and distribution of national resources should be devoid of any shady practices of relative deprivation and subjective poverty.

Methodology

In this study the researcher adopted the content analysis or desk-study for this study. This is because a major part of information needed can best be sourced from available and reliable secondary sources. Thus, the researcher relied on existing empirical documents in relevant areas to this study in recent times. This is to avoid the use of stale and obsolete data on the study. In gathering the relevant data for this study the secondary source of data collection method was used.

Definition of Concepts

Community

A community can be defined as a group of people within a given territory who interact with each other to satisfy commonly felt needs by harnessing needed human and material resources either within their locality or importing need assistance to supplement if necessary towards community development (Akude, 1990).

Development

Development is taken to mean growth plus positive change. That is growth and sustainable positive change which are desirably needed by a group of people or a nation. It can be measured in terms of better health/hospitals, education, transport, nourishment, housing, security, modern community, law and orderliness, a good political system, freedom from servitude and oppression, a just and operational constitution that obeys the rule of law and the protection of fundamental human right (Akukwe, 1998).

Government

Government can be defined as the authoritative agency that plans strategies and mobilizes resources for federal, state and local government development in a given country. It is national machinery through the will of the state (people) are articulated and achieved (Alabi, 1998).

Participation

Participation is a process whereby members of a community organizes themselves to examine their common needs and options and make decision (choosing from options) and plan to mobilize their resources of labour, money, materials and leadership, and seek specific kinds of help from outside sources to fill gaps and break bottlenecks beyond their own immediate capacity or powers which may not be forth coming from the government in most cases (Aluko, 2019).

Policy

A policy can be defined as a proposed course of action of a person, group, or government within a given environment providing strategies towards solving problems, or preventing future problem. It helps to attain development objectives extensively (Anyanwu, 2014).

Conceptual Frame Work

Community Development: An Overview

The concept of community development has been a subject of much theoretical concern/discussion to scholars as some see it as an old concepts while some see it as a new concept; be that as it may, the bone of contention is its relevance towards rural community development the need for its sensitization since it is the last resort for rural community development due to government neglect of their responsibilities towards rural development.

Before reviewing different scholarly definition of community development it is important to know that two basic concepts make up community development namely: "community" and "development."

The Concept of Community

According to Apeh (2017) a community involves a territorially organized population, a population more or less completely rooted and occupied with a definite culture and consisting of individual units living in a mutual interdependence.

According to Ayo (2015) community development can be defined as a group of people that share common geographical location; common cultural traits and traditional affinity which is normally a village or village group.

The Concept of Development

Development on the other hand is defined in various ways by various

writers/scholars. According to Johnson (1993) community development is defined as a comprehensive change or transformation in cultural, educational, economic, social and political spheres in a given area.

According to Batten (2018) development is defined as a process of continuous positive change and not a statics state of apathy and been redundant.

With the definition of the two concepts at the back of our minds, we can now proceed to examine the definition of the grand concept of community development.

It is worthy to note here that some scholars see's community development as both rural and urban; but it is discussed in article from the rural perspective and as a consequence of the lack of government attention for not carrying out their functions of rural development where these rural communities are located; this therefore gave the rise to the concept of community development (self help efforts).

The Concept of Community Development

According to Bensman (2016) community development can be defined as a planned and organized efforts by individuals in communities through their initiatives (ideas) skills to provide for themselves their felt needs through voluntary democratic participation in the effective solution of specific community problems in priority perspective.

According to the united Nations (UNO) (2012), community development can be defined as a process by which the efforts of the people themselves are united with those of the government (if any) to improve the economic, social and cultural conditions of communities, to integrate these communities into the life of the nation and enable themselves to contribute fully to the nation's progress.

Community development according to Claton (1964) can also be defined as a movement by the inhabitants of a particular community to change or development themselves positively by promoting better living for the whole community with the active, participation of the people and where special techniques are required such services can be paid for or as may be provided by an outsider.

Therefore community development involves the onerous task of enabling the community to function effectively and this includes members to become aware of its identity as a particular community and to know their problems and how to collectively provide for their felt needs.

Community development according to Cole (2016) can be defined as people oriented

aimed at increasing the capabilities and potential of people to break the cycle of material deprivation, poverty and social inequalities through prudent and sustainable management of resources in the areas affected. It should be noted that for any meaningful development at the grassroots in community development efforts; adequate mobilization and full participation and consistent commitment of human and material resources and effective community leadership is imperative or important.

To achieve sustainable community development therefore, it has been pointed out from the above definitions that mobilization, participation, human and material resources must be planned; organized and felt needs must be identified in order of priority. Batten (2018) regards community development as any action taken by members of a given community towards providing and improving their living condition positively.

Origin of Community Development

According to Griffin (2014), the concept of community development was first used in 1948 at the Cambridge Conference on African Administration organized by the British Colonial Office. They defined community development as;

> *a movement designed to promote better living for the whole community by the community members through their active participation and initiative.*

The Characteristics of Community Development

The major characteristics of community development are as follows:

1. People's initiative to find solutions to their community common problems;
2. Reliance on their own resources (self help) as much as possible;
3. Assistance if necessary from outside the community (government supports or grants from outsiders or from international community's).

The Concept of Rural Development

The concept of community development cannot be better understood if it is discussed without explaining the concept of rural development. As earlier noted; the objectives of rural development and community development are the same but the financiers/sources of funding is their major ground of difference.

Therefore, we can say that community development cannot do without rural development and rural development cannot do without community development since the two are located in each other. It must be stated clearly once again that rural development is a function of the government whole community development is an upshot of the efforts of the people themselves towards attaining rural development.

One can say that there can be community development without government support to rural development. To achieve community development without government

support does not avoid or hinder community dwellers efforts through their self help at attaining rural development. This is why it is always important not withstanding to define rural development when discussing community development since the two cannot be used interchangeably. The community development concept discussed here should be seen from the perspective of rural community development that is the community development which takes place in the rural areas. This specification is important because there are community development in cities and urban areas because there are communities in cities/urban area too.

The Concept of Rural Development

According to Okoli (2019), rural development can be defined as;

> *The development of the geographical environment of the rural areas by the government at both the federal, state and local government levels (and the local government most especially) to make them attractive to live in by means of changing their physical condition on which rural dwellers live by providing modern infrastructures such as roads, bridges, railways, water, electricity education, health care services recreation centres and as well as improve/ change old/bad customary practices, attitudes and general behavior of the people in the rural areas through the acquisition of new social values guaranteed by an efficiently extended educational programme both formal and informal*.

According to Lele (2019) rural development can be defined as the improvement of the living standards of the mass of low-income population residing in rural areas and making the process of their development sustainable by the government. Rural development according to the World Bank (2019) is defined as a strategy designed to improve the economic and social conditions of a specific group of people in the rural poor areas there by extending the benefits of development to the poorest among those who seek better and protected livelihood in the rural areas.

A defining characteristics of rural development is that it is government controlled top-down bureaucratic approach while that of community development is bottom-top approach, and for effective rural development, both rural development and community development is advice able as the best approach towards rural and community development.

It is noteworthy that, in planning and implementing rural development policies and programmes, efforts is geared towards sustaining the interest of both the rural community people and the national government.

Appraisal of the Crux of Community Development in Nigeria

The crux of community development in Nigeria is spelt out clearly under the underlying principles, scope and developmental goals of community development in Nigeria.

Community Development Principles

Community development is governed by a number of principles which need to be briefly discussed without which the understanding of the concept of community development will not be complete. These are;

1. **Mass Participation:** To satisfactorily achieve accelerated pace of community development, the members of the community should be widely mobilized to achieve the concerted goal of attaining meaningful development. It is expected that since money, material and communal labour is needed the community dwellers are to be mobilized to give in their concerted contribution and participation. The community dwellers must participate fully at the levels of planning and implementation respectively. Mass participation is a major success key factor if there should be a realizable community development self help project.
2. **People's Initiative:** It is very important to note that ideas as it is said "rule the world". Ideas beget initiation or produces initiatives for self, organizational and

   national development. Therefore, it is the responsibility of the people themselves to initiative any community development felt need project. It must be the community people who must determine by themselves people who must determine by themselves their own "felt needs". This can be achieved through their own community representative leadership. For instance, they should be a community leaders and his council of elders who should think all these through with a few delegates on behalf of the community at large; and also at community meeting decisions on choice of projects to carry out should be decided democratically.
3. **Planned Progamme:** It is said that "failure to plain is planning to fail". Consequently to achieve any project planning is very crucial. It is an important factor for rapid community development planning has been identified as "intelligent cooperation with the inevitable" (Moore 1963). This short definition have summarized how planning generally is "cannot do without". Therefore, community development planning is an integrative activity which seeks to provide a framework of activities through which there is a massive commitment of the resources of the community in the most effective manner as to satisfy the identified felt need the community. The following are the characteristics of development based planning in community development;

a. It must involve the future
b. It must have an element of community joint project identification
c. It must take into consideration the amount of resources need, the resource available, the amount of resources to be sourced for and how effectively to mobilize the people to have needed resources need to achieve the project in question.
d. It must have an effective leadership chain of command. Hierarchy in leadership for human organization is very important without which everyone will be answerable to no body. There is need for there to be an effective flow of information and this cannot be without an orderly line of leadership hierarchy. It must be planned in such a way people are told what to do and such persons are held responsible for accountability.

4. **Effective Leadership:** Effective leadership is an indispensable facto in community development. The planning and execution of community development projects requires planning, control, coordination, direction, and supervision if the desired development goals are to be met. An enlightened and effective leadership supplies the system with the vital requirement. The people can be adequately mobilized if there is a leader capable of inspiring and motivating his people. Community development is problem oriented and leadership is a strategy for effective solution of group problem. Therefore community development demands leadership with vision and drive.
5. **Non Coercion:** Community development is a non-coercive developmental process. It is a voluntary self-help concept. Community member give their contributions and in few cases the government support comes in the form of matching grants and technical assistance and in any other form of government aids. It could be in the form of equalization fund support to the local government.
6. **Agreement with People's Norms and Values:** Community development projects should not be repugnant to the people's traditional norms and values. Community development is aimed at enhancing the general level of the people's satisfaction and its content is measured by the amount of the satisfaction it is able to secure. Changes must be in line and in tune with constitutional provision otherwise will be rendered null and void.

The Scope and Developmental Goals of Community Development in Nigeria
Scope of Community Development

The concept of sustainable development is the central contention of community development. It is a fact that development is limitless. Often than not so many avenues opens up in the frontiers of human desire to have a better life. Consequently, there is no scope of community development efforts. For instance, a community may have as their son of the soil the president of the Federal Republic of Nigeria; and as a

member of a community he may decide to fund his community efforts to own an Airport which may not be realizable to many people. But it is worthy to note here that funding is the limitation of community development in Nigeria; for as long as money is available, there is no clear scope to community development (Adache, 2017).

According to Onah (2019) he asserts on the scope of community development thus:

> *One crucial thing that emanates from the definition of community development is the fact that it can operate in different fields…… agriculture, health, education and economics….*

The above comment is a good summary of the fact that community development is so large and versatile. Specifically, community development covers the following areas among others;

a. **Health:** It is said that "health is wealth", or better put it as "good health is wealth". Therefore community development also covers the strive for good health facilities. The need for good hospitals cannot be over emp0hasized. Community development deems it fit carter for the public through the provision of good public health campaign ensuring environmental sanitation and healthy family living through the use of preventive and curative medicines.

b. **Social Participation/Activities:** Communities in rural areas are no exception from happy social activities which gives merriments to a happy life style. Therefore, community development scope also includes organizing the local people to participate or to become more interested in activities or local programmes designed to make their lives happier and healthier. Such programmes include drama, music, dance competition, care the destitute and the likes.

c. **Education:** The concept of education and its practical benefits is such that the need to be educated is another most important factors that support living a healthier and most successful time and life. Consequently; ignorance is and can never be an option; for this reason, community development also has education as one of its areas of coverage and importance. Through education; campaign can be launched against illiteracy. Extra-mural classes school dropouts, functional literacy classes, mass literacy classes, job training facilities and programme can be established for the people. Therefore, education provides the function of informing, educating and enlightening the people toward self development and towards developing local leadership need for effective community development.

d. **Rural Regeneration:** The rural areas over the years has been the centre for food production, hunting, fishing, palm tree climbing to harvest palm fruits, palm oil production, and animal trap making, blacksmithing, craft of brooms and baskets production etc. therefore community development helps to regenerate all of these ideas back by helping to raise money to fund people with such skills in order that these products are available to support their daily use and need of them. Rural regeneration is

an activity that concerns taking care of all these initiatives by the people in order to develop their community to have better living condition for themselves. It also implies assisting the people to sustain the factors mentioned earlier including rural farming skills too and trading. These skills serve as means of survival to the rural communities. Formation of cooperative associations and vigilante groups also helps in rural protection of lives and properties which help sustain these practices since products are save and the lives involved are protected hence such regeneration will be worthwhile.

e. **Urban Renewal:** It is said that "time heals all wounds". The place called urban areas and cities today were once at a time past rural or underdeveloped. The factors which turn a rural area to become so developed are not far from the discussed earlier on therefore; community development activities can transform rural communities into urban areas. In this perspective therefore, community development can manifest in the form of provision of community cenres, formation of community association (for example, the civil defence groups e.t.c) development of neighborhood units or areas, establishment of community college or the construction of other projects such as town halls, primary schools, churches, mosques, markets, roads and vigilante groups.
f. **Public Health and Agricultural Extension Services:** This takes the form of public enlightenment about various issues such as pest control, the use of fertilizer, land use decree, village layout, government transitional programmes, campaigns on AIDS prevention, child trafficking, child abuse and so forth.

Objectives and Functions of Community Development in Nigeria

The objectives and functions of community development is the all-round development of community's social, cultural and economic dimensions of the rural community areas; that is why in discussing the objectives of community development Ubekwu (2019) averts that "the community development is an all-embracing term that covers everything that can add to the wealth and welfare of the people…"

The objectives and functions of community development must be based on the philosophy that is completely taken up with the well-being of the people. This philosophy, according to Ujo (2018) must be expressed in terms that are intelligible to the people and not in abstract metaphysical terms. The philoso0hy, in addition, must be capable of inspiring the people to better their life through their own efforts and creative industry.

According to the United Nations Organization (UNO) (2020), they aver that to have a genuine community development, the programme must be designed to stimulate conditions for social, cultural and economic progress of the rural people by ensuring the progress of these development through a co-ordinated method with emphasis on responsibility and action at the local level. Hence, community development must

have the following goals and functions in mind alongside:

a. To educate, guide and assist the people for good citizenship, through developing their potentialities, encouraging their initiatives, awakening their civic consciousness and instilling in them the desire for self help and community action.
b. To mobilize all available resources and thus secure the participation of the people who will benefit from the self help programme.
c. To bring the people in the community the benefits of modern scientific and technical knowledge in a way that such knowledge can help them to solve their problems and meet their own needs.
d. To use the domestic methods designed to ensure that progress is directed towards goals valued by the preservation of self-respect. This will lead to the advancement of human dignity and freedom from servitude.
e. To develop responsible local leadership of men and women who have adequate grasp of the objectives that community development seeks to achieve and have also acquired the necessary skills, knowledge and character for handling such a task. Such local leadership is very necessary in order to stimulate the interest of the people.
f. To help the people to establish and maintain co-operative and harmonious relationship in their community because the success of community development depends on the willing cooperative efforts of the people.
g. To bring about gradual self-chosen changes which will improve their individual conditions and that of the community in which they live.
h. To improve life at the local community levels as much and fast as the human, material and financial resources can permit.
i. To develop all aspects of the community in order to live equitably so as to avoid imbalance or neglect of any area of living.
j. To explore and use technical assistance available from outside the community.
k. To demonstrate special capabilities, resources and projects which will be useful to the communities concerned.
l. To co-operate with and co-ordinate state and national development plans; and
m. To see community development as the development of man (as a member of the community) and the development of man should be better executed for man as befitting a man to be worthy of living.

Problems of Community Development in Nigeria

Community development over the years has been devaluated by a lot of challenges or problems which indeed reduced its high hopes from the rural people. It challenges has constituted as a stumbling block in its wheel of progress, thereby preventing rapid rural transformation. The following are some identified problems of community

development.

1. **The Problem of Inadequate finance:** Finance is the lubricating oil without which the engine of an organization cannot move or perform or function properly. Finance is very crucial and indispensable in community development. Rural communities are in a very deplorable state of underdevelopment. A lot of development projects need to be urgently planned and executed to make most rural communities habitable. Most rural communities lack good motorable roads and bridges, good and adequate medical facilities, adequate and good water supply and adequate school building/classes, and facilities for the teaming school population. Most communities have very scarce and often impure water supply. Some people in rural communities drink from ponds because of non-availability of access to borehole which is a modern source of good water supply. In many rural areas/communities, there is no electricity supply while in some of them, there are no civic halls where community leaders and members would assemble as community halls to discuss their community development problems.

   All these above problems of community development areas involve capital development projects which involves billions of naira. As the rural developments of communities are very stupendous, the funds required to satisfy these needs are very enormous. The fund are quite difficult to be realized from the communities which is inhabited by poor and low-income earners, with high level of poor environment and poor infrastructure, and lack of fund has adversely affected the community development plans of many communities. In some case, lack of funds nip the plans on the bud, sometimes, the projects are started but abandoned half way because of lack of funds. It has been a common occurrence that lofty plain of very important projects have not been started at all because of lack of funds.
2. **Refusal to Contribute Funds towards Community Development Projects Levies:** No community development project can be successful without funding. One of the means to raise this fund is through contribution. In some cases, some community members refuse to pay development levies. Communities/organizations that levy these amounts have no police force with which to compel the people to pay. Community development levies are paid by the people concerned on the personal convention that the levies is legitimate as the project is a priority need of the people which should be provided through self-help to end the horrible plight of the people.
3. **Embezzlement of Community Development Project Funds:** Most often than not, the executives handling community development projects are not accountable to the people. Since the fund ment for development are embezzled by the executive of community Development Association, the realization of such project becomes a mirage. These executives are not prudent and as a result of their

recklessness in handling association money (in expenditure), they engage in gross mismanagement and embezzlement of community funds.

4. **Lack of Federal and State Government Supports:** It is a known fact that community development emerged due to the belief that only the government cannot provide all comforts for the entire society. That notwithstanding, most of the gaps in the lack of the social and economic projects carried out by rural communities are major functions of the government which are neglected. It is on these grounds that community development self help effort was ignited or deemed fit. It is expected that the government should support rural community development projects; but these supports are not forth coming, thereby making achievement of capital intensive projects not possible.Furthermore, since the expected Federal, State and Local Government subventions or matching grants rarely comes to the aid of rural communities; the high level of encouragement which should have motivated such projects becomes a challenge. Hence this does not stimulate rural community development at all.
5. **The Problem with launching of Projects:** Community development launching projects could give a lot of funds if well planned and organized. Regrettably, launching of development programmes in some communities particularly in un united communities does not yield reasonable funds because of internal conflicts, lack of credibility among community leaders and planlessness and poor execution.
6. **Inability to Access Collateral for Bank Loan:** The community bank account may be created but the collateral to access huge loans are lacking there these communities are not able to carry out capital intensive projects.
7. **Community Conflicts and Tensions:** Apart from finance, the greatest problem facing rural communities today is conflict which is both internal and external. These problems bordering on conflicts and tension are;
   a. Chieftaincy disputes.
   b. Intra and inter-community conflict.
   c. Conflict between traditional ruler and community associations.
   d. Conflict within community associations
   e. Communities and fulani-herdsmen's conflict (farm/cashew) these are very common problems associated with community conflicts and tensions.
8. **Corruption:** Corruption has afflicted the entire fabric of the Nigerian society. As such, it is found in varying degrees in some communities in relative terms in their community development efforts. To start with, what is corruption? Corruption is the act of receiving or offering of some money benefit as a reward or inducement to sway or deflect the receiver from honesty and to become partial in the discharge of his or her duty. It also includes bribery but corruption is wider in scope meaning that the aspect explains in bribery which is a subset of the scope of corruption. Corruption is the diversion of revenue from the betterment

of the community (public good) to the gain of individuals at the expense of the community. Corruption at the local level of community based development involves the diversion of community funds and materials for personal enrichment at the expense of community development. Corrupt practices that are often found in community development are misappropriation of funds which occurs when the leaders of the town improvement union use the money raised for development of projects for their personal use and gain.

9. **Wrong Location of Development Projects:** One serious problem of community development is the inappropriate location of community development projects within the area. When the decision on the project to be implemented is taken expert advice are not sort therefore it leads to short lived project and therefore do not last long. The contributing factor to this problem is due to sectionalism and the claim of seniority and interest.
10. **Land Problem:** Community development project may be frustrated as a result of lack of adequate land to carryout big capital projects. Land insufficiency land space for project and unpreparedness of community members to offer their land freely for it is a problem limiting the success of community development. For instance, a community may wish to build a community secondary school, build hospitals, football field/stadium market square but may be frustrated due to non-availability of land.
11. **Leadership Problem:** Leadership is observed as a strategy for achieving group goals as no group can efficiently realize its goals without effective leadership. Leadership is a strategy for accomplishing work effectively. The leadership of community association for community development to mobilize the people for the purpose of f getting resources and ideas need for community development is very poor at most times. Traditional rulers at most time impose such leaders not minding their incompetency for such leadership positions. This will make the community members not to contribute and participate in community development project.
12. **The Problem of Poor Planning of Community Development Project:**
    Planning is very important and it is a serious problem in community development. Planning is defined as selecting objectives and the strategies, policies and procedures for achieving them either for the entire enterprise or any organized group thereof. Planning is one of the greatest problems of community development. Often a community development is embarked upon without clear project definition resulting to the failure of such projects. At the point of planning it is very important to take into consideration the followings:
    a. Which project should be selected?
    b. Where should it be located?
    c. How much will it cost?
    d. Is it going to be realizable?

e. Appoint the supervisory committees
f. Ensure that experts carryout the project etc

13. **The Problem of Communication/Ignorance:** One of the problems of community development is illiteracy. It is estimated that about 60% of those living in the rural areas cannot read and write and that the rural areas has the highest population of the uneducated illiterates in Nigeria. Communication is a critical requirement for rapid community development as communication is needed for the mobilization of funds, participation of the people, and effective choice of projects, project planning and implementation. Communication is a process of transmitting information, ideas and meanings from one person/group to another person or group for specific purpose. But is so regrettable that illiteracy and its attendant consequence of the inability of most rural community dwellers to adequately and effectively communicate slow down the pace of rural development in many communities. This does not enable the community leaders to speak fluently and accurately when advocating to government and very learned people for support and as a result do not get any attention from these learned categories of people who would have assisted the community.
14. Inadequate People's Participation due to bad leadership and leadership imposition by traditional leader. Also embezzlement of community funds ment for community development prevents community dweller from contributing toward community development projects. Also the problem of community conflict at most times brings disharmony and this will bring about division; thus people's participation cannot be achieved therefore such community will be in the dark to modern developmental strides
15. Which at most times are given to incompetent hands.
16. Lack of motivation of community development projects from local government.
17. The process of implementation of community projects is very poor. .
18. Low executive capacity to enforce contribution towards community development projects.
19. Political instability and caretaker management syndrome

Conclusion

The study found out that governments at all levels have neglected the rural communities. Monies meant for rural development policies and programmes are been diverted, embezzled and misappropriated.

Recommendations

The study recommends that:

1. The government at all levels should be committed to rural/community development in provision of good hospital infrastructures and qualified medical staffs and dispensaries, provide mechanized agricultural inputs, good roads, improved rural community safety of lives and property, good education in

terms of infrastructure, learning materials and qualified teachers, modern telecommunication facilities

2. The government at all levels should be committed to rural/community development in areas of financial supports to community projects and should execute tangible community felt need projects for the rural communities in other to improve their standard of living.
3. Monies meant for rural/community development through the enforcement of rural policies and programmes should be monitored to avoid embezzlement and misappropriation.
4. Basic social amenities such as good roads, portable drinking water, electricity, and rural security over lives and property, outdated farming implements, to mention just a few should be made available to improve the living standards of the rural people.
5. The level of rural community participation in political activities should also be improved drastically upon in other to gain independence from consistent bad representatives. They should be educated on their right to vote into power the candidates of their choice and how to vote out of power bad leaders.

References

Abah, N.C. (2019): Development Administration: A Multi-disciplinary Approach. Enugu: John Jacob's Classic Publishers Ltd.

Adache, A.O. (2017): Introduction to Business Communication Abuja: ZED Communications and Desktop Publishers.

Ake, C. (1990): Democracy and Development in Africa. Washington D.C: The Brookings Institution.

Akude, I. (2014): Traditional Agencies and Rural Development London: oxford University Press.

Akukwe, F.N. (2016): Community Development, Co-operatives and Democracy: A Guide for Social Workers: Onitsha: VERITAS Printing and Pub. Co. Ltd.

Akukwe, F.N. (2015): Towards a New Society: Introduction to Social Development Enugu EFCTA.

Alabi, J.O. (2015): "Evaluation of Agricultural and Rural Development Programmes in Nigeria: a case study of RBRDA and ADP systems." In Sanda, A. (ed). Corporate Strategy for agricultural and Rural Development in Nigeria. Ibadan: Les Syraden Ltd.

Aluko, M.A.O. (2019): "Socio-cultural Dimensions of Motivation and Management in Nigeria: in Ogunameru, .A. and Oribabor, .E. (eds.) Introduction to industrial Sociology. Ile-Ife; Obafemi Awolowo University Press.

Anyanwu, C.N. (2014): Community Development: The Nigerian perspective. Ibadan: Gabesther Educational publishers.

Apeh, I.E. (2017). Administration for Special institutions in Nigeria. Otukpo:

Austama Educational Resources.

Ayo, B.S. (2015): "The RB RDAs as an Alternative Strategy for Agricultural Development in Niger RBRDA as a case study"; in sanda, A. (ed.) Corporate Strategy for Agricultural and Rural Development in Nigeria. Ibadan: Les Shyraden Ltd.

Batten, T.R. (2018): Communities and Their Development. London: Oxford University Press.

Bensman, J. (2016): "Concept of Community". Ecyclopedia Americana vol. 7(441). Connecticut: Grolier Inc.

Clayton, E. (1964): Agrarian development in Peasant Economics. New York: Macmillan Pub. Co. Inc.

Cole, G.A. (2016): Management: Theory and Practice. 5th ed. London: Letts Educational.

Griffin, R.w. (2014): Task Design: An Integrative Approach. Green view III: Scott foreman.

Lele, U. (2019): The Design of Rural Development: Lessons from Africa. London: The Johns Hopkins University Press.

Moore, W. (1963): Social Change. Eaglewood Cliffs: N.J. Prentice Hall.

Okoli, F.C. (2019): "Pathologies of Local Government Administration: community and Rural Development", in Ikejiani-Clark, M. and Okoli, F.C. (eds.). Local Government Administration in Nigeria: Current Problems and Future Challenges. Lagos: Mangrove publications.

Okoli, F.C. and Onah, F.O. (2018): Publication in Nigeria. Enugu: John Jacob's Classical publishers.

Onah, V.C (2019): Democratic Governance and Crisis of Development in Nigeria"; in Okolie, A.M (ed.) American Journal of International Politics and Development Studies, Vol. 1, No. 1. July-December.

Ubeku, A.K. (2019): Personnel Management in Nigeria. Benin City: Ethiope Pub. Corporation.

Ujo, A.A. (2018): Understanding Development Administration in Nigeria. Kaduna: Joyce Graphic printers and publishers.

United Nations Organization (2020): Social Progress through Community Development. New York: UNO.

United Nations Organization (2020): Popular Participation in Development: Emerging Trends in Community Development. New York: UNO.