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   v. Findings
   vi. Recommendations
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UNIVERSAL BASIC EDUCATION AN INSTRUMENT FOR THE REALIZATION OF SUSTAINABLE DEVELOPMENT GOAL FIVE IN KOGI STATE, NIGERIA.

ALIYU ABDULLAHI[*], MRS. FELICIA ULOKO[†] & MR. OMALE DANJUMA[‡]

Abstract

This study assessed Universal Basic Education as an instrument for the realization of Sustainable Development Goal five in Kogi state. The study made use of content analysis. Data were sourced through secondary sources by relying on existing literature on universal basic education and gender equality, gender inequality in Nigerian education, gender disparity in enrollment into basic formal education in Kogi State, achieving growth in women education amongst others. The study found out that UBE has enhanced gender equality and equal access to Education in Kogi State and Nigeria at large. The study therefore, recommended amongst others that; the Kogi State ministry of women Affairs in collaboration with National Agency for Prohibition of Trafficking in Persons (NAPTIP) should carry out a sensitization campaign through town hall meetings to educate the poor and illiterate parents in Kogi State, against compelling their female children to combine schooling with commercial activities and child labour so as to take full advantage of the opportunities presented by the free education program of the UBE. This will help to enhance the female children's access to Education, concentration on their academics, and competing favourably with the male folks, thereby bridging the gap of gender inequality.

Key words: *Basic, Education, , Instrument, Realization, Sustainable, Development, Goals,.*

Introduction

Education in Nigeria must be such that recipients or beneficiaries have full access to every opportunity that is offered. Beneficiaries of education or the chances that it offers should not be determined by ones sex, economic status or social background but by his/ her capabilities, talents and hard work. Not only is Nigeria increasingly becoming incapable of securing the future of her young people through the input of education. The educational philosophy which is based on the "Provision of equal access to educational opportunity for all citizens of the country at primary, secondary and tertiary levels both inside and outside the formal school system", is

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seriously compromised. In addition, the casual references to it have become mere soothing words on the lips of those charged with the responsibility of ensuring its implementation. Besides, access to education is becoming increasingly difficult to source and its quality has continued to be compromised. Formal education broadens experience and also gives access to new resources and skills. To a very large extent, it is to be understood that education is the main tool for imparting skills and attitudes relevant for the contribution of the individual concerned to national development (Jaja, 2013, P.19).

Shaheed (1995) has also argued that women's involvement in Nigeria is expected to significantly influence the achievement of the MDG's in Sub-Saharan Africa because of its sheer size and the role it plays in continental affairs. The suggestion that nearly one in every four women in sub-saharan Africa in Nigerian leaves the so-call giant of Africa with huge responsibility of ensuring quality education for the African women and by implication bridging the great divide of gender inequality. Unfortunately, Nigeria has not fared well in this regard and the situation seems to be worsening as a result of the devastating consequences of insurgency which has drastically multiplied the army of children, mostly females out of school.

In accordance with the SDG-5, which focuses on gender equality, Governor Bello has expressed his administration's interest in formulating and implementing policies that will improve the quality of life for the girl-child and women in the state. He noted that women contribute significantly to the growth and development of the society, emphasizing that ensuring gender parity was not an option but a necessity.
The state legislature is also supporting the executive in eliminating all forms of gender barriers and empowering women. Matthew Kolawole, Speaker of Kogi State House of Assembly, said that the legislators would make good laws that will promote girl-child education in the state.

Since Kogi Women and Youth Advancement Foundation (KOWYAF) was launched in 2016 by the first lady Mrs. Rashida Bello, it has trained many women on how to grow micro business, business ethics and etiquette, and how to form corporative societies to enable them access micro loans from Micro finance Banks. During an advocacy meeting with stakeholders as part of activities marking the 2017 International Women's Day in March 2017, Mrs. Bello called for urgent domestication of the Gender and Equal Opportunities Bill and Violence against Persons Prohibition Bill in the state. She noted that women "constituted a very important fraction of the human population" but had been sidelined for too long with their rights often violated at will.

Mrs. Gift Owonipa, Executive Director of Participation Initiative for Behavioural Change in Development (PIBCID) employs the Kogi State government to protect her women from all forms of violence, discrimination and harmful practices. She asked for protection and equal opportunity when it comes to marriage, business, employments, politics and inheritance amongst others wich can be achieved according to her through educational empowerment of women[§].

Literature Review

Concept of Universal Basic Education (UBE) in Nigeria

The UBE programme is an education policy formulated to represent Nigeria government strategy for achieving Education for All (EFA) accord. Okoro (2010) described UBE programme as an expression of the strong desire of the government to eliminate illiteracy by raising the level of awareness and general education opportunities of the entire citizenry in Nigeria. The objectives of UBE as contained in the UBE Act 2004 are to: (1) Develop in the entire citizenry a strong consciousness for education and a strong commitment to its vigorous promotion; (2) Provide free, universal basic education for every Nigerian child of school going age; (3) Reduce drastically the incidence of drop-out from the formal school system (through improved relevance, quality and efficiency); (4) Cater for the learning needs of young persons, who for one reason or another, have had to interrupt their schooling, through appropriate forms of complementary approaches to the provision and promotion of basic education; (5) Ensure the acquisition of appropriate level of literacy, numeracy, manipulative, communicative and life skills as well as the ethical, moral and civic values needed for laying solid foundation for life-long learning.

The aforementioned Act also provided the legal framework for the implementation of the UBE programme but despite all these arrangements, the programme is yet to be fully implemented after nineteen years of its launching in 1999. The question in everybody's mouth is what was actually wrong? Although education is generally supposed to be separated from politics but it is impossible to separate politics from education because it is the political agenda of the government in power as presented to the State and National Assemblies that shapes the policies government adopt to achieve educational objectives of state and federal governments. Policies are made by people's representatives in the government for the career civil servants to implement under their supervision. It is this background that politics has been conceived as a struggle for who gets what?. It is because politics has to do with

[§] (http://oradi.org/pubnlications/item/61-tracking-Kogi-state-s-progress.html).

lobbying processes for resources control and or allocation in any given time and place.

Adie, Elang, Asinde & Abu (2015) saw politics of education as a complex inter-relationship among interest groups across the education structure who wants to serve particular goals or needs to suit the interest of the government in place. The story is the same at all levels of education, and junior secondary school is not an exception. Junior secondary schools are institutions controlled and managed by the government through the universal basic education board (UBEB) to provide education to those who have completed primary education, and prepare them for higher education and or useful living. Although education is in the concurrent list in the constitution of the Federal Republic Nigeria, all public junior secondary schools except unity schools are within the purview of the state government that notwithstanding, it is the National policy on Education that gives direction to all levels of education. Every public junior secondary school is headed by a principal usually referred to as school administrator because he/she is charged with the responsibility to ensure the realization of the educational objectives at that level. People are supposed to be appointed by the State Universal Basic Education Board (SUBEB) to the position of a principal based on experience and sometimes through quota system. This basically accounts for the differences in the managerial ability of the principal vis-àvis the school performance. It is the responsibility of the state government through the appropriate Agencies, Boards and Ministry of Education to initiate policies and programmes that will enable her achieve the objectives of UBE in junior secondary education in their respective states. This accounts for the differences that are observed in the area across states and even within a state.

Sustainable Development

Sustainable Development Goals as we currently have it, is a United Nations effort at improving development for all communities in every country. The programme is planned to bring governments, aid organizations, foundations and NGOs together to solve basic global problems.

It is obvious that there is no single unanimous definition of the concept of "sustainable development". The reason for this is not far-fetched from the fact that, the concept covers a variety of scopes. Therefore, different institutions, organizations and scholars alike perceive the concept according to those areas they expected the scope to cover, as well as their professional backgrounds.

Brundtland (1987:9), defines sustainable development as type of "development that meets the needs of the present without compromising the ability of future generations to meet their own needs". To the World Bank (1992), sustainable development is continuous and accelerated, human and economic development,

which will in turn bring about improve environmental conditions. In other words, sustainable development to the World Bank is "development that continues" (World Development, 1992). A further comprehensive definition that corroborates the World Bank's position on the concept is the one offered by the Rio de Janeiro Declaration on Environment and Development of 1992:2. According to the 'Declaration', sustainable development is a continuous development of the society in order to satisfy peoples' present and future needs, through judicious management and utilization of natural resources.

To Ciegis, & Martinkus (2019:7), sustainable development embraces economic, environmental, and social developments, which they described as "interrelated and complementary". The overall goal of sustainable development according to Emas (2015) is for long-term stability of the economy and environment; which could only be achieved through a proactive governmental decision. Flint (2013) perceives sustainable development as a programme of action developed from 'the consequences of past exploitation, and from scientific demonstration of the long-term harm inflicted on environmental and social capital'. In their study, Strange and Bayley (2018) see sustainable development as a development that benefits the populace of diverse categories. They are of the opinion, that whenever developmental policies are being planned, the planners should take into consideration its effect on people and the society.

The concept of sustainable development could equally be viewed from – economic; environmental and social perspectives (Harris, 2016). From economic point, a sustainable economic system must as matter of necessity able to produce goods and services continually. The system must also be able to improve peoples' standard of living, creating jobs and reduce if not totally eradicate poverty, and remove all form of imbalances in the society. From the angle of environment, a sustainable environmental system must sustain a stable resource base; avoid exploitation degradation; pollution and other environmental hazards that are detriment to peoples' lives. In a social sustainable system, peoples must be able to have equal opportunity. Put differently, there must be fairness in distribution of state wealth and resources; peoples should freely participate in political issues and affairs. In addition, political accountability manifesting in the areas of state development i.e. adequate provision of social services must also be institutionalized (Harris, 2016).

Arising from the foregoing, sustainable development can thus be seen as, the execution of policies and programmes that are of immense economic benefits which will meet the present needs of the populace, without compromising their future needs. Such needs should be centered on development, which in turn will bring

about improvements in the quality of human lives. Put differently, such needs should tend toward ensuring dignified living conditions, equal opportunities, respect of human rights and maintaining the principle of fairness that will endure.

Gender Equality

Gender equality: more often used than defined, gender equality suggests a situation where males and females have equal opportunities to realize their full human rights with capacity to contribute to and benefit from everything their societies avail or possess. This suggests that there must be openness, party and equity in every aspect of life especially equality in education (USAID. 2009). Though Nigeria has a national gender policy, there still exists significant gaps in all areas especially education, empowerment and decision making. Gender equality on the other hand which is fundamentally related to sustainable development and globally accepted as a necessity for the promotion of human rights must take into consideration, the physical and biological differences between the sexes, both of them must have the same opportunities in the course of their consideration.

In Conformity with the Nigerian Constitution which advocates for social justice and equality; the National Policy of Education, which highlights education as an instrument for development; the Universal Basic Education Law which advocates for free and compulsory basic education; the National Policy on Women which calls for all Nigerian women to acquire basic education and enjoy the full benefits of contemporary living and contribute meaningfully to the development of the country, and to all other supportive policies and legal provisions before this policy, the Gender and Basic Education Policy will be guided by the following guiding principles:

- A commitment by all stakeholders to gender equality, social justice and equity
- Greater and more meaningful involvement and participation of communities and their representative structures.
- Striving for gender balance at all levels of policy planning and implementation
- Political commitment and national ownership
- Effective participation among key actors including private sector, international development agencies, civil society and communities
- Involvement of religious and traditional leaders as forerunners, advocates and monitors of policy
- Commitment to free and compulsory Basic education as a human right to all children irrespective of gender, at all levels of the system (federal, state, LGA, community and school)

- Commitment to continuous monitoring and evaluation based on reliable data for effective implementation of Gender and Basic Education Policy
- That the federal and state governments, acknowledge and exercise responsibility to provide Nigerians, and especially girls, with adequate information to ensure enrolment in, retention and completion of basic education
- That various levels of government in Nigeria acknowledge and exercise their responsibility to provide for the basic education and well-being of pupils especially girls, which shall be fulfilled by the provision of appropriate gender sensitive, child friendly school/schooling environments
- There will be secure environments protecting the rights of all children irrespective of gender, religion, and family, social, mental and economic status.
- To re-orientate the public on the proper understanding of societal norms and values as they affect the roles of males and females towards educational development;
- Value re-orientation of the society on gender issues as they affect basic education
- Integrating affirmative actions in favour of the marginalized groups
- To provide equal access for boys, girls and Non-Formal Education learners throughout Nigeria.

(National Policy on Gender in Basic Education 2006).

Education and Gender Equality in Nigeria

Education in Nigeria must be such that recipients or beneficiaries have full access to every opportunity that is offered. Beneficiaries of education or the chances that it offers should not be determined by ones sex, economic status or social background but by his/ her capabilities, talents and hard work. Not only is Nigeria increasingly becoming incapable of securing the future of her young people through the input of education. The educational philosophy which is based on the "Provision of equal access to educational opportunity for all citizens of the country at primary, secondary and tertiary levels both inside and outside the formal school system", is seriously compromised. In addition, the casual references to it have become mere soothing words on the lips of those charged with the responsibility of ensuring its implementation. Besides, access to education is becoming increasingly difficult to source and its quality has continued to be compromised. Formal education broadens experience and also gives access to new resources and skills. To a very large extent, it is to be understood that education is the main tool for imparting skills and attitudes relevant for the contribution of the individual concerned to national development (Jaja, 2013, P.19).

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Achieving Growth in Women Education

The educational attainment of women is without doubt, the most fundamental prerequisite for empowering women in all spheres of society, for without education of comparable quality and content given to boys and men, and relevant to existing knowledge and real needs, women are unable to access well-paid, formal sectors jobs, participate in, and be represented in government and gain political influence, voice and space in their communities.

While it is true that a few parrot cries are heard across Nigeria emphasizing the need for gender equality, women continue to face various challenges inhibiting their access education (UDHR 1948). Members of the national assembly, top government functionaries and the traditional elites seem to be competing in taking children brides across large sections of the country and particularly in the Northern region where men hid under religion to commit crimes against female children. Though participation of women in policy making is vital, their involvement in policy interventions aimed at sustainability does not automatically translate into greater gender equality, particularly when the structural foundations of gender inequality remain unchanged (Kabeer and Natali, 2013). The best thing that can accelerate gender equality in Nigeria is quality education (Humphreys & Crawford 2014).

As more and more women are educated, the health, economy and social standard of the nation improves for instance, a study undertaken by the United Nations in conjunction with non-governmental organizations (NGOs) on women development pointed out that women's education plays important role in reducing infant mortality, increasing life expectancy of future generation and improve child rearing and development (Ballara 1992). Education leads to more knowledge and understanding of hygiene, child and mother nutrition (especially during pregnancy), control and prevention of diseases, general health practices and child care. It enables mothers to improve their own health as well as that of their infants, their family and community. The implication here is that a healthy nation must be made up of healthy and enlightened women.

The various legislations and interventions, as good are they are will not automatically translate into results without political will on the part of government to enforce those laws. In a society that is still largely governed by the force of culture and religious sentiments, with a legal framework and system that was designed to support criminality against the females, the road to gender equality is still wavering with severe challenges.

Persistent Imbalance and Factors Militating against Women Education in Nigeria: There are a number of factors militating against women education in Nigeria. These include; religious beliefs, poverty and socio-cultural beliefs.

- **Religious Factor:** Under the guise of religion, young girls are denied education and forced into early marriages. Often times they are handed over to people old enough to be their parents. The belief that female children must never see their menstrual circle in their parents' house drives this practice. They are therefore denied education and herded into marriages. Such religious and cultural beliefs support the subservient status of women. Though religion permeates every fabric of our national life, and though women remain the largest consumers of religion, they are often very badly served. Young (1994) has argued that, religion is one of the greatest barriers to the education of women. Male children are also preferred to the female ones because they were expected to inherit their fathers and perpetuate family names. It has not been easy to sanction the perpetrators of this crime in Nigeria because of religious beliefs of some people. The Nigerian constitution and legal system itself was designed to protect this practice. It is against this backdrop that the disinterest in educating female children is located. Gender inequality has persisted for so long that it has sank its roots deep into the homes of Nigerian society. Religion plays a leading role in entrenching gender inequality in Nigeria. Aishatu (2016), has argued that the practice of Purdah, symbolized by the veil alienates Muslim women from the public and reduces them to complete subordination.

- **Poverty and Socio-Cultural Beliefs:** The Nigerian Patriarchal system which is deeply embedded perceives and treats men as superior to women. This is well manifested in the “son preference syndrome” that is prevalent in Nigeria. Male Children in Nigeria often enjoy preferential treatment, like exemption from house chores, accelerated and unlimited access to education, right to property etc. while the girls are barely tolerated and merely seen as “other people's wives”. Some Nigerian cultures equally disinherit wives and daughters. In this regard, religion particularly Islam seems to provide more protection since it does not disinherit the females.

> Women are, as against the traditional period, denied visibility and quarantined to the chores of home keeping, and child bearing (Ifemeje & Ikpeze 2012). This paper contends that the major problems confronting women education in Nigeria today is not so much in the domain of public and institutional arrangements but in the lingering culture, values and depressed economic status of the Nigerian peoples which tend to sustain gender discrimination in education.

Mgbeda (2003), argues that men and women do not have equal access to education; he observes that in some parts of Nigeria, most of the young girls are not given opportunity to go to school because their parents would prefer them married for their bride price. Likewise, Ogada (2001) laments that, in Nigeria women do not have equal access like men to education especially at the tertiary level, a trend attributed to gender discrimination. At the secondary and higher institutions of learning, the system tends to prepare girls for what Bakari (2001), calls soft profession and domestic work. Ogunsola (2004), also observes that girls are discouraged from mathematics and other sciences. Agada (2016), is of the view that, violence against women like assault, rape and other forms of molestation are executed because of the assumed ignorance of the position they women occupy in the home (Olagbegi & Akiyode, 2011).

According to Hamallai (1986), one half of the population is denied access to education despite the Federal and state laws designed to promote equality in our society. Studies conducted on education and the position of women in Northern Nigeria concluded that early marriages hindered the education of women in that area. Nigeria is considered a poor nation despite its abundant human and natural resources. The level of poverty is so high that so many people cannot afford to send their children to school. In addition to the cultural issues already discussed, financial difficulty has compelled preference of education for boys over girls. Because education is so expensive that parents do not consider the returns of girl child education as high as that of the boys.

Persistent Gender Inequality in Nigerian Education

Gender refers to society's division of humanity, based on sex, into two distinctive categories. Gender guides how females and males think about themselves, how they interact with others, and what position they occupy in society as a whole. Thus gender also operates as a dimension of social inequality. This inequality, which has historically favoured males, is no simple matter of biological differences between the two sexes. Females and males do of course differ biologically, but these disparities are complex and inconsistent.

Gender roles are attitude and activities that a culture links to each sex. Gender roles are the active expression of gender identity. The first question people usually ask about a new born child in Nigeria is: "Is it a boy or a girl?" Such a question carries a great deal of significance for the child's entire life. In global perspective, the preference for boys is more pronounced in Africa and most Asia countries. Discrimination against females is common in these countries.

Iloegbunam (2006), said one of the ironies of history is the fact that despite the role women play both at home and in the society, they have remained unnoticed and even belittled. This is borne out of the notion that women's function of being homemakers and caring for children is not important. Women therefore are to be seen and not heard. This has grossly affected women enrolment in education. History has revealed discrimination against women in education. A review of the history of education revealed that even among the ancient cities of Athens and Sparta, girls were excluded from the education given to the boys (Clement, 1963). Athens devoted much time to sports and athletics and the boys were trained in gymnastics and various types of sports and not the girls. The Spartans trained their children right from cradle to be strong astute soldiers. An educated man from their own assessment, was a brave soldier who could withstand the winter, cold and dare the enemy with courage and determination and the training for this usually began when the child was five years or below. Eventually all the soldiers then were men. The first high school in Boston in the United State of America was established in 1821 for boys only (Clement, 1963).

In our African society, the education of women did not receive significant attention and this led to the second class status assigned to women in society. Women are relegated to mere agents of domestic engagements at home, with considerable reproductive roles. This apathy arising from gender inequality has also affected education in Nigeria. As a result the males have dominated Nigerian schools from the primary to tertiary level.

Factors Responsible for Gender Inequality in Kogi State Education

Based on the available statistical data for Primary and Junior Secondary enrolment we discovered higher percentage of male's enrolment in education in Kogi State. There seems to be one underlying causative factor. It is the general preference by parents of male children to females. This higher level of preference is based on the traditional practice that male children will succeed their fathers and sustain their family. Also considering the limited resources of families such families prefer to lavish such meager resources on their male children instead of female children that will become wives to other men and will no longer bear their family names. A

major factor is the issue of male dominance in access to educational opportunities. The opportunity cost of foregoing school for female children is very high due to the male roles and society preference for male children.

According to Oganwu (1996), the Nigerian women and their counterparts in other African countries have been debased and dishonoured by the thought that every woman is supposed to consider motherhood as the principal purpose of her existence. She is expected to produce children, cook, mend and wash clothes and take care of men and be subordinate to male authority.

In some communities the female children are not sent to school like their male counterparts due to some cultural practices. Most Nigerian parents erroneously believe that sending girls to school may interfere with their marriage, which they consider to constitute the primary mission of a female child (Nwideeduh, 1994). However, for gender inequality to be reduced in Kogi State, which has always been in favour of the male gender, Olarenwaju (2005), observed that education has been recognized to be the only viable instrument for correcting any inequality in any society. Also male child education was given preference because of the patrilineal system, which confers rights of inheritance on the male child only (Nwideeduh, 1994; Maduabum, 1992, and Nwana, 1987).

The education for most female children stops at the primary and secondary school levels due to the issue of male roles, cultural and social believes.
Iloegbunsim (2006), said education, is a weapon for social development, equity and justice. Providing women with equal opportunity for education would foster the repositioning of women socially, economically and even politically since women are mothers of tomorrow's nation.

Gender Disparity in Enrolment into Basic Formal Education in Kogi State
Section 18 of the 1999 Federal Republic of Nigeria constitution dealing with the fundamental principles of state policy, reflects the nation’s commitments to equality of all, irrespective of race, sex or gender; while the national policy of Education (2004) stipulates that every Nigerian child should have a right to equal educational opportunities. Yet research studies have pointed to inequality in access to education in favour of the male, UNESCO (2003).

This low enrolment of girls in formal education is a pointer to the fact that majority of Kogi State women live in a state of extreme deprivation in spite of their important position in national development. Though the Federal Government of Nigeria launched universal basic education programme in 1999 and the programme

became compulsory for all children of school age as from 28th of May 2004, yet, there seems to be no concrete efforts of government to ensure equal access for girls' enrolment, retention and completion of basic education in Kogi State. This invariably will rob most Kogi women of the opportunity to contribute maximally to state development. It is no longer a matter of debate that females constitute more than fifty percent (50%) of the world's active population. It was noted at Dakar, in 2010 that some 113 million children, 60% of whom are girls, have no access to primary schooling (UNESCO, 2015).

Although African women have been making immense contributions to national development, they still face a number of inequitable difficulties that limit their potentials in promoting personal and collective development (Assimang, 2016). African scholars' key area of concern is that girls' education in Africa can at best be described as dwindling because it is less than equal to that of their male counterparts (Indabawa 2018; Obanya, 2013; UNESCO 2013b) The National Report on Situation and Policy Analysis in Nigeria (2013), confirmed that disparity in access to education exist in favour of the male children. Article 28 of the convention on the Right of the Child (2009) states that education is a right which must be achieved on the basis of equal opportunity.

The argument so far points to the fact that development in Kogi State becomes endangered if it is not engendered since girls education is a must for the development of any state especially Kogi State.

The enlarged access to equitable, qualitative and functional educational opportunity for all, boys and girls, is perhaps one of the most effective means to combat poverty, reduce misunderstanding, political and religious intolerance as well as lack of respect for others which had been the major causes of frictions, revolts and intermittent civil crises in the nation. Girls' education would not only contribute to move the nation forward economically, politically, and technologically; it would also go a long way to liberate the women folk from their natural way of dependency, inferiority, superstition and other shackles that impede national development (Osokoya, 2018).

The poor number of enrolment of girls into schools in Kogi State is determined by the following factors:

- **Cultural Beliefs and Practices:** Over the years culture has continued to play a leading role and barrier to gender equality in education in Kogi State. This could be traced to the patrilineal nature of Nigerian society that is male dominated and based on male chauvinism that subjects the women to playing the secured fiddle position to the men. Some of the cultural

obstacles to women education include subjecting women to early marriage, educating the boys in place of girls, demand girls to be inferior and destined to play the roles of wife and mother (Okafor & Arinze, 2012).

- **Households and Families Constraint:** This include high incidence of poverty in the home, societal preference for the male-child , over-burdening of the girl- child with house hold chores and labour concern for the security of the girl child. In some areas in Kogi, where the input of the girl child on the family income is high parents discourage them from going to schools. Also poverty compels many parents to marry off their daughters to wealthy men instead of sending them to school, while the rising unemployment and economic hardship in the State compel some parents to withdraw their children especially girls from schools (Okafor & Arinze,2012).

- **Religious Encumbrances:** This contributes to the gender imbalance in education enrolment in Kogi State. For instance, looking at the Islamic religion, the totality of the ways of a Muslim is dictated by the religion and as such any behaviour contrary to the teaching of the religion is strongly opposed. The principle of Islamic early marriage and special way of dressing for females have also been seen as contributing much to keeping many girls away from schools especially in the North (Okafor & Arinze,2012).

- **The School Factor:** This include the school and its environment, poor gender awareness on the part of teachers and the curriculum, didactic materials and teaching-learning activities often reflecting the high level of gender insensitivity on the wider society.

Gender gap between male and female that had its root in primary schools becomes even more manifest in secondary education as;

- A smaller proportion of girls are able to transit from primary to secondary schools.
- Female dropout becomes more acute, as a result of such adolescent girls environment hazards as early marriages, unwanted pregnancies, gender insensitive educational environments, curricula and teaching methods as well as lack of encouragement from the wider society.

Table 2.1: Universal Basic Education Enrolment by Gender in Dekina, Yagba-West and Adavi Local Government 2015/2016

LGEA	SECTION	2015/2016	
		M	**F**
DEKINA	ECCDE	111	119
	PRIMARY	32539	30136
	UBE/JSS	5064	4325
	TOTAL	**37714**	**34580**
YAGBA-WEST	ECCDE	319	326
	PRIMARY	19037	17839
	UBE/JSS	2350	1823
	TOTAL	**21706**	**19988**
ADAVI	ECCDE	108	140
	PRIMARY	19778	21165
	UBE/JSS	1449	1460
	TOTAL	**21335**	**22765**

Source: Kogi SUBEB 2021

In 2015/2016 in Dekina Local Government, enrolment into the early child care development education (ECCDE) was 111 for male and 119 for female. At the primary level, it was 32539 for male 30136 for female. At UBE/JSS level, it was 5064 for males and 4325 for females making a total of 37714 for male and female and 34580 for female.

In 2015/2016 in Yagba-West Local Government, enrolment into the early child care development education (ECCDE) was 319 for male and 326 for female. At the primary level, it was 19037 for male 17839 for female. At UBE/JSS level, it was 2350 for males and 1823 for females making a total of 21706 for male and female and 19988 for female.

In 2015/2016 in Adavi Local Government, enrolment into the early child care development education (ECCDE) was 108 for male and 140 for female. At the primary level, it was 19778 for male 21165 for female. At UBE/JSS level, it was 1449 for males and 1460 for females making a total of 21335 for male and female and 22765 for female.

Table 2.2: Universal Basic Education Enrolment by Gender in Dekina, Yagba-West and Adavi Local Government 2016/2017

LGEA	SECTION	2016/2017	
		M	F
DEKINA	ECCDE	199	162
	PRIMARY	17494	18947
	UBE/JSS	5064	4325
	TOTAL	**22757**	**23434**
YAGBA-WEST	ECCDE	501	488
	PRIMARY	9872	11958
	UBE/JSS	2453	2226
	TOAL	**12826**	**14672**
ADAVI	ECCDE	200	244
	PRIMARY	20634	21947
	UBE/JSS	1246	1424
	TOTAL	**22080**	**23615**

Source: Kogi SUBEB 2021

In 2016/2017 in Dekina Local Government, enrolment into the early child care development education (ECCDE) was 199 for male and 165 for female. At the primary level, it was 17494 for male 18947 for female. At UBE/JSS level, it was 5064 for males and 4325 for females making a total of 22757 for male and female and 23434 for female.

In 2016/2017 in Yagba-West Local Government, enrolment into the early child care development education (ECCDE) was 501 for male and 488 for female. At the primary level, it was 9872 for male 11958 for female. At UBE/JSS level, it was 2453 for males and 2226 for females making a total of 12826 for male and female and 14672 for female.

In 2016/2017 in Adavi Local Government, enrolment into the early child care development education (ECCDE) was 200 for male and 244 for female. At the primary level, it was 20634 for male 21947 for female. At UBE/JSS level, it was 1246 for males and 1424 for females making a total of 22080 for male and 23615 for female.

Table 2.3: Universal Basic Education Enrolment by Gender in Dekina, Yagba-west and Adavi Local Government 2017/2018

LGEA	SECTION	2017/2018	
		M	**F**
DEKINA	ECCDE	120	135
	PRIMARY	20254	18678
	UBE/JSS	1008	891
	TOTAL	**21382**	**19704**
YAGBA-WEST	ECCDE	490	462
	PRIMARY	8576	7317
	UBE/JSS	2584	1864
	TOTAL	**11650**	**9643**
ADAVI	ECCDE	125	235
	PRIMARY	19778	21165
	UBE/JSS	1246	1424
	TOTAL	**21149**	**22824**

Source: Kogi SUBEB 2021

In 2017/2018 in Dekina Local Government, enrolment into the early child care development education (ECCDE) was 120 for male and 135 for female. At the primary level, it was 20254 for male 18678 for female. At UBE/JSS level, it was 1008 for males and 891 for females making a total of 21382 for male and female and 19704 for female.

In 2017/2018 in Yagba-west Local Government, enrolment into the early child care development education (ECCDE) was 490 for male and 462 for female. At the primary level, it was 8576 for male 7317 for female. At UBE/JSS level, it was 2584 for males and 1864 for females making a total of 11650 for male and female and 9643 for female.

In 2017/2018 in Adavi Local Government, enrolment into the early child care development education (ECCDE) was 125 for male and 235 for female. At the primary level, it was 19778 for male 21165 for female. At UBE/JSS level, it was 1246 for males and 1424 for females making a total of 21149 for male and female and 22824 for female.

Table 2.4: Universal Basic Education Enrolment by Gender in Dekina, Yagba-West and Adavi Local Government 2018/2019

LGEA	SECTION	2018/2019	
		M	**F**
DEKINA	ECCDE	129	129
	PRIMARY	10564	9925
	UBE/JSS	1649	1340
	TOTAL	**12342**	**11394**
YAGBA_WEST	ECCDE	498	516
	PRIMARY	7377	6405
	UBE/JSS	1914	1558
	TOTAL	**9789**	**8479**
ADAVI	ECCDE	806	842
	PRIMARY	7893	8449
	UBE/JSS	1062	1135
	TOTAL	**9761**	**10426**

Source: Kogi SUBEB 2021

In 2018/2019 in Dekina Local Government, enrolment into the early child care development education (ECCDE) was 129 for male and 129 for female. At the primary level, it was 10564 for male 9925 for female. At UBE/JSS level, it was 1649 for males and 1340 for females making a total of 12342 for male and female and 11394 for female.

In 2018/2019 in Yagba-West Local Government, enrolment into the early child care development education (ECCDE) was 498 for male and 516 for female. At the primary level, it was 7377 for male 6405 for female. At UBE/JSS level, it was 1914 for males and 1558 for females making a total of 9789 for male and female and 8479 for female.

In 2018/2019 in Adavi Local Government, enrolment into the early child care development education (ECCDE) was 806 for male and 842 for female. At the primary level, it was 7893 for male 8449 for female. At UBE/JSS level, it was 1062 for males and 1135 for females making a total of 9761 for male and female and 10426 for female.

Table 2.4: Universal Basic Education Enrolment by Gender in Dekina, Yagba-West and Adavi Local Government 2019/2020

LGEA	SECTION	2019/2020	
		M	**F**
DEKINA	ECCDE	125	116
	PRIMARY	11294	8876
	UBE/JSS	1879	1298
	TOTAL	**13298**	**10290**
YAGBA-WEST	ECCDE	1106	902
	PRIMARY	8890	8682
	UBE/JSS	1289	1358
	TOTAL	**11285**	**10942**
ADAVi	ECCDE	592	781
	PRIMARY	8012	7821
	UBE/JSS	2101	1809
	TOTAL	**10705**	**10411**

Source: Kogi SUBEB 2021

In 2019/2020 in Dekina Local Government, enrolment into the early child care development education (ECCDE) was 125 for male and 116 for female. At the primary level, it was 11294 for male 8876 for female. At UBE/JSS level, it was 1879 for males and 1298 for females making a total of 13298 for male and female and 10290 for female.

In 2019/2020 in Yagba-west Local Government, enrolment into the early child care development education (ECCDE) was 1106 for male and 902 for female. At the primary level, it was 8890 for male 8682 for female. At UBE/JSS level, it was 8682 for males and 1358 for females making a total of 11285 for male and female and 10942 for female.

In 2019/2020 in Adavi Local Government, enrolment into the early child care development education (ECCDE) was 592 for male and 781 for female. At the primary level, it was 8012 for male 7821 for female. At UBE/JSS level, it was 2101 for males and 1809 for females making a total of 10705 for male and female and 10411 for female.

Table 2.6: Universal Basic Education Enrolment by Gender in Dekina, Yagba-West and Adavi Local Government 2020/2021

LGEA	SECTION	2020/2021	
		M	**F**
DEKINA	ECCDE	148	162
	PRIMARY	12169	10102
	UBE/JSS	2109	1982
	TOTAL	**14426**	**12246**
YAGBA-WEST	ECCDE	690	881
	PRIMARY	10002	9980
	UBE/JSS	2148	1901
	TOTAL	**12840**	**12762**
ADAVI	ECCDE	1889	1005
	PRIMARY	11871	12010
	UBE/JSS	1508	1607
	TOTAL	**15268**	**14622**

Source: Kogi SUBEB 2021

In 2020/2021 in Dekina Local Government, enrolment into the early child care development education (ECCDE) was 148 for male and 162 for female. At the primary level, it was 12169 for male 10102 for female. At UBE/JSS level, it was 2148 for males and 1901 for females making a total of 14426 for male and female and 12446 for female.

In 2020/2021 in Yagba-West Local Government, enrolment into the early child care development education (ECCDE) was 690 for male and 881 for female. At the primary level, it was 10002 for male 9980 for female. At UBE/JSS level, it was 2148 for males and 1901 for females making a total of 12840 for male and female and 12762 for female.

In 2020/2021 in Adavi Local Government, enrolment into the early child care development education (ECCDE) was 1889 for male and 1005 for female. At the primary level, it was 11871 for male 12010 for female. At UBE/JSS level, it was 1508 for males and 1607 for females making a total of 15268 for male and female and 14622 for female.

Implications for Sustainable Development: The gender imbalance as regards lack of equal access for girl's enrolment, retention and completion of basic education and which is skewed in favour of the boys as above highlighted portends great implications for sustainable development in Kogi State. First, it contributes to heightening the natural way of dependency of women folk on the male. This should

be discouraged in an age of economic melt-down, where the male might found it increasingly difficult to cater for the needs of the family alone, without the female (wife's) staunch support.

Another implication of the gender inequality in access to formal education also manifests in contributing largely to inferiority stereotyping. of women in an age of feminism where female Juggernauts in the likes of Dr. Okonjo Iweala, the former Vice President of World Bank (African Region), Nigeria's former minister of Finance and Coordinating Minister of the economy, Dr. Obiageli Ezekwesili, the former Vice President of World Bank (African Region) and Former Nigeria's Minister of Education and Elly Johnson Sir Leaf, former President of Liberia and others had made indelible imprints on the sands of time. Furthermore, those females (or girls) not exposed to formal education are thereby incapacitated to contribute their maximum quota to national development. Such ladies are prone to all manners of child abuse such as street hawking, working as maid (or servants) etc. with all its attendant hazards. Women education plays an important role in reducing infant mortality, increasing life expectancy of future generation and improves child rearing and development. Women education leads to more knowledge and understanding of hygiene, child and mother nutrition control and prevention of disease, family planning, general health practices and child care (Ballara & Okonta, 2014). Thus women education is vital to ensuring a healthy nation. Finally, the gender disparity will lead to the escalation of the crisis situation in the country, if not properly addressed. An adage says "devil finds, work for an idle hand". Such uneducated girls would not only constitute nuisances to themselves, but also to the society at large, through taking recourse to cultism; prostitution, armed robbery, fraud (419), smuggling, child trafficking and cocaine pushing, at local, national and international levels, thereby denting the image of the state and country.

The Need for Educational Empowerment of Women

Education is a viable instrument in bringing about positive changes in the pattern of life of people (Ndu, 2012). Meena (2018) assert that training is an essential process of increasing knowledge, changing attitudes, and developing skills through instructions, demonstrations and by other techniques which develop self-confidence in people. Education being a social process is responsible for developing and cultivating various physical, intellectual, aesthetic and moral qualities as well as values in an individual. Education as a catalyst for improvement reduces if not eliminates completely the inhibiting factors on women such as low income, inferior social status, superstition, ill health, dogmatism, early marriage and low level of aspiration. Creating access to quality formal education gives women a sense of

belonging and the individuality will then be projected beside their husbands (Lockhead &Verspoor, 2014).

Also, Phiri (1992:22) opined that "Achieving literacy education is the first step to enabling women to take control over their own lives to participate as equals in society and to free themselves from economic and patriarchal exploitation. By the same token, Correia (2000) argues that providing financial education to disadvantaged women will create awareness of control over their financial opportunities and choices. Sanders & Schnabel (2007) assert that economic education creates awareness of and control over financial opportunities and choices since economic education aims to increase access to knowledge of financial resources and to increase women's self-confidence in independently managing and coping with financial problems.

To Garba (1991:131) "women would be unable to contribute to the planning and design of development projects in their community if the prevailing rules of human interaction prevent them from being educated". In addition to those views, Ballara (1991) outlined the importance of women literacy in different sectors of life. These include:

- Children school performance: Women spend more time with children than do men; it is through them (women) that children receive their first perception of the world. Initially mothers transmit habits, attitudes, values and knowledge. Women continue to play an important role as educators and the higher the educational level of the mother, the more effectively she is able to transmit the knowledge required for her children to achieve a better quality of life.
- (ii) Improved health: enabling women to develop literacy can effectively contribute to their own and their families' health and well-being and by extension to those of their community. Studies in several developing countries (Garikipati & Meena 2018) have pointed out that women's education plays an important role in reducing infant mortality, increasing the life expectancy of future generation and improving children rearing and development.
- (iii) Sustainable development: Because women play an important role in the development process, radical measures to increase literacy will enhance their participation in development and at the same time improve their status. Women literacy also increases productivity and self- employment in the informal sector. Increased production in the agricultural sector is also linked to the educational level of rural women.

Acquisition of knowledge is one of the prerequisites of human development. Literacy and post-literacy activities specifically for women increase women participation in sustainable development. Education must be available to all women in order to enhance their economic, political, social and cultural development (Ballara, 2016). Since education enhances a person's self-worth and confidence and also creates an awareness of capacity, women will become more effective in their roles in social activities and take initiatives in the decision-making processes if they are educated. In spite of the efforts made to improve the educational system in Nigeria, the Nigerian educational system remains seriously flawed. According to the report of Women Aid Collective (2018), Nigeria literacy rate is currently 62.02%; 49% of the teaching force is unqualified; there are acute shortages of infrastructures and facilities at all levels, primary, secondary, and tertiary institutions; gender issues and socio-cultural beliefs and practices inhibit access to education and there are wide disparities in the educational standards and learning achievements between men and women (Women Aid Collective, 2018).

The issue of social justice and equity can only be attained when both sexes are given equal opportunities in respect to educational training.

Conclusion

This paper has examined the issue of gender disparity in enrolment into basic formal education in Nigeria. It traced the historical background to the problem right from the colonial days. It established with the aid of data that the balance is still skewed in favour of the male through a comparative evaluation. The paper highlighted reasons for the poor enrolment of girls into school and its implications for national development. Finally, the work is rounded off with recommendations on how the situation can be improved upon.

Recommendations

Based on the finding and conclusion of the study, the following recommendation were made:

- The Kogi State Government through the Ministry of Women Affairs in collaboration with National Agency for prohibition trafficking in Persons (NAPTIP) should carry out a sensitization campaign through town hall meetings to educate the poor and illiterate parents in Kogi State against compelling their female children to combine child labour and commercial activities with schooling and to take full advantage of the opportunities presented by the free education programme of the UBE. This will help to enhance the female children's access to education, concentration on their education and competing favourably with the male folks thereby bridging the gap of gender inequality. This should be done bi-annually for greater results.

- The government should be more committed to the universal basic education programme by making primary and secondary education free for all (including girls and boys). This would help in solving the problems related to poverty as regards girls poor enrolment into schools.
- The parents should desist from overburdening of the girl-child with household chores and labours.
- Cultural beliefs and practices which militates against female enrolment in schools such as early marriage should be addressed
- The teacher has a lot of roles to play in making the school and its environment gender friendly (that is conducive to the needs of girls). This calls for better gender awareness on the part of teachers. There should be a re-orientation in societal preference for the male-child especially as modern development has proved that girls (women) are in no way inferior to boys (men).
- Finally, according to Okafor and Arinze (2012) curricular in schools should be reviewed with a view of removing all forms of gender biases in content. Curriculum in history and social studies should also include more of the prominent contributions of women in national development and peacemaking processes as exemplified by the roles of Madam Tinubu and Queen Amina of the past, late Dr. Mrs Oby Ezekwesili and Okonjo Iweala and Prof. Dora Akunyili of our contemporary times. This will generate values and enhance general image of women

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EVALUATION OF THE CONTRIBUTORY PENSION SCHEME IN THE NIGERIAN PUBLIC SECTOR: 2004/2014 PENSION REFORM ACTS IN FOCUS

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Abstract

The paper was focused on the administration of pension scheme in Nigeria with reference to the evaluation of the Contributory Pension Scheme Acts of 2004 and 2014, respectively. The paper was set to examine the irregularities found in Pension Act of 2004, which necessitated the Pension Reform Act of 2014. The paper assumed that pensioners are not satisfied with the management of the pension scheme. The New Public Management (NPM) was the theoretical construct on which the paper was discussed. The desk research method was the analytical design adopted for the paper. while secondary source was used to gather data. The paper discovered that the same challenges and inefficiencies found in the former Act (2004) have not fully departed from the later (2014). The paper further discovered that institutional structures saddled with the responsibilities for handling pension administration in Nigeria have been weak, inefficient, corrupt and lacks transparency. The paper concluded that pensioners (beneficiaries) should participate in the administration of the scheme to facilitate the process for enhanced efficiency and transparency. Finally, it recommends among others, proper punishments for offenders so that the pension administration can work in line with the guidelines of the schemes, as well as strengthening and monitoring of the pension Act for better administration and achievements.

Key Words: Public Sector, Contributory Pension, Reform, Scheme, Nigeria

Introduction

For a long time in Nigeria, people have been clamouring for change in the country's system of pension administration. The reason for such clamour is because the pension administration is bedevilled with corruption, mismanagement, and inefficiency. The call for a permanent reform and better adjustment to modernize objectives have become necessary, (Okotoni 2004). The argument is that pension is supposed to be a financial way of settling the country's elder statesmen who have worked tirelessly and retired in the country. Unfortunately, the pension system is being hijacked and bastardized by those entrusted with the management of the pension administration by the federal government of Nigeria. Besides, it appears

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that pension is benefiting only a very small, privileged minority in the country and therefore wants it planned in such a way to benefit all the qualified retirees.

In Nigeria, since independence the pension policy, which was structured to benefit the senior citizens, have not achieved this purpose. It was supposed to serve as a way of settling these group of men and women at retirement period, as the policy is based on the contributions and interests earned on them because of their investments on the fund. However, the reverse is the case, as the policy is neither working effectively, nor being beneficial to the entire set of people because of corruption and other problems involved in its administrative system (Osuagwu, 2002). Retirement is said to be a time for rest after much labour in the civil service. This seems paradoxical in the Nigerian context as pensioners labour more (instead of resting) to get their pensions. Pensions are not paid as and when due, at times for years, (Ekwukoma, 2019).

These senior citizens never expected that at retirement, it will become another level and period of suffering in the process of waiting for their accumulated benefits that are supposed to be given to them at ease. In fact, majority of the retirees have passed on without getting their entitlements. The thought of how to settle their family responsibilities and other financial needs have resulted in death, as a result of mental torture, (Ebun, 2012). But interestingly, the National Pension Commission (PenCom), realising the loophole in the 2014 Pension Reform Act, is planning to review it for better implementation. (KU FM, 2022).

Statement of the Problem

A close look at the pension system in Nigeria will show that the system had not properly worked. The scheme is muddled up with a lot of challenges which include particularly corruption and maladministration. Over the years, the problems faced by many retired pensioners to collect their benefits have led to death and other social problems. Before 2004 and 2014 Pension Reforms Acts, Nigeria was said to have an estimated one trillion-naira pension over-head for the public service retirees, (Adebayo, 2006). Consequently, pension payments became erratic as arrears built up, even as unfunded future liabilities escalated, so much so that by the year 2000 underfunded pension liabilities in public enterprises alone amounted to nearly 500 billion naira, while that of the rest of the public sector was another 1 trillion naira. In fact, Nigeria's pension backlog was estimated at about 2.56 trillion naira as at December 2005, (Iwuagwu, 2016).

Most of these elderly retired public servants had been subjected to series of hardships during the series of verification exercises before they were paid their legitimate benefits. In short, many of them had died during these processes without settling their benefits. It was even discovered that some people who were not

Pensioners had been arrested for impersonating pensioners. The Nigerian Social Insurance Trust Fund (NSITS) scheme was another case of serious problem culminating into different changes. The scheme was voluntary in nature which made several private sector organisations to refuse to join the scheme because many of them did not have any pension or retirement benefit arrangement for their employees.

However, the past pension reform that ushered in the contributory pension scheme was the Defined Benefit Scheme (DBS), which was solely financed by the government through annual budgetary allocation. Nonetheless, this scheme was bedevilled with so many irregularities and corruption as well. The Pension Reform Act of 2004 was therefore meant to eliminate or remove the problems in the old system. As we have seen, from the Pension Reform Act of 2014, this new system was mounted on by some of the former individuals who never repented; the same old characters used in the old system were baptized into the new system, thus making it very difficult for it to work properly. The Pension Reform Act of 2014 created new decisions and working against offenders; it provided stiffer penalties that will serve as deterrence against mismanagement or diversion of pension funds. Any offender found guilty of diverting pension fund will be liable on conviction to not less than 10 years imprisonment or an amount of like nature.

In fact, many of those who are charged with the responsibilities of implementing the pension scheme have been found to have embezzled the Pension funds. A case in point is the arrest, trial, and conviction of the former Chairman of the defunct Pension Reform Task Team (PRTT), Mr. Abdulrasheed Maina, which is one of the several problems militating against the smooth running of the pension administration in Nigeria. In 2019, Maina was arraigned by the Economic and Financial Crimes Commission (EFCC) in a federal high court sitting in Abuja which consequently held that Mr. Maina siphoned over N2,000,000,000.00 (two billion naira) belonging to pensioners, Sahara Reporters, (2021).

The pensioners in different states of the federation are crying every day for their benefits but no help has reached them. It will be very difficult for PenCom, the Pension Fund Administrators and Custodians to break free from the usual sharp practices that most Nigerians who were entrusted with power to administer the Pension Policy in the past as pensioners do not have a say as regards to what is being paid to them as their pensions and gratuities.

After retiring from government service, pensioners are expected to live comfortably with their pension benefits paid to them but often than not, lamentations and

sufferings always envelop their lives as their pensions, particularly gratuities are not paid in several years, (Independent Radio- 2022).

Furthermore, the Upper Chamber of the Nigerian National Assembly (Senate), piqued by the seeming failures of the Pension Reform Acts operated in the country, are working on a bill to make funds in the Retirement Savings Account under the Contributory Pension Scheme more easily assessable to all retirees, (Punch Newspaper, 2022).

Flowing from the above, the study is aimed at establishing the challenges of the pension scheme and providing suggestions that will expectedly ease the pains of retirees and contributors to the Contributory Pension Scheme and making the Pension Reform Acts of 2004 and 2014 more effective by moving away from lack of sufficient funds and corruption in the pension system. The paper therefore evaluated the contributory pension scheme in the Nigerian public sector: 2004/2014 Pension Reform Acts.

Objectives of the Study

1. To identify the Pension Reform Acts of 2004 and 2014 scheme.
2. To ascertain the pensioners' satisfaction of the scheme.
3. To determine the level of acceptability of the scheme.
4. To find out the challenges faced by retirees.
5. To recommend the way forward.

Research Questions

1. Is there needed to review the Pension Reform Acts of 2004 and 2014?
2. Are pensioners satisfied with the pension system?
3. What is the level of acceptability of the system?
4. What are the problems facing the contributors (retirees)?
5. What is the forward?

Literature Review

Concept of Public sector

The public sector is made up of government entities which contribute to the economy of the country. Omorede and Adodo (2021) consider public sector as any agency of the government created by law to carry out public functions. They further argued that in Nigeria government, bureaucracy is the public service, and at whatever level public sector implements government's policies, programmes, and

projects through the instrumentality of the public service. It is noted that most public sectors are service oriented. Therefore, it's main responsible is to provide services and manage public resources to citizens, businesses, and other organisations. These activities are funded by taxes, grants, borrowed money, and government-controlled sources. Public sector employees are regarded as civil servants and they are entitled to pension benefits at retirement. The following are some examples of the public sector institutions; the police force, fire department, public schools, national parks, public transportation, among others. Public sector organisation is usually funded by local, state, or national taxes and provide services to citizens in the community. Essential services that would be so expensive for private organisations to carry out such as provision of public facilities; are handled by the public sector. Moreover, they redistribute income, provide social security and welfare benefits to vulnerable individuals, and promotes economic growth and stability and direction to the society. It can help to create jobs through spending on infrastructure projects or by providing incentives to businesses. Some of the public sectors are responsible for managing national Défense, maintaining civil order, and negotiating international treaties.

Origin of Pension Administration in Nigeria

The pension policy was introduced in Nigeria by the colonial masters in 1946 after the British Secretary of States announced a pension scheme for Africans in March 1945. This pension package made provisions for the identification and qualification of those eligible to benefit from the scheme. As at that period, the number of civil servants in Nigeria were few and were mainly from the Nigerian Railway Corporation (NRC) with over 45,000 staffs which had what is called non-contributing funded scheme with a rate of 2.5% of the employees' salary, but with increase in public and civil servants, the process of pension administration has become very problematic with inefficiency and corruption embedded so much in the scheme, (Uzoma, 1993).

The scheme applies to employees in both public and private sectors and it is applicable to organisations in which there are 15 or more employees (previously five employees). This effectively reduces the number of employers and employees that are likely to benefit from the scheme and given the low level of contributors under the scheme, the process is counterproductive. Nonetheless, the National Pension Commission (PenCom) puts the total number of pension scheme subscribers in Nigeria to over 9.6 million (PenCom Report for Q1, 2022).

At the beginning, when the pension scheme also known as the Ordinance of 1951 was created by the Colonial Masters, it made provision for the public sector which included the notification of those involved and the nature of benefits and pension

gratuity as well as the annual salaries which made the senior citizens qualify to benefit from either pension or gratuity, (Ahmed, 2006). Before this period, the Nigerian pension scheme was seen as one of the best in the world. But with time, administrative and corruption problems surfaced in the system leading to the embezzlements of the pension funds by those entrusted with the administration of the pension scheme. (Enola and Obasi 2011).

The Pension Reform Act of 2004 came with the introduction of the Contributory Pension Scheme (CPS) through an Act of parliament. The scheme was aimed at reducing or outrightly eliminating the problems of debts in the Pension Benefits Scheme. Unfortunately, till today, the problems of pensioners, despite the introduction of the Contributory Pension Scheme (CPS) and the Reformed Acts both of 2004 and 2014, have not been solved in Nigeria.

Little wonder, therefore, that some pensioners in Edo State, usually in their black attires are calling on the state government to declare and recognize them as Internally Displaced Persons (IDPs) because of the many pension arrears owed them (The Reliance Newspaper, 2018).

For a very long period in Nigeria, many people and organizations have been worried about the pension system in Nigeria, (Adebayo 2006). Before this time, pension schemes in Nigeria have always come from the budgetary allocations, non-contributory and not fully funded, thereby creating rooms and problems on the part of pensioners due to delays and lack of payment after retirement, while many of the retirees died waiting for their benefits which never came. This led to the introduction of contributory pension scheme by an Act of parliament.

Pension Reform Acts

Until the period of introduction of the Pension Reform Acts, pension arrears in Nigeria had become a very big embarrassment to the Nigerian government as many industrial unions in government ministries, agencies and departments were incessantly going on strikes. Sometimes demonstrations over non-payment of pension and gratuities to retirees from the ministries, departments or agencies were observed. This is the reason why many government agencies demanded for the reform of the scheme.

This reform act brought in what is called Contributory Pension Scheme (CPS) by Acts of Parliament in 2004 (Act No. 2) and 2014. The purpose was to reduce the problems most pensioners were passing through. The Pension Reform Acts, (2004 and 2014) were signed into law by two former President: Chief Olusegun Obasanjo (2004) and Dr. Goodluck Jonathan in (2014), respectively. Therefore, the pension

reform Act (2014) was to continue to govern and regulate the administration of the uniform contributory pension scheme.

First and foremost, the Acts were to reduce the problems that existed within some government cooperatives and agencies, particularly the Nigeria National Petroleum Corporation (NNPC) workers under the big names of National Union of Petroleum and Natural Gas workers (NUPENG) and the Petroleum and Gas Senior Staff Association of Nigeria (PENGASSAN), to the implementation of the Acts together with their pension benefits arrangement. The reason was to discover the problems and challenges involved and to strengthen the method of administration, (Mustapha and Tonwe, 2011).

Outside Nigeria, such as Canada, the pension scheme is administered in phases. The first level is the Old Age Pension Act. It was instituted in 1927 and payable when the level of the affected civil servant gets to 70 years, (Tamagno, 2005). The provincial government had to make it up and supplement it as part of their social responsibilities to help these senior civil servants in their own areas or provinces.

Secondly, the Contributory Social Insurance Plan. Here, the government made the scheme very attractive and competitive to different provinces by allowing them to borrow from the schemes surpluses which accrued in the early years of the scheme. However, there is an option for any province which wishes to establish its own pension scheme (Canadian Labour Congress, 2009).

Thirdly, the Canadian Pension Act is made up of Guaranteed Income Supplement created in 1965. This was an old age scheme made for people who are 60 and above, (Mustapha and Tonwe, 2011).

The case in Nigeria was quite different. It was only during the period of Olusegun Obasanjo's administration that something very close to solution was instituted. President Obasanjo, having noticed the gravity of the problems of Pensioners in Nigeria, notably the delay and non-payment of gratuity and the corruption of officials, decided to introduce the Contributory Pension Policy (CPP) Scheme, which was copied from other countries like Chile in Latin American. It was an executive Bill that resulted into the Pension Reform Act of 2004, as an intended solution to the various challenges of the old pension scheme.

The pension scheme introduced by the Obasanjo regime brought in a uniform standard and harmonized pension plan for both the public and private sectors, in which the employees and the employers contribute seven and half percent each which amounts to 15% monthly to be used as a basis for Retirement Savings

Account (RSA). This amount is handed over to a particular body under a strict compliance known as National Pension Commission (PENCOM), (Balogun 2013).

Theoretical Framework

Theory being a set of ideas, which tries to explain why something happens or the occurrence of a phenomenon and a way to explain its occurrence. Most truly, theory that tries to explain the problems of pension scheme in Nigeria is the New Public Management (NPM) Theory, propounded by Hood and Jackson in 1991.

This theory is anchored on a shift on state ideology which rejects the welfare state, and opposes public sector management, and beliefs in private sector superiority. This theory explains market competition in service delivery. According to Dunsire and Hood (1989), the theory explains why an attempt should be made to slow down growth in terms of public over-spending and staffing. It emphasises a serious shift towards privatization and away from core government institutions.

Since the 1970's in most advanced countries, the emphasis has been on a shift towards market led ideological transition. The major purpose was to cut down cost of governance in terms of service delivery.

In the Nigerian context, with regards to the pension scheme in which the employers and the employees both finance pension payment to employees on retirement and the Pension Reform Act 2004 and that of Pension Reform Act 2014, all of these found relevance in the theory of new public management explanation.

The application of this theory to this study is to explain the inability to sustain the Defined Benefit Scheme (DBS) due to lack of sufficient funds with inefficiency and corruption in the system. The application of the theory aimed at freeing the government from huge financial burden by way of partial privatization of the pension scheme in Nigeria.

Methodology

The paper utilised the desk research technique in its analysis. This involved the collection from secondary sources data or information for the paper. The information obtained provided solid arguments that helped elaborate and guide the researchers line of thought. The secondary sources used include books, broadcast outlets and journals, as well as both online and print media among others.

Challenges of the Pension Schemes

There are many teething problems facing the pension schemes in Nigeria. They include the following among others:

1. *Corruption*: - One of the major challenges militating against the pension scheme is the issue of corruption perpetrated by some pension administrators who either outrightly steal the pension funds or criminally divert it. Furthermore, some of the employers, particularly government ministries, agencies, and departments sometimes default in remitting their contributions to the schemes, thus leading to shortages of funds in the pension scheme system. The system is corruption infested to the extent that the former chairman of the pension reform task team, Abdulrasheed Maina, had the opportunity to enrich himself with the pensioners money to the tune of over two billion naira excluding properties illegally acquired.

2. *Lack of responsiveness/transparency*: - One of the reasons for the pension reforms was to make the pension scheme well responsive and to improve transparency in the pension system. This anomaly is orchestrated and nurtured by government bureaucracies and control of the pension scheme being that contributors are completely excluded from the pension administration.

3. *Interference from political bodies*: - The 2004 and 2014 Pension Reform Acts are a creation of the federal government through the act of the parliament, and it also establishes the various bodies such as PenCom, overseeing the affairs of the pension system. This opens the doors for manipulation and corruption in the system. Besides, the various states and other private companies subscribing to the contributory pension system are always in the habit of receiving directives through circulars, internet, and other methods of communication from the federal pension head office in Abuja. This means the affiliated states and private companies have little or no say as to goings on about the pension scheme as decisions made are imposed on them.

4. *Under subscriptions to the pension scheme*: - Another problem inherent in the system is according to the pension reform act of 2014, only about to 2.4 million Nigerians of working age contribute to the pension scheme. Effectively, this means less than 5% of Nigerians are covered leaving over 95% exposed to social insecurity in their old age. (Oyodele, 2014).

5. Indebtedness to the scheme: - Before 2004, the government of Nigeria had accumulated a pension and gratuity debt of about N2,000,000,000,000 (two trillion naira) that many had speculated that the pension debt might exceed salary of the workers (Legal Brief Africa) cited in Olurankunse (2010).

Conclusion

The purpose of the reformed scheme was to do away with the old system that was corrupt and ineffective which was associated with the Defined Benefits Scheme (DBS) and to ensure prompt payment of retirement benefits and encourage the

method of saving towards old age and retirement period. However, this has not been fully achieved. The same problems associated with the old pension system is seen also in the new system as the new pension scheme is also characterized with inefficiency, misappropriation, and embezzlement Also revealed by the study is that beneficiaries are excluded from participating in the administration of the scheme as most decisions made are imposed on them. The pension scheme is operated as if government is offering a special favour to pensioners who have contributed to their own pension scheme. The Paper concludes that corrupt officials like Abdulrasheed Maina should be taken far away from pension administration in Nigeria.

As contributors, the pensioners ought to have a say in the operations of the pension scheme as major stakeholders.

Recommendations

1. There is need to review the pension scheme in Nigeria. The National Assembly's plan to revisit pension laws in the country to make it more effective, is a welcome development.

2. Those entrusted with the administration and custodian of the pension scheme should be people known to be of proven integrity, and of good characters. In like manner, credible and reliable people should be appointed to monitor and evaluate the operations and administration of pension scheme. This will make the scheme more effective, efficient, and corruption free.

3. The PenCom should take positive measures and actions on licensed operators whose actions or inactions can jeopardize the safety of pension assets. This will at the end solidify the pension assets against mismanagement and risks involved in the system.

4. Lastly, contributors to the pension scheme should not only be seen but recognized as major stakeholders in the scheme and therefore be allowed to be part of the management of the scheme with a view of bringing about effective management of the pension funds.

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THE 'ALMAJIRI' SYSTEM AND FOOD (IN)SECURITY IN NIGERIA: DISCUSSING THE CONJECTURES

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Abstract

The concept of 'Almajiri', a predominantly Islamic phenomenon/system that has a very long history in the northern part of Nigeria could play a central role in the issues of food security and/or insecurity in the country. Beyond the argument in the new thinking that they have constituted themselves into a standing pool for recruitment into groups with ideologies that are at variance with the state, these young people can play a dualistic role by contributing to food security in addition to their cultural relevance within the Islamic culture. Couched on functionalist perspective as the framework of analysis, we posit that the 'Almajiri' structure can be made to perform functions that can positively impact the Nigerian state. The inability of the state to utilize the 'Almajiri' cohort positively can lead to negative consequences for their immediate communities and the Nigerian state more so, in the northern geopolitical zones. Ultimately, clear-cut solutions to the issue of food insecurities are proffered at the end of this work, and we believe that the 'Almajiri' structure which has become a systemic challenge can be repositioned for more viable and positive contributions to the political economy of the country. The paper explored secondary sources of data collection including books, journal articles, conference proceedings, monographs, newspaper extracts, internet sources, etc to discuss the embedded issues.

Keywords*:* Nigeria, 'Almajiri'-system, Food, Security, Insecurity,

Introduction

The 'Almajiri' phenomenon in Nigeria is not new or news as they are largely visible in all nooks and crannies of the country. However, while different interpretations have been given to them as regards their function - what they are and could do, much thought seems not to have been given to the socio-economic implications and potentials of this system, more so, in helping to boost the nation's food security. This is the dimension we examined the 'Almajiri' system from with particular reference to northern Nigeria. Suffice to note here that the concepts of 'Almajiri' phenomenon, system, structure, cohort, and indeed, 'Almajirai' are all used interchangeably in this paper.

Depending on which part of the divide one adopts, the 'Almajiri' phenomenon in Nigeria can be either a problem or a panacea to food production. We have gone

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ahead to advance an argument that the 'Almajiri' structure is a two-edged sword in the Nigerian state especially in the northern part of the country. This means that they can contribute significantly to the entrenchment of food security or as it were insecurity. On the streets of northern Nigeria, one can at all times sight this group of young people moving about, clutching plates and dressed in tattered clothes begging for alms. While the popular notion is that they are students of Islamic education and rather than focus on that purpose, they have become subjects of much controversies in the Nigerian state. To be sure, the 'Almajiri' system have contributed to the accentuating insecurities experienced in the northern region and the country at large as they now serve as a ready pool for conscription into terrorist groups and are often used for criminal activities that subvert the internal security of the Nigerian state.

The core reason for gathering these young people in groups was to make them study the tenets of their religion under the tutelage of a teacher and was touted to be a step in the right direction, what we now have are group of homeless children who take to begging for alms as a means of survival and in the process engage themselves in all forms of anti-social activities that threaten the human and food security of the state. This is bearing in mind the strong link between food and human security. While the idea of taking these young adults through the Islamic system of education is plausible and commendable, it is no longer good enough as this must be within a framework where checks and balances can be entrenched. In this manner, utilizing the 'Almajiri' system can translate into a problem rather than a panacea as this system of education is unregulated hence subject to abuse and misuse. The 'Almajirai' are engaged yet, disengaged. By this we imply that they are often busy for the wrong reasons and activities. It therefore behooves on the state through her established structures and machinery to engage them in a way that would benefit all and sundry. While some have opined that the 'Almajirai' are time bombs waiting to explode, we here argue that beyond such negative perceptions, there is a positive side to this army of youths roaming, hitherto, the streets of northern Nigeria but lately, the country at large. Food security has become an issue of great concern among countries of the world owing to steady depletion of global food reserve. By 2050, it is expected that the world's food production systems will need to support an estimated 9 billion people (Stauz, 2015). Food insecurity and armed conflicts are two major problems that have aroused the attention of international institutions, political analysts and governments in developing countries (Jeanty & Hitzhusen, 2006). Any adroit analysis of the effects of conflicts on food security in developing countries will reveal a significant negative trend. The impact of conflict on the agricultural sector is very telling. The dynamics of conflicts in Nigeria share causal linkages with food insecurity. In recent years, Nigeria has transited to a country facing conflict situations hence the need to monitor her level of food security.

Achieving food security is a daunting and growing challenge in the developing world and highly critical to alleviating poverty. Nigeria, as a country richly endowed with great human and material resources and once famed for her leading agricultural produce is in no way insulated from this looming burden (Akamere, 2018). The agricultural sector once the economic mainstay of the Nigerian state is struggling to feed her ever growing population (International Crisis Group, 2014). Hence the country is currently confronted with food insecurity. This in itself is a precarious situation as it is capable of throwing the nation into a state of uncertainty if it's not nipped in the bud. While recent approaches to agricultural production and food security have failed (Kughur, et al, 2015); it is important to identify the key factors responsible for this failure. Indeed, Nigeria is contending with dual conflicts, i.e, the challenges of food and human security. Key amongst the reasons put forward for this ominous human and food insecurities are in fact, the activities and the non-inclusion of the 'Almajirai' in the agricultural food structure of the country.

Literature and Conceptual Discourse

'Almajiri': The term 'Almajiri' was etymologically acquired from Arabic word 'Al-Muhajir' which means a migrant. Its root stems from the Hijrah of Prophet Mohammed from Mecca to Medina. The disciples who relocated with the prophet to Medina were called 'Al-Muhajirrun', which means migrants. Within the context of Nigeria the word signifies a seeker of knowledge and the one who refrains from all things forbidden by Allah. It is therefore used to describe those who migrated from their domicile to other places in search of Islamic knowledge (Abbo et al, 2017; Maigari, 2017; Usman, 2008). The 'Almajiri' system was imported into northern Nigeria from North Africa (Okonkwo & Alhaji, 2014). They are mainly youths from primary school age who are faced with the hard necessity of roaming the streets begging for food and alms to survive. This phenomenon is therefore northern and culturally Hausa-Fulani (Clement, 2019). They are boys and young men from primary school age to their early twenties who have come to the cities and villages in northern Nigeria to study the Qur'an (Nigeria Research Network, 2013). The 'Almajiri' system is as old as Islam in northern Nigeria (Gomment & Esomchi, 2017). As early as the 11th century, the 'Almajiri' system has been a medium of early childhood Islamic education in the northern region of Nigeria (Bolujoko, 2008).

Furnished with the Islamic doctrines which expresses that, 'the best man among you is one who learns Qur'an and teach it, the religion gradually spread in the north and subsequently trickled down to the other parts of the nation. The process of learning and teaching the Qur'an and Arabic thus began from the Northern Nigeria where the Mallams relied on "zakat" (alms) which was then collected and managed by the

state. Fafunwa (1974), posit that this arrangement which underscored the early phase of the advancement of Islamic Education in northern Nigeria unfortunately diminished the status of the Mallams (teachers in 'Almajiri' school system) to mere beggars who lived, and even in contemporary time, at the mercy of the community (Abbo et al; 2017).

Following the advent of colonialism, the British administrators faced intense resistance from the Hausa Emirs. For that reason, the colonial masters then attacked the region and executed a large portion of the Emirs and sent few into exile (Falola & Mathew, 2008). The Emirs then lost control of their domains and hence without alternatives, other than to accept their new role as sheer figure heads and subterfuges. Furthermore, they lost key control of the 'Almajiri' system. The British purposely abrogated state financing of the 'Almajiri' educational system by pointing out that they were religious schools (Taiwo, 2013). With the loss of government funding, the 'Almajiri' system started to decline, which gradually malformed it into dilapidated and ramshackle institution with no significance in the eyes of the government even in the post independent era. This was in spite of the fact that the populace patronized it a great deal more than its western equivalent called the "Karatun Boko", i.e. western education which was well recognized and financed by the state (AbdulQadir, 2003). This invariably transformed the students of the 'Almajiri' schools together with their Mallams into mere beggars and unskilled laborers. This marked the genesis of the predicaments of the 'Almajiri' system (Taiwo, 2013).

Food Security: Food Security is an essential tool for national development and lately, the concept has become a label conveying different meanings to different people (Igbinedion & Aihie, 2015: 44). The World Bank report on poverty and hunger defines food security as "access by all people at all time to enough food for an active and healthy life" (World Bank, 1986). The committee on world food sees food security as the physical and economic access to sufficient food for all household members, without the unnecessary danger of losing such access. This definition, which introduces the concept of vulnerability, also implies that food security maybe viewed from diverse levels. Apart from the level of individuals, food security can be viewed from households, national or regional levels (Ogunrinde et al, 1999). Food security has been promoted by the United Nations as the most basic human need and as a central indicator of absolute poverty and physical well being. Food security refers not only to enough cumulative supply of food, but also means that "all people at all times have both physical and economic access to basic food". This requires not just adequate food to go round but that people have ready access to food (UNDP, 1994: 24; Jenkins & Scanlan, 2001). This

is calculated using two indicators: (1) food supply is measured as the mean daily per capita supply of calories and protein (FAO 1996) and (2) the child hunger rate by the percentage of children under age 5 who are undernourished (UNDP, 1994).

The nexus between food security and human rights is also well documented in the extant literature. On 10 December 1948, the United Nations General Assembly (UNGA) proclaimed the Universal Declaration of Human Rights and called it a common standard of achievement for all peoples and all nations. One of these rights is the right to adequate food and to be free from hunger, which is set out in the Universal Declaration (Article 25), in the Covenant on Economic, Social and Cultural Rights (Article 11), in the Convention in the Rights of the Child (Articles 24 and 27), and in numerous other instruments (Eide, 1999: 2; Ojo & Adebayo, 2012). International human rights law has thus resolutely established that everyone has a right to adequate food and the fundamental right to be free from hunger. These rights are presumed to be universal, though clearly they are not yet globally enjoyed. While there has been a long process to make these rights universal since 1948, a great deal remains to be done. This represents a severe weakness in existing human rights policy (Eide, 1999). As Jenkins and Scanlan (2001: 718), assert food is the most basic of human needs and is central to the conversation on human rights and social development.

In the same vein, time is an important dynamic in determining the nature of food security challenges. It is imperative to distinguish between chronic food insecurity and transitory food insecurity. When individuals or groups of people suffer from food insecurity all the time, they are assumed to be suffering from chronic food insecurity. Transitory food insecurity, on the other hand, occurs when households face a temporary decline in access to food. Transitory food insecurity can be further separated into temporary and cyclical or seasonal food insecurity. Temporary food insecurity occurs when abrupt and unpredictable shocks such as drought or pests attack affects a household's entitlements. Seasonal food insecurity occurs when there is a regular pattern of inadequate access to food, often linked to agricultural seasons (World Bank, 1986).

Food is a basic necessity of life, yet more than 800 million people in developing countries are not getting enough of it (Parvathamma, 2015). Indeed, in the light of the Corona virus (COVID-19) pandemic currently ravaging the world, food security, especially in the Africa continent has become more worrisome (Burgeon, 2020). Food security is a flexible notion as reflected by the many concepts to delineate it in research and policy usage (Peng, & Berry, 2019). As far back as three decades ago or more, there were about 200 definitions of the concept of food

security (Maxwell and Smith, 1992). Food security is defined as a situation whereby food is available in both quantity and quality with varieties at a secure sustainable proportion at affordable prices to the nation (Adeagbo, 2012). There are two key components to food security, the production or availability of nutritionally adequate and safe food and the access or capacity to acquire nutritionally safe and adequate food (Rabinowicz, 2002). It is therefore not enough to produce food. It must be made available for consumption. There are four dimensions of food security as identified in the Food and Agricultural Organization (FAO, 2008) definition which include: availability, accessibility, utilization and stability.

Moreover, Sen (1999) has also been accredited with initiating the paradigm shift that brought spotlight to the subject of access and entitlement to food. Food insecurity is no longer seen simply as a failure of agriculture to produce sufficient food at the national level, but instead as a failure of livelihoods to guarantee access to adequate food at the household level. Nowadays, a good number of definitions start with individual entitlement, though recognizing the complex inter-linkages between the individual, the household, the community, the nation and the international community (Clover, 2003:7; Ojo & Adebayo, 2012).

The 'Almajiri' Cohorts as Conflict Drivers in Northern Nigeria

Since Nigeria's return to democracy in May 1999, armed non-state groups have significantly undermined the country's internal security environment, largely using young men as foot soldiers (Onuoha, 2014). The 'Almajiri' cohorts have provided a ready pool of soldiers for enlistment into terrorist groupings in Nigeria. The ripple effects of this army of youths roaming the streets to beg for alms have done more harm than good to the Nigerian nation. In recent times, especially since terrorism became a regular practice in Nigeria, the 'Almajiri' cohort have affiliated themselves with terrorist groups and forged synergies with them. These synergies have contributed to making terrorism very difficult to defeat as the terrorist now live amongst the people. The 'Almajiri' cohorts which are mostly found in the northern region of Nigeria have been radicalized to take up arms against the citizenry of the Nigerian state.

The 'Almajiri' cohort has over time become a breeding ground for criminality and insecurity (Loimeier, 2012). The 'Almajiri' system has continually breed terrorism and criminality in the Nigerian sate especially in the northern part where these youths are employed to cause havoc. The nefarious activities carried out by this group of individuals have led to questions being raised without commensurate answers provided. For instance, the question of how Islamic are this sect has been asked time without number. A critical analysis of youth restiveness and violence in northern Nigeria will reveal that the constant supply of ill-educated youths (i.e

without formal education) is responsible for the recurrent skirmishes. The 'Almajiri' cohorts have become drivers of fragility in the Nigerian state. They are ready to sacrifice their lives for very awkward considerations. The current Boko Haram scourge threatening to consume the Nigerian state has the 'Almajiri' movement as its precursor. With Nigeria gaining prominence in the global terrorists list, its northern region is gradually becoming a hotbed of violence. Amongst the reasons put forward as being responsible for insecurity in Nigeria is the issue of youth unemployment. Hence, it is here posited that the lack of political will by the leadership and inability of the Nigerian state to set up mega farmlands where the 'Almajiri' cohorts could be employed has led to this group of people expending their energy on negative vices such as insurgency (Tella, 2015).

It is poignant to state that the 'Almajiri' cohorts have transited from alms to arms in Nigeria. Insurgent activities have surged across Nigeria since the country returned to civilian rule in 1999; and this is prior to after over 16 years of continuous military dictatorship (Aghedo and Eke, 2013). A pertinent question to ask is this: why are these youths always available for use? It is simply because they are idle and available. Taking cognizance of the maxim which states that an idle mind is the devil's workshop, they have not been sufficiently engaged as they roam the streets begging for alms after the day's Qur'anic lectures. Thus they are easily manipulated to suit the whims and caprices of their role models, who are often times the radical Mallams.

According to Awofeso, Ritchie & Degeling (2003: 314), the 'Almajiri' school system serve as a means of radicalization for a number of reasons: "First, it involves children being separated from their family and friends under the care of Mallams in towns. Second, it is limited almost exclusively to boys. Third, the curriculum of the schools is concerned for the most part with teaching the sixty chapters of the Koran through rote memorization and fourth, each school serves 25 to 500, from the ages 6 to 25. These schools are basically autonomous from government oversight. In the same vein, the 1992/93 Zangon-Kataf ethnic/religious riots in Kaduna State, Nigeria, point to the fact that the 'Almajirai' could be swiftly mobilized by Mallams to exacerbate the deep-seated ethnic and religious tensions that have characterized the Nigerian state since independence. During the Zangon-kataf riots, fundamentalist Mallams called for the killings of all "infidels" (meaning all non-Muslims), in Kaduna State, in retaliation for the killings of "pious" Muslims earlier in the riot. The level of the retaliation, and the manner in which terrorist acts were carefully targeted by the 'Almajirai' on churches, Christians, and Mallams's critics during the Mallams's endorsed Jihad, attests to the Mallams potential to put together terrorist acts (Awofeso et al; 2003: 320; Abbo et al, 2017: 348).

Hoechner (2013), and Omeni (2015) argue that the bulk of the literature on the 'Almajiri' system are inconsistent as they fail to identify the nuances of the practice or appropriately discern who among the total population of youth in northern Nigeria could be considered as 'Almajirai'. Hoechner (2015: 64) argue that the existing narratives on the linkage between the 'Almajirai' and conflict are frequently being overemphasized: "Almajirai might well be, and presumably are, amongst the members of Boko Haram, nevertheless, there is no specific proof to back up such declarations". Conversely, Hoechner does not discount the probability that some 'Almajirai' might, voluntarily or be compelled into joining Boko Haram guerillas. As she notes, there are obviously issues and flaws identified with the circumstances under which many 'Almajirai' grow up. Yet, considerable numbers of research suggest that the existence of disaffected youths in northern Nigeria is an automatic consequence of the 'Almajiri' system (Akinbi, 2015; James, 2013; Duruji & Oviasogie, 2013).

A connecting nexus between the economic impoverishment of the 'Almajirai' and the increase in youth restiveness in northern Nigerian has also been established. The assumption to be drawn from the deprivation literature is that in light of the fact that 'Almajirai' are poverty stricken, they are for that reason vulnerable to radicalization and accordingly culpable of fierce rebellion (Isichei, 1987; Falola 2009; Danjibo 2009). Onuoha (2012) argued that the 'Almajirai' are often confined into shacks or crude homes and have little or no food or drinking water, forcing them to roam the streets begging for alms. Given their social and religious status, they are very vulnerable to religious extremism and financial influences.

Likewise, Ofongo (2016: 153) opined that due to increase in population and thus enrolments in the face of soaring unemployment, many of the graduates from the 'Almajiri' system end up jobless and redundant. For most 'Almajirai', prospects for formal education are either very low or non-existent due to parental neglect and lack of governmental initiatives to galvanize them for western education. Consequently, desolate, hungry and for the most part illiterate, the 'Almajirai' become ready instruments of manipulations in the hands of the elite and other mischievous individuals. Still, Hoechner (2013: 17), assert that "the conditions under which 'Almajirai' might come to learn values and practices capable of radicalization remain unexplored".

Food Security and Insecurity: Situating the 'Almajiri' Cohort as Principal Actors

The state of food security in the north especially with the spiraling violence seems to be deteriorating by the day. As a nation, it is important to consciously monitor the

food levels to circumvent serious degeneration or depletion. As noted above, a substantial body of literature cum narratives albeit conflicting on the 'Almajiri' system *viz-a-viz* its utility, instrument of radicalization and/or nexus with violence exist (Awofeso, Ritchie & Degeling, 2003; Purefoy, 2012; Soyinka, 2012; Hoechner, 2013; Higazi & Brisset-Foucault, 2013; Omeni, 2015; Falola 2009; Isichei, 1987; Danjibo, 2009). Irrespective of the narrative one adopts, this paper contends that 'Almajiri' cohorts could be central to food security or insecurity in Nigeria. Food security and food insecurity are dynamic, reciprocal and time dependent (Peng and Berny, 2019). The availability of food that is accessible to all, safe and locally appropriate, as well as reliable within a spatial temporal parameter, is one of the major issues facing developing countries today (IUCN, 2013).

Certainly, the Nigerian state, particularly the northern geopolitical region is hovering between food security and food insecurity. Food security, at the individual, household, national, regional and global levels is achieved when all people, at all times have physical and economic access to sufficient safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life (FAO, 1996). Nigeria was an agricultural hub in the 1970's, but in recent times, the country has declined in the area of agricultural production as rural-urban migration, the quest for white collar/clerical jobs, ill-conceived agricultural policies, leadership deficit, lack of political will, to list a few, have led to the serious food deficit. This represents an anomaly as agricultural development and food security are central components of development of any nation state (Braun, 1992).

Food is fundamental to human wellbeing and development. Increased food production remains a cornerstone strategy in the effort to alleviate global food insecurity (Misselhorn, et al, 2012). Thus, food security, meaning access to adequate food for all, at all times, requires, *inter alia*, sustainable and increased production and productivity in the agricultural sectors (Barron, et al, 2013). A core area the government needs to work on is to intervene in the agricultural sector with the aim of increasing agricultural production. Agricultural production is critical to food sufficiency and security, just as agriculture and food security are inextricably linked (FAO, 2005). A key message is that improved food security is often the result of multiple, well designed interventions (Bizikova et al, 2017).

The literature on economic development has established that the problem of hunger and malnutrition is closely linked with poverty and lack of jobs because access to food is contingent on having the means to acquire it (The World Bank, 1991; Olayemi, 1998; Davies, 2009). This essentially means that any government that is desirous of making the country to be food-secure must also endeavor to create employment opportunities in both the rural and urban areas. This is by no means an

easy task because employment creation has always been government's Achilles heel (Sinha, 1976:35).

Today, one of the most intractable economic and social problems in Nigeria is unemployment. As many more young people enter the labor market, the state of affairs gets worse by the day even as few of them are ready to take up farming. Job opportunities in the commercial, manufacturing, and service sectors are also constricting rapidly; while rural-urban drift is growing at a disturbing proportion. Worrisome, too, is the hope of economic planners that agriculture would become the largest employer of labor and a key contributor to wealth creation and poverty alleviation which has remained largely unfulfilled (Davies, 2009). The potentials of the agro-business sector as a major employer of the growing labor force and earner of foreign exchange have therefore, been seriously undermined (NEEDS, 2004: 76).

To realize food security in Nigeria, the trend above needs to be reversed. And to do so, there is a compelling need for the government to initiate and implement macro-economic, fiscal, and monetary policies that will expand employment opportunities and promote overall economic growth with equitable distribution of the benefits of growth (Adeoti, 1989: 132).

The goal of food security seems more and more elusive because the formulation and implementation of agricultural policies alone are not yielding the desired results and even if it is conceded that they are yielding some results, such are very marginal to be noticed by the people. This is so and probably will remain same due to the gap in the entire agricultural development program, characterized by the absence of a food policy, unproductive linkage between the local food system, international food production, and supply system; inadequate funding of science and technology, universally acknowledged as critical to food security as well as the incapacity of the government to tackle resolutely the increasing level of poverty which reduces access of many Nigerians to food supply. The better alternative for the government is to do more than it is currently doing in its drive to achieve food security by finding solutions to the shortcomings raised above (Davies, 2009: 199-200). Certainly, one of such alternatives is the integration of the 'Almajirai' cohort into the agricultural production complex. In the absence of the government's inability to take full advantage of the opportunities offered by mechanized farming, farm settlements could be established especially in the northern geopolitical zones where these youths could be functionally engaged while still undergoing their Qur'anic as well as formal/vocational education.

Food insecurity has negatively impacted human development, social and political stability and progress towards achieving the Millennium Development Goals (European Commission, 2010). If cultivation does not take place, there would not be sufficient food to go round and this can lead to food crisis. Hence, the need to utilize this highly populated category of individuals -the 'Almajiri' cohorts, to cultivate sufficient food for the populace. To corroborate this view, Danbuzu (2012), noted that they were leather shoe and bag makers in the old Sokoto Empire, while in Zaria, they weaved caps and were tailors. In a time where the crave and quest for white collar jobs has heightened in Nigeria leading to insufficient workforce for the agricultural sector, the 'Almajirai', if gainfully engaged will help to remedy the dilemma of food insecurity in Nigeria, especially in the dearth of mechanized farming..

Food insecurity affects the lives of millions of people across the world and is increasingly concentrated in conflict affected regions (Martin-Shields & Stojetz, 2018; Burgeon, 2020). Majority of the people confronted with the challenge of food insecurity are resident in Africa, a continent that is home to the largest number of the poorest and most poverty-stricken countries in the world (Nkegbe, et al, 2017). The state of food security and nutrition in the world has revealed that global hunger is on the rise again after declining for more than two decades. In February 2017, famine was declared in south Sudan, and alerts of a high risk of famine for Somalia, Yemen and northeastern Nigeria. Conflict remains the main reason behind this reversal (Gustafon, & Abdulla, 2018). With Nigeria's ever growing population, failure to increase food production could lead to demand outstripping supply. One of the major factors that could guarantee food stability is security. Farmers are unable to cultivate their farms when their safety is not guaranteed, thus when limited farming activities take place, a state of food insecurity ensues. Conflict can adversely affect agriculture in several ways. For example, conflict can disrupt the supply and distribution of inputs and outputs. It could create price shocks and cause massive displacement of labor (Kergna, et al, 2014).

Conflict can reduce the amount of food available; disrupt people's access to food, and limit families' access to food preparation facilities and health care. It can increase uncertainty about fulfilling future needs for food and nutrition (Simmon, 2013). Violent armed conflicts have contributed to local food insecurity due to disruption of food production and agricultural markets (Weezel, 2018). Violent conflicts often births food insecurity as peace is required for cultivating food crops. This exactly is the case with northern Nigeria where farming activities have been disrupted and farming seasons truncated. One cannot contest the fact that Nigeria has tried to make advances in the area of achieving food security yet, she remains

constrained by the clandestine activities of the 'Almajirai' cohort on behalf of Boko Haram. Civil wars and conflicts have also been associated with food insecurity in the developing world (FAO, 2002). Nigeria being a developing country is not immune from this scourge as most parts of the nation have been affected and afflicted by wars and inter-state conflicts.

Recommendations and Concluding Thoughts

Several recommendations have been made by several scholars on the way to fight terrorism in Nigeria (Sampson, 2013; Idowu, 2013; Onuoha, 2012; Forest, 2012; Aghedo & Osumah, 2012; Waldek & Jayasekara, 2011). While the primary reason for setting up the 'Almajiri' system was plausible, it seems to have been compromised. This 'Almajiri' heritage which has been largely diluted would seem to have some critical bearings on terrorism not only in Nigeria but in the wider sub-region. Beyond lofty policy enunciations, the government of the day must put structures in place to enforce free but mandatory school attendance for every child to checkmate the youths and prevent them from being used for practices that are inimical to the state.

In every sphere of life, input equates output therefore it behooves on the government to initiate strategies such as the engagement of the 'Almajirai' in agricultural enterprises so as to increase output and attain food security. Rather than treat this group of individuals with disdain, society should embrace them and ensure they are used for more beneficial ventures such as labor force in the farms. If the 'Almajiri' system will remain relevant, it must be constructed and reconstructed. The Nigerian state must draw lessons from history with reference to the Maitasenne sect which succeeded largely because of the army of idle youths available for conscription and indoctrination. The conflict which took place predominantly in Kano was an internal security threat and had its main culprits as the 'Almajirai' (Isichei, 1987). To checkmate the clandestine activities of the 'Almajiri' system in Nigeria, practical strategies must be put in place to disentangle the 'Almajirai' cohorts from the grip of terrorists in order to sow the seed of peace germane to food security.

Rather than view the 'Almajiri' structure from an unconstructive perspective, we need to appreciate the potentials of this 'army' of youths. While so many negative narratives have trailed this long standing institution, its utilitarian value can only be realized if the system is restructured and reconfigured to align with today's expedient societal norms and expectations. Until this is done, the 'Almajiri' system will remain a breeding ground for future terrorists. If the 'Almajiri' system is not modernized, it will translate to breeding home grown terrorism and they will continue to pose a very significant level of threat to the security architecture of the

Nigerian state. It is imperative to state that countering radicalization requires a full spectrum of initiatives, including promotion of values of inclusivity to mitigate the spread of extremist ideology (Sodipo, 2013). In the area of food security, each country requires a specific set of interventions (Ministry of Foreign Affairs, The Netherlands (2012).

Nigeria's quest for food security may not see the light of the day if she does not clear the impediments militating against her actualization of this agenda, key amongst them being the 'Almajiri' system. If Nigeria is serious about her vision of attaining food security, she must do the needful by engaging the 'Almajirai' as they represent a potent force which has remained under-utilized. The 'Almajiri' system can represent a driving force and magic wand for putting a stop to all drifts towards food insecurities in the Nigerian state. One of the surest and quickest ways to achieve food security in Nigeria and prevent food insecurities is to employ the 'Almajiri' cohorts and reduce their tendencies to take to alms nay arms.

Tackling the menace of 'Almajiri' system and utilizing them for agricultural labor will act as a framework for enhancing food security in Nigeria. In the absence of any definite census figure in Nigeria, outside of the reported number in 2006, the conjecture is that there are over 11 million 'Almajirai' in northern Nigeria. The fact remains that, the 'Almajiri' system with such a huge population if properly utilized in the agricultural sector, the country should be in the position to transcend food insecurity and hence, successfully breaking the links between conflict and hunger. Moreover, failure to integrate the 'Almajirai' into the national education system will be tantamount to sowing seeds of terror amongst these youths which will definitely not augur well for the nation. The crackdown on insurgents by the Nigerian armed forces will remain counterproductive if the root cause of the problem is not identified and tackled headlong. This is perhaps a clarion call for the dislodging of 'Almajiri' bombs with skills. The government should take them away from the streets where they currently beg and use them in the farms to cultivate the land. Overhauling the 'Almajiri' system can contribute maximally to productivity, sustainable peace and national development.

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GENDER MAINSTREAMING IN HUMAN RESOURCE PROCUREMENT IN THE NIGERIAN PUBLIC SERVICE: CONSTRUCTING A NEW ORDER

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Abstract

This paper examines the Gender mainstreaming in the procurement of Human Resource in the Public Service in Nigeria. It specifically elucidates the nexus between Human Resource Procurement and Gender Inequality in the Public Service and hence the reason why women are in minority in leadership and management positions in the public service. It reviewed existing literature and data on the phenomena of gender mainstreaming and procurement of Human Resource in Public Services. The analysis of data and literature reveal that there is lopsidedness and covert stereotypes in the procurement of personnel into the public service in favour of men who therefore dominate the Public Service. For the sake of justice and fair-play, the paper recommends that there should be a sustained gender mainstreaming to create a new order of gender balance in the public service of Nigeria.

Keywords: Gender mainstreaming, Human resource, Public Service, Inequality, New order

Introduction

In order to understand the word "gender" and gender mainstreaming, it is necessary to refer to the word "Sex" to which it is related but from which it should also be sharply distinguished. Sex is directly related to biology and more particularly to what distinguishes men and women at the physical, anatomical and physiological levels. In contrast, gender connotes what is culturally and socially constructed by society around each of the two biological sexes (Institute for the Equality of Women and Men, 2011). Gender, therefore varies, depending on the cultures, epoch and other social determinants and is often related to the existence of stereotypes in the way men and women are treated in a given society.

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As a result of stereotypes, societal practices and cultural heritage like patriarchy and other covert and overt rules and accepted normative order which permeates all facets of human endeavor in all nations of the world, there is always favoritism towards men which has equally resulted in the skewed appointments, wielding of political power, leadership positions, economic power and participation in the governance of the State including human resource procurement in Public Service. This skewed wielding of powers and leadership positions including participation in governance and public service in favour of men has been aptly referred to as gender inequality.

Gender equality refers to the equal rights and responsibilities of women, men, girls and boys. Equality does not mean the women and men rights will become the same but that woman's and men' rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration (EIGE, 2017), but when this is not the case, it is known as gender inequality.

Statement of the Problem

Though, efforts are being made at global and national levels to reduce gender inequality, it is still very pervasive and endemic in Third World nations and Sub-Sahara African nations and pandemic in Nigeria. At the Africa level, the African Union (AU) articulated the 2030 African Union sustainable development vision in their 2014 Extra Ordinary Ministerial Meeting and proposed a sustainable development roadmap for the African nations. The document *inter alia* declared that the African Union Body envisioned Africa of good governance, respect for human rights, justice and the rule of law with strong community focused development agenda including local governance with emphasis on concerns of women, youth and the marginalized - the physically challenged and aged. Such formal legal provisions like constitutional provisions guarantee that there will be no discrimination on the basis of sex or other factors like ethnicity, handicap or religion that will prevent the enjoyment of civil or human rights including the right to work in public service in Nigeria.

According to the 1999 Constitution of the Federal Republic of Nigeria (as amended), the State social order is founded on ideals of freedom, equality, and justice. In furtherance of the social order, section 7 (1) (2), (9) and (b) states *inter alia* that every citizen shall have equality of rights, obligations and opportunities before the law (b) that the sanctity of the human person shall be recognized and human dignity shall be maintained and enhanced. Section 17(3) (a) further states that all citizens without discrimination of any group whatsoever have the opportunity for securing adequate means of livelihood as well as adequate

opportunity to secure suitable employment, and Chapter 1 section 1 (3) of the Constitution aptly shows that the provision in the Constitution preserves equal status for men and women (1999 Constitution). Herein lies the crux of this discourse because records abound that women and the disadvantaged group like the physically challenged constitute the minority in the Federal Civil Service. (Omaji, 1993; Olojede, 2009; Fatile & Adejuwon, 2011).

The quest for gender equality in public arena necessitated the philosophy and ideals of gender mainstreaming globally. Gender mainstreaming was established as a major strategy for the promotion of gender equality in the Beijing Platform for Action in the fourth United NationsWorld Conference in 1985 which outlined the principles for gender mainstreaming (UNO, 2002). Similarly, gender equality is at the heart of the International Labour Organization (ILO)'s Decent Work Agenda and the Global Employment Agenda (GEA) hence it adopted a Gender Policy and Plan of Action for Gender Mainstreaming across the board in its programmes, structure and personnel. In this context, the ILO declared that all ILO will apply gender lenses to assess its potential and actual impact on equality of opportunity and treatment for women and men in the world of work (ILO, 2010).

In the European Union today, equality of treatment and equality of opportunities between women and men are established in articles 2 and 3 of the treaty on European Union (2007) and articles 8,153 and 151 of the treaty on the functioning of the European Union (2007), thereby giving a new impetus to gender mainstreaming both in internal politics and in the European Union's external relations (European Commission, 2016). In recent years, governments in Africa have been under increasing pressure to demonstrate their relevance because citizens are demanding better delivery of public services. For example, post-apartheid South Africa has established various frameworks and development targets in order to extricate the public service from the restrictive policies of the past. One of the aspirations of the reform is to promote gender equality in the workplace (Vyas – Doorgapersad, 2016).

In Nigeria, socially, economically, and politically, there is still a significant gap between the numbers of women holding decision-making portfolios vis-a-vis the men and there is no enough provision for the less privileged. A lot has been written on gender equality and the public service in Nigeria but most of these publications to the best of our knowledge has not focused on the nexus between public procurement and inequality in public service with special reference to opportunities given to women and the physically challenged in the public service in Nigeria, therefore,It is imperative to examine qualitatively the genesis, manifestations and impact of gender inequality and hence the need for mainstreaming in human

resource procurement in public services in Nigeria. The paper significantly x-rayed the nature of procurement into the public services; how gender- balanced are the procurements; the policy and legal framework guiding the procurement and why women are still in minority in decision making portfolios despite their numerical strength.

Research Questions

The research questions that guide this discourse are:

- What is the nature of procurement of Human Resource in Public Service in Nigeria?
- What are the Policy and legal framework guiding the Human Resource Procurement in Public Service in Nigeria?
- What is the nature and structure of gender inequality in Public service in Nigeria?
- What is the impact of mainstreaming gender equality in public service in Nigeria?

Objectives of the Study

The main aim of this paper it to critically examine the gender mainstreaming in Human Resource Procurement in the Public Service in Nigeria. The specific objectives are to:-

- X-ray the nature of procurement of Human Resource in public service in Nigeria
- Elucidate the policy and legal framework guiding the Human Resource Procurement in Public Service in Nigeria
- Examine the nature and structure of gender inequality in Public Service in Nigeria, and
- Investigate the pattern and impact of mainstreaming gender equality in Public service in Nigeria.

Methodology

This discourse is based on concepts and the relationship between the identified concepts hence a conceptual paper and the work relied on secondary data for the understanding of the phenomenon being investigated. The paper therefore carried out an analysis of existing literature and data relevant to the phenomenon being examined. In this context, a summary and detailed examination of the contents of existing literature were carried out, conclusion and inferences drawn there from.

Conceptualization of Basic concepts

Gender and Sex

Gender is a socially constructed set of rules and responsibilities that are notinnate but associated with being a girl and a boy or women and men, and in some culture, a third or other gender (Trans-gender). Sex on the other hand are biological characteristics (including genetics, anatomy and physiology), that generally define human as female or male, while we are born as either male or female and therefore universal gender roles vary in different societies, culture and historical antecedents and periods as well as they depend also on socio-economic factors, age, education, ethnicity, religious doctrines and dogmatism amongst others (McNay, 2012).

Gender in this context refers to the social differences and relations between men and women, girls and boys that are learned and vary widely within and between cultures and change overtime (ILO, 2010). Gender is an important variable in society and is affected by other variables such as age, class or caste, race, ethnicity or disability and by the geographical, economic and political environment (Esplen and Jolly, 2006). Gender is inherently associated with roles hencegender roles refer to the activities that men and women actually do. Gender roles can be flexible or rigid and vary according to individual characteristics, people and change overtime (ILO, 2010). Gender therefore, is the array of sociallyconstructed roles and relationships, personality traits, attitudes, behaviours, values, relative power and influence, privileges and immunities that society ascribes to the two sexes on a differential basis (Esplen and Jolly, 2006).

Gender Equality

Gender equality is the condition that affords women and men equal enjoyment of human rights, socially valued goods, opportunities and resources, allowing both sexes the same opportunities and potentials to contribute to, and benefit from all spheres of society (economic, political, social and cultural) (The global Gender Report, 2014). Gender equity is about equality of outcomes and results. It means to ensure that women and men, boys and girls have equal chance not only at the starting point but also when reaching the finishing line. It is about the fair and just treatment of both sexes that takes into account the different needs and interest of men and women, cultural barriers and discrimination of specific groups. Specifically, gender equality refers to the equal rights, responsibilities and opportunities of women, men, girls and boys. Gender equality implies that the interest, needs, and priorities of both women and men are taken into consideration, recognizing the diversity of groups of women and men. Gender equality is not a women's issue, but should concern and fully engage men as well as women, and equality between women and men is seen both as a human rights issue and a pre-

condition for, and an indicatorof sustainable people centered and inclusive development, (Eige, 2017).

Gender equality means equal visibility, empowerment and participation of both sexes in all spheres of public and private life. Gender equality is the opposite of gender inequality, not of gender differences, and aims to promote full participation of women and men in society (Equality between Women and Men, 1988). Gender equality means accepting and valuing equally the difference between women and men and the diverse roles they play in the society. Gender equality means taking into account the existing differences among women and men, which are related to class, political opinion and participation, religion, ethnicity, race or sexual orientation. Gender equality must therefore be constantly fought for, protected and promoted like human rights which is an integral partof and achieving gender equality is a continuous process that has been constantly put into question and one of the means is gender mainstreaming.

Gender Mainstreaming

Gender Mainstreaming as a new concept appeared for the first time in international texts after the United Nations Conference on Women (Nairobi,1985) in relation to the debate withinthe UN Commission on the status of women (CSW) on the role of women in development. Gender mainstreaming was seen as a means of promoting the role of women in the field of development and of integrating women's values into development work (Global Gender Gap Report, 2014).

Gender mainstreaming is the process of assessing the implication for women and men respectively for planned action/appointments includinglegislations, policies and programmes in any area and at all levels. It is a strategy for making sure that women and men benefit equally in all political, economic, and social spheres and that inequality is not perpetuated but reduced (Rai, 2007 in VyasDoorgapersad, 2016). The United Nations Economic and Social Summit Council (1997), posited that mainstreaming gender perspective is the process of assessing the implications for women and men, of any planned action, including legislations, policies or programmes in any area and at all levels. It is a strategy for making the concerns and experiences of women as well as of men an integral part of the design, implementation, monitoring and evaluation of all policies, and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated, hencethe ultimate goal of gender mainstreaming is to achieve gender equality (UN, 2002).

Gender mainstreaming has been embraced internationally as a strategy towards realizing gender equality. It involves the integration of gender perspective into the

preparation, design, implementation, monitoring and evaluation of policies, regulatory measures, spending and programmes, with a view to promoting equality between women and men and combating discrimination in the process (EIGE, 2016). Gender mainstreaming strategy is the transformation of institutional and organizational culture, a process that requires changes in the policy process, its mechanisms and the actors who take part therein. Changing the policy process, in gender-sensitive ways requireputting in place gender equality mechanism in all government departments to catalyze the mainstreaming work and to train policy personnel in gender equality (Lombardo and Mergaert, 2013). Gender mainstreaming is the reorganization, improvement, development and evaluation of policyprocesses, so that a gender equality perspective is incorporated into all policies at all levels and at all stages by the actors normally involved in policy-making. The distributiveness of the gender mainstreaming approaches is that it seeks to institutionalize equality by embedding gender sensitive practices and norms in the structure, process and environment of public policy (Daly, 2005).

Human Resource Procurement

Human resource procurement is a process of generating and engaging a pool of qualified applicants for organizational roles and jobs (Mathis and Jackson, 1990 in Mustapha and Adetunji 2018: 48). Human Resource procurement involves a comprehensive staff auditing, job mapping, job description and job specification. Human Resource refers to the division or unit of a company or organization that is focused on activities relating to employees or the labour force. These activities normally include recruiting and hiring new employees, orientation and training of current employees, employee's benefits and retention (Heatfield, 2019; Mustapha and Osaghae 2018).

In similar context, Williams (2018), defines Human Resource as the people that staff and operate an organization, from a single person or employee within the organization to all of the people employed therein. Human Resource procurement in this context therefore refers to the selection, hiring, recruitment andmanagement of workforce or employees of an organization or government (OECD, 2016). In this discourse, the emphasis is to Specifically examine the nitty-gritty of the procurement process of the government in the context ofopenness, gender balance and sensitivity, gender mainstreaming principles adherence, fair and transparent manner and equitablesocial justice.

The Global Perspective of Gender Mainstreaming in Human Resource Procurement

Public Procurement of Human Resource is a crucial pillar of strategic governance and social service delivery for government. This is because of the sheer volume of

spending it represents, and that a well governed public procurement can and must play major roles in fostering public sector efficiency, fair play, justice, equity and establishing citizen's trust. Well-designed public procurement systems also contribute to achieving pressing policy goals, such as innovation, job creation, and the development of small and medium enterprises (OECD, 2016). Human Resource Procurement component of public administration activities has a significant impact on the daily lives of citizens, as they determine the way political and economic decisions made by governments are implemented and how budgets are allocated and spent. For this reason, the equal participation of women and men especially at decision-making levels, is a necessary condition for inclusive and gender – responsive public administration systems (UDP, 2017). However, gender equality has not always been a guiding principle of Human Resource Procurement in public administration reforms. Closing gender gaps in public administration remain crucial for inclusive development and democratic governance, restoring confidence in public institutions and enhancing the sustainability and responsiveness of public policies (Etezovic, 2017).

In the European Union, gender equality principle is strictly adhered to through a *priori* gender mainstreaming best practice. In France, for example, when constituting a budget draft, there is a proviso that they must separately draw up a special report on results achieved in gender mainstreaming. Similarly, Spain's budget presents gender-oriented objectives such as the integration of women into the labour market and social benefits (Kuzmanovic, 2007). In the last decade (200-210), Brazil has experienced a period of economic growth and stability as well as an expansion of welfare programmes and women have benefited from these advancements, however, gender inequality persists in Brazilian society with consequences for the lives of most women, especially, in the participation of women in public sphere, including labour market and political participation (Heringer, 2011).

In the United States, gender equality issues before the Supreme Court and congressional legislation have been decided by applying formal equality. This view of equality combined with the "Negative Constitution" has led to extremely unjust gender equality rulings. At the same time, the increased influence of international human rights law means the United States can no longer ignore gender equality at home while preaching human rights abroad. Gender mainstreaming in the United States has not achieved much, because human resource recruitment and remunerations are still tilted in favour of men though the mainstreaming seem to offer a way out of the endemic gender inequality (Bellitto, 2015). Kithatu – Kiwekete and Vyas-Doorgapersad, (2017) reported that a desktop studywas

conducted in 2015 by Vyas-Doorgaspersad and Kinati on the Department of Public Works (DPW) strategic plan 2012-2016, and concluded that at the international structure level, and the corporate service policies, emphasizes mainstreaming of gender, disability, the age and youth development in DPW and related government establishments. But today, the theoretical and pragmatic rationales for complete outsourcing, privatizing or a combination of both has implication for women in the public services supply chain in South Africa, for example, despite the shifts in the role of the State as an employer of women in the service and caring occupation around the world.

In the Scandinavian nations epitomized by Sweden, there is broad agreement on equality policy in general and on the need for all Central Government activities to be informed by equality perspectives. In Sweden, gender mainstreaming necessitates a grasp of the issues – among heads of agency, gender equality strategists and employees alike – under the supervision of *Jamsted (*under Mainstreaming Support). This is a Swedish committee inquiry that has the mandate to provide information about gender mainstreaming and to develop methods and models for mainstreaming gender and less privileges into Central Government activities (Swedish Government Official Reports, 2007).

Theoretical Framework

The theory that informs this paper is the Gender-Class Analysis theory. The theory acknowledges that patriarchal power structures are more complicated than the one-dimensional analysis of women being excluded and oppressed. A Gender Analysis approach investigates the social construction and dynamics of gender-class as a fundamental basis for social stratifications. This analysis rules out the separate treatment of gender roles and class roles by emphasizing the importance of the gender bias – inequalities intersection. A gender- class analysis highlights and defines the reciprocal nature of interaction between the classes comprising people and specific ethnicities and gender (Karega and Bunwaree, 2016). The subordination of women as property of men constitutes the basis of a class structure which emerged several centuries ago and put men in super-ordinate position in the society.

The Process of Human Resource Procurement in Nigerian Public Service

In the Nigeria public service, there is public service Rules, which is one of the policies guiding the Establishment matters. This Public Service Rules is the basic instrument guiding the conduct of government business and it helps to maintain transparency and accountability and also provides the guidelines for recruitment into the public service (Mustapha and Adetunji 2018: 48)

Again, when there are vacant posts in government organizations, usually, such organizations select newspapers that have National coverage and advertise for suitable applicants who will later go through the processes of selection, interview and recruitment, and it is the duty of the Human Resource Manager to organize this process and discrimination comes in through the manner in which he/she decides in favour of one individual and therefore against others. If a manager selects a man for promotion primarily because he or she is against the idea of working wives, that is discrimination. If an interviewing manager ignores for instance the patently better accountant over a less qualified male candidate and appoints the latter, it is a discriminatory act (Cole, 2002).

In Nigeria, the process of Human Resource Procurement is in some instances based on discriminatory activities for instance, during the 2015 presidential elections in Nigeria, only one woman, Sarah Jubril contested for the Presidential elections and she got just one vote!, because she is a woman, and people never believed in her, not even her fellow women! In the history of Nigeria, a woman has neither been the President nor a Governor of any state. The only woman that came near to becoming a governor in Anambra State only acted as a proxy. The only reason for this is just because of the patriarchal nature of the Nigerian society which relegates women to the background. It frowns at any woman who is bold enough to compete with the men folks in the scheme of things.

The employment of women in Labour market is highly discriminatory, even when they constitute 50% of every nation's population, but they are not so represented in politics and decision making bodies, they are inadequately represented in National Assembly and are underrepresented in Local government councils as well as at the highest decision making of the executives and judicial arms of government.

The Federal government of Nigerian established by virtue of the Constitution, the federal Character Principle and the quota systems which are some of the consociation arrangements to promote peaceful co-existence of Nigerians (Ikelegbe, 2013). Human resource procurement and general recruitment in Public Service is to be guided by the Federal Character Principle entrenched in section 153(1) of the 1999 Constitution (as amended), with a view to ensuring that appointments to public service institutions fairly reflect the linguistic, ethnic, religious and geographic diversities of the country (Imuetinyan, 2015). It was established to give a sense of belonging and representation in the selection, appointment and recruitment, of people into services of the Federation to every citizen of the country, irrespective of their ethnic group, sex or religion. But this process has been marred in the Human Resources procurement process into the Nigerian public service This is because, in most Federal Institutions in Nigeria, whosoever that is at the helm of

affairs ensures that people from the same ethnic group and religion as him/her fills the vacant positions and have the right to call the shots hence the rampant nepotism and unwholesome immoral behaviours in the Nigerian public service.

The Nigerian Government enthroned the Affirmative Action which aimed at remedying the discrimination against women and other disadvantaged groups (Ayodele, 1998). It involves equality for every human being and this is predicated on government's positive policies and the will to actualize such positive policies. The Affirmative Action has been in practice in Nigeria right from the colonial period on the economic and political spheres. However, concrete action on Gender based Affirmative Action was initiated recently during the democratic dispensation in Nigeria under the government of Gen. Olusegun Obasanjo , because hitherto, women were not carried along, and the inequality between men and women in relation to economic, social and political emancipation seems to negatively impact the power play and result in underdevelopment of the nation. Despite the laudable aims of this policy, the 35% Affirmative Action approved by the Federal Government is not being implemented to the letter, although, the number of women in Public service have increased recently, much is still desired, because women are still lagging behind especially in political and economic arena.

The less privileged in our society unlike in developed nations are not given opportunity in our public service. Some of these people from other nationals might have some things to offer to the Nigerian Civil service if given the opportunity just like Nigerians in diaspora, who work in public sectors abroad and contribute to the growth of such countries, but in Nigeria, because of this lopsidedness such opportunities are denied them and as such their potentials are not harnessed. Again, the physically challenged are not provided for in the public service in Nigeria. This is reflected in type of buildings housing most public organizations where provisions are not made for those using wheelchairs in organizations that are housed in tall buildings and sky scrapers as is done in the developed nations and this automatically deprives them of the opportunities to occupy offices in such buildings and even to work in such organizations, and as such, the potentials are not harnessed.

Gender Mainstreaming in Human Resource Procurement in Nigeria: Constructing a New Order

The basic fundamental *raison d'etre* for the existence of any government in developed and developing nations is the pursuit of the happiness and welfare of the citizens. Government is therefore the greatest provider of services or public goods to the civil society. However, to do this requires the efficiency and effectiveness of the workforce (men and women) who must work in synergy. In Nigeria, men

dominate all facets of human endeavour, including the civil/public service, economy and the polity (governance). The reasons for this lopsided and imbalance among the gender are the socio-cultural constraints placed on women by the patriarchal Nigerian cultural heritage. While other climes all over the world especially the advanced countries are carrying out massive and sustained transformational mainstreaming by prioritizing gender objectives among different issues, reorienting the mainstream political agenda by rethinking and re-articulating policy ends and means from a gender perspective (Johan, 1995), Nigeria is still very backward in attainment of gender equality amongst other sustained gender mainstreaming.

In Nigeria, many reasons have been adduced for the in-balance in the position of authority occupied by men and women. For example, men by tradition and culture have been regarded as better and most suitable than women to lead and occupy exalted positions (Anakwe, 2002). And that men are better suited to occupy managerial positions (Omaji, 1993, Komadie, 1997; Ommiyi, 2013). If mainstreaming is a vision on how equality can be achieved by placing equality issues at the center of decision-making, then Nigerian society and organizations cannot be said to be at par with what obtains in advanced nations. This is because, what is endemic and pandemic is the distinction, exclusion or restriction made on the bases of sex that has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women on the basis of men and women, of human rights in the political, economic, social-cultural civil or any other spheres of life. This is why all over the world, where gender equality has been fairly attained; there is usually the management of the gender mainstreaming process because it is a national concern which requires broad stakeholder participation.

The national gender policy unequivocally stated that the achievement of a just and gender equitable society is where men and women will contribute their maximum quota to development at all levels of governance. Nigeria embraces the gender equality policy in order to highlight the gender perspective in all aspects of planning, developing, legislation and transformation activities and its main goal is to eliminate all forms of systemic and cultural practices that impede women attaining equality with men.

From a policy perspective, efforts to mainstream gender into public service human resource procurement can be understood as being part of a wider aim to realize social objectives through procurement in public service, though in theory, equal treatment and equality between women and men and the disadvantaged have been included in public personnel procurement policies and the Constitution, but there is little to show for the efforts hence the need for gender mainstreaming to include the

advancement and paradigm shift in the context of the approach, integration and implementation of national gender policy. Some of the innovative means of mainstreaming gender policy include the creation of a department /unit within every ministry and agencies, National Centre for Gender equality and women development and the inclusion of gender mainstreaming in employment policy.

Gender Mainstreaming in Nigeria: The Need for a New Order

The employment of women in the labour market is highly discriminatory especially in top decision-making positions despite the Labour Act provisions and as a result, there is need to create a new order in the context of the conceptualization, goals, implementation coverage and participation of gender mainstreaming in Government Ministries, Departments and Agencies. Perhaps, the most important factor for the creation of a new order is the political will and commitment to a compatible legal framework to that effect. The former has eluded Nigeria for decades because of the type of leaders that have ruled this nation. In addition, to create objectives and targets in the strategy, gender mainstreaming requires a clear action plan. Such a plan should take into account the context, satisfying the necessary conditions, cover all the relevant dimensions, foresee the use of concrete methods and tools, set out the responsibilities and make sure that the necessary competences exist to achieve the anticipated results within a planned time frame (Eige, 2016). To create a new order and effective implementation of gender mainstreaming requires preparation and organization of people in decision making positions which can make a particular difference in this context.

Conclusion

This paper has espoused the nature, dimension and impact of gender mainstreaming and posited that the lopsidedness of wielding of power and authority in favour of men is not only unjust but has become unfashionable and hence the imperative for a paradigm shift, sustained policy thrust in order to create a new order that will bring about balanced and equitable distribution of employment opportunities and the wealth and resource of the nation.

Recommendations

Based on the analysis of data and taking a cue from the developed nations, we make the following recommendations on how to attain the new order:

i. There should be a holistic and all-embracing approach involving all stakeholders on mainstreaming gender issues into the human resource procurement into the public service.

ii.Gender mainstreaming should be the main guiding principle in all public service personnel procurements, particularly, the Human Resource components of recruiting, training, deployments, promotion and retention of public servants.

iii. For it to be sustainable, gender mainstreaming should be a component of the Public Service Rules in line with the gender principle and best practice as obtained all over the world.

iv. The 35% Affirmative Action of the Federal and States Governments must be implemented to the letter and additional 10% should be set aside for the physically challenged persons to make it an inclusive development of the Nigerian Society.

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PUBLIC POLICY AND NIGERIA SECURITY CHALLENGES: MUHAMMADU BUHARI'S ADMINISTRATION (2015-2022).

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Abstract

This paper investigated public policy and security challenges of the Muhammadu Buhari-led administration from 2015 to 2022. The aim was to ascertain the effects of public policies on security challenges in Nigeria. It reviewed existing relevant literature, and the social contract theory was adopted for its theoretical framework of analysis. The application of the theory indicated that the federal government under the watch of President Muhammadu Buhari reneged on its statutory duties in ensuring the security of lives and property of the citizenry. The paper through the use of secondary data identified the perceived causes of security challenges in Nigeria which include public sector corruption, religious radicalism, economic decline, human rights violations by the security forces amongst others. The negative effects of the security challenges on national development include the tragic loss of economic investments, the incidence of brain-drain and illegal migration and avoidable deaths of citizens amongst others. The paper recommended the sustenance of anti-corruption policies, religious tolerance via inter-faith dialogue, economic diversification and macro-economic stability, criminalization of non-merit-based recruitment of security personnel and change of national security architecture via constitutional amendment among others. The paper concluded that the level of security challenges in Muhammdu Buhari-led administration was outrageously high and poor public policy implementation remains the albatross in Nigeria.

Key Words*:* Public Policy, Security, Challenges, Nigeria.

Introduction

The duty of governments, anywhere in the world, is to fix problems. These are the reasons they were elected in the first place. As Hunt (1962) opined, of all institutions of social control, government is the most inclusive and powerful. The above expression fits government because its primary function is that of making and executing policies. Policy in governance is a universal administrative phenomenon. Fundamentally, policy implementation is not limited to Nigeria government and

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administration (Omorede & Aghogho, 2023). Formulating and implementing public policies that affect the generality of the citizenry differentiate government from other institutions. Since the days of organized society, constituted governments have operated on the basis of public policies which ought to be in the overall interest of the public (Onokpite, 2013, Onwudiwe, 2017). Public policies cover diverse aspects of national life, social, education, health, economy, foreign relations, trade, industrialization, and environmental issues, etc. These public policies could be distributive, redistributive, regulatory, symbolic, and procedural in its nature and context (Edet, 2015).

Humans have a natural inclination and predisposition towards safety. This resonates with Abraham Maslow's Hierarchy of Human Needs where he asserted that security is one of the most basic needs of humanity. A government that maintains security provides an enabling environment for citizens to pursue their legitimate activities without fear (Ikpen, 2013, Ekweremadu, 2016). Section 14 (2) (b) of the 1999 Constitution of the Federal Republic of Nigeria clearly states that the security and welfare of the people shall be the primary purpose of government.

President Muhammadu Buhari's predecessors had the opportunity from 1999 to 2015 to lay a solid foundation for good governance in the country but they could not exercise the needed political will, administrative capacities, and strategic policy intelligence to launch Nigeria into the league of developed countries in the globe (Onuma, 2016). The All-Progressives Congress (APC) was voted into power to change the governance narratives of Goodluck Ebelechukwu Jonathan's administration. Muhammadu Buhari rode to power in 2015, on the crest of his perceived eligibility credentials to deliver on his three-cardinal agenda-security, economy, and anti-corruption (Obaze, 2018).

Statement of the Research Problem

Globally, security of lives and property remains a top priority of every responsive and responsible government. A known fact is that no meaningful development can be achieved in any environment devoid of peace. Muhammadu Buhari administration inherited Boko Haram terrorism in the North-east geopolitical zone of the country, the agitation for the rebirth of Biafra by the Indigenous People of Biafra (IPOB), Odua People's Congress agitation for restructuring in the South-West geopolitical zone, the religious radicalism by the Islamic Movement in Nigeria (IMN) popularly known as Shiites led by Sheikh Ibrahim El-Zakzaky, armed banditry and kidnapping in the North-West geopolitical zone, Fulani Herdsmen(Ibrahim, 2020).The Constitution reserves the provision of security in the exclusive legislative list and designates the democratically elected President as the Commander-in-Chief of the Armed Forces of the Federation (CFRN, 1999).

Successive Federal Government of Nigeria had made concerted efforts in reducing the spate of heightened security challenges, which include increased budgetary allocations to all the security agencies in the country, re-shuffled security service chiefs, set-up Presidential Committees, engaged in internal military operations, arrested kidnapping kingpins, busted drug syndicates, detained leaders of separatist movements, relocated the Nigerian Military Command Centre from Abuja to Maiduguri, prioritized regional cooperation in the fight against Boko Haram insurgency among others yet security challenges remain intractable. With the above enumerated problem, this paper was prompted to ask the following questions: why are these security challenges intractable? Why was it that the change of the security service Chiefs did not improve the performance of the security sector? Did the exclusion of the South-East geopolitical zone in the appointment of security chiefs responsible for the persistent security challenges in the South-east? Why was Rural Grazing Areas (RUGA) policy suspended in a bid to tackling the herdsmen-farmers clashes in the country? Was there a relationship between the deteriorating economy and security challenges in Nigeria? I

t was against this backdrop that this paper investigated the public policies of Muhammadu Buhari designed to tackle the security challenges in Nigeria from 2015 to 2022 with the specific objectives.

- Identify the security policies of Muhammadu Buhari's administration.
- Examine the perceived causes of security policy and challenges in Nigeria and
- suggest measures on how to surmount the security challenges in Nigeria.

METHODOLOGY

The paper is qualitative in nature. The method of data collection was through the secondary source of data collection from relevant textbooks, journals, reports, and the Federal Republique of Nigeria 1999 constitution as amended. The paper was analyzed using the explanatory approach. Conclusion was thus deductively drawn from in-text analysis.

Operational Definition

Public Policy**.**

Public policy is considered as an instrument used in identifying societal problems aimed at providing lasting solutions to them. This implies that public policy is an effective tool for enhancing governance in a country. What this means is that public policy is development-oriented and if not properly formulated and diligently implemented it could become counter-productive or worsen the very problem it was initiated to address.

Security Challenges

Security not only entails safety for citizenry from violent and non-violent threats but also coordinates all government actions that would guarantee that the equilibrium of a State is constantly maintained or quickly brought to normal whenever it is threatened by any form of civil disturbance or violent outburst. Security Challenges connote the multiple security threats such as armed robbery, kidnapping for ransom, political violence, Boko Haram terrorism, Secessionist bids, banditry, cultism, militancy among others.

Review of Related Literature and theoretical Framework

Igbinovia, (2014) asserted that the most important duty of governments is the security of lives and property. Where the government has shown itself incapable of discharging this responsibility in Nigeria, its legitimacy is often called to question. Ekweremadu (2016) espoused that insecurity is the most insidious social malaise affecting the globe and Nigeria inclusive. Arase (2017) affirmed that there is nothing like a crimeless society anywhere in the world. But the idea is the difference between Nigeria's sordid situation and other saner climes. In other countries, it is either they have the capacities to prevent crimes from happening or they have the detective ability to ensure that when they happen, the perpetrators are caught and profiled. That serves as a deterrent to halt further decline into a state of anarchy. It is easy to see that the crime rates in America, United Kingdom and some European countries are also increasing geometrically. But they have the potential in terms of the operational and administrative capacities to deal with those issues. There are consequences for crimes in those jurisdictions. Nigerian security agencies are arresting culprits, but they are not prosecuting them successfully and that implies that there is no deterrence. Osadolor (2019) observed that the Nigerian statehood seems too fragile or weak with unending violence. Concurring with him Aghedo (2020) maintained that the emergence of terrorists, insurgents, bandits, kidnappers, and cyber-criminals holding sway in different parts of the country has resulted to the atrocious loss of lives, livelihoods, and investments. Itodo (2020) opined that security is pivotal to the attainment of the goals and of the greatest responsibilities of the State. Ikelegbe (2021) lamented the deplorable condition of national security in Nigeria as it was graphically captured by the country's ranking in the annual surveys on Global Peace Index and Fragile State Index. The aggregate views of these scholars of security challenges indicated that insecurity is a global phenomenon that has devastating effects on developmental aspirations of nations but the difference between Nigeria and other nations of the world lies in the efficiency and effectiveness or security architecture and counter measures of reducing them.

Theoretical framework

This paper adopted the social contract theory as its theoretical framework of analysis. One of the nuances of the social contract theory is that every society operates in a contractual obligation between the State and the people. As a contractual obligation, the State has the powers to make laws and policies reflecting the will of the people and to employ instruments of power to protect and guarantee the welfare and security of the people. For their part, the citizens are under obligations to support the laws and policies of the State, especially when the State promotes justice, peace and security in place of threats, fear and despair. It is against this background that Hobbes as cited in Plamenatz (1967) argued that in order to guarantee the survival of any society, the contractual relationship between government and citizens must be aimed at the protection of lives and property, establishment of security agencies like the Police, the Army, Navy, Air Force amongst others to enforce the contract and establishment of other rules of engagement to secure the benefits of social living. In the Nigerian context, through the 1999 Constitution of the Federal Republic of Nigeria as (Amended), the social contract is seen. Section 14(2) (b) upholds the view that the primary purpose of government is the business of securing the lives and guaranteeing the welfare of the citizens and the protection of the territorial integrity of the nation. Sections 33-44 of the aforementioned Constitution guaranteed the fundamental rights of the citizenry in Nigeria. Sadly, the Nigerian State is not living up to the expectation of the citizenries in the area of maintaining public security and order. There seems to be a general feeling by critical democratic stakeholders that Nigeria is suffering from governance deficits.

Security Policy Challenges under Buhari administration

Public Policies are made in the collective interest of the citizenry of any nation. It is the total process of translating a government policy into tangible public goods and services (Sapru, 2011). Egomwan (2001) identified lack of well-defined programmes for attainment of goals, choice of inappropriate organizational structure, lack of clear designation of responsibilities, compromises during implementation, corruption, inadequate resources in terms of human and material as the common problems of policy implementation in developing countries. Bassey, (2011) corroborated this by including citizens' apathy and inter-agency rivalry as barriers to policy implementation. Failure by successive administrations to implement programmes and projects aimed at promoting national integration had resulted in unhealthy ethnicity and religious intolerance and rascality. This to a large extent, has continued to create insecurity in the country due to absence of a public policy to reduce its reoccurrence (Kukah, 2011).

The array of the security policies of Buhari's administration such as the Rural Grazing Areas (RUGA which was never implemented due to its poor conceptualization), Militarization, Hotel Guest Identification, Dedicated Telephone Lines and Visa Policies among others were fraught with errors. The militarization policy was implemented across the six (6) geo-political zones of the country, but lack of adequate human and material resources affected its successful execution. The management of security challenges required huge funds which were unfortunately in short supply due to declining oil revenues. The Armed Forces of the Nigerian federation were severely stretched. The alleged negative public perception of security agencies in Nigeria by the citizenry was also a major challenge. This lack of positive perception made some citizens to withhold support from security operatives, or in worst cases, they actually connived with those kidnappers, terrorists, criminals, cultists, bandits and agitators. For the Hotel Guest Identification Policy, the key implementation albatross was the lack of clear designation of responsibilities amongst the National Identity management agencies and the security forces in the country. Neither the National Identity Management Commission (NIMC) in-charge of issuance of National Identity Number (NIN), Federal Road Safety Corps (FRSC) with the mandate of issuance of Drivers' License, Independent National Electoral Commission (INEC) with statutory responsibility of registration of Permanent Voters Cards (PVC), Nigeria Immigration Service (NIS) saddled with the task of domestic and, Department of State Security (DSS) responsible for provision of intelligence for internal security nor the Federal/State Criminal Investigation and Intelligence Department of the Nigeria Police Force (FCCID, SCIID) was mandated to be in control of data collation and retrieval from the databases of all the hotels in the country. Poor data culture subsisted in this particular policy because national identity of the entire citizenry is yet to be synchronized and harmonized for security purposes. As such inter-agency rivalry occurred. Undesirable as it was, it led to duplication of efforts, loss of critical man-hours and intelligence and/or operational failure. The Dedicated Telephone Lines policy was hampered by the choice of inappropriate organizational structure. There was no cut-out implementation strategies and synergy between the Nigeria Communications Commission and the mobile network service providers such as the MTN, Globacom and Etisalat (now 9mobile). Technical glitches resulting to network failure was another implementation challenge that affected this specific policy. The Nigeria Visa Policy was well-conceptualized but the entrenched bureaucratic corruption between some of the officers of the Nigeria Immigration Service and the visiting foreigner was the missing link in the chain of effective implementation. (Osibanjo, 2016).

It is no surprise that Onibokun (1998) averred that Nigeria is a good example in the formulation of policies but poor at implementation. Comprehensive policies covering virtually all aspects of socio-economic life have always been made often at a very high cost. Such policies appear to be efficient, optimal and appropriate only on paper. Ekaete (2001) reaffirmed the viewpoint of Onibokun (1998) that the records of Nigerian policy implementation were recognized as being very poor, as policies designed to provide solutions to Nigeria's numerous problems have little or no success. The annals of public policies in Nigeria revealed that if all the policies formulated in the country were fully implemented, Nigeria no doubt would have been on the fast lane of development.

Effects of Security Challenges on development in Muhammadu Buhari's Administration

Declining National Economy: The perennial worsening state of Nigerian economy and the deplorable standard of living among the Nigerian masses had infused so much cynicism into the people and relegated many citizens into the poverty zone. The multi-dimensional Poverty Index for 2022, revealed that sixty-three percent (63%) of Nigerians, approximately one hundred and thirty-three million (133,000,000) out of the estimated two hundred million (200,000,000) population of the country are poor (National Bureau of Statistics, 2022). Below was the report of market prices of commodities in the Muhammadu Buhari-led administration.

Table 1: A Comparison of the Market Prices of Commodities in Nigeria (2015 and 2022).

S/N	Name of Commodity	Prices in 2015	Prices in 2022
1	Fuel Per Litre	N197	N300
2	Kerosene Per Litre	N150	N900/N1000
3	Cooking Gas Per kg	N180	N850
4	Diesel Per Litre	N155	N900
5	A Bag of Rice	N8,000	N43,000/N46,000
6	Bread	N300	N1,000
7	Chicken	N2,000	N8,000/N10,000
8	Beans	N380	N2,400
9	Sewing Machine	45,000	N250,000
10	Motorcycle	N170,000	N700,000
11	Tricycle	N370,000	N1,200,000
12	Local Flight	13,000	N80,000
13	Hajj Fee	N700,000	N3,000,000
14	Garri Per Custard Bucket	N240	N1,200

Source: Special Report on Prices of Commodities and Food Items, Saturday Sun, December 17, 2022.

Table 1 above, showed that the cost of living was very high in 2022 when compared to the cost of commodities in 2015. The worsening security challenges in the country could be linked to the growing poverty rate in that people in their search for desperate survival could engage in lawless behaviours and criminal tendencies. A growing lawless culture was the breeding ground for crime escalations, and this had reflected in the booming business of kidnapping for ransom in Nigeria.

Operational Inefficiency of National Security Agencies: Expertise, technical and operational capabilities are largely lacking due to insufficient training opportunities, relegation of the merit criterion in promotions, low welfare package and low morale/motivation to perform optimally. As a result of these negative factors, many citizens of this country do not have confidence in the capacities and operational efficiency of the nation's security forces (Akpuru-Aja, 2009).

Over-Centralized Security Architecture: This is one of the key factors that delayed response to security challenges. Constitutionally, security is the exclusive responsibility of the Federal Government and for any of the security forces to respond to any security challenge in any State of the Federation, the State Governor has to make a request officially to the Presidency. After the necessary approvals are granted, they are sent to the Heads of security agencies in Abuja and transmit the approvals to the State before the security services in the State can act. Basically, this can result to structural deficiency. This is a very cumbersome process. That is why people are agitating for State Police and State Security Services so that State Governors can have direct control. It is generally alleged by security experts that so long as State Governors do not have power to order security agencies in their various States to respond rapidly to security challenges when they arise, insecurity will not be addressed realistically and holistically.

*Weak State Institutions***:** Corruption and the failure of public institutions habituated citizens not to expect much from the government and robbed them of the trust and confidence essential to the legitimacy and effectiveness of democratic government (Ekweremadu, 2016). To reaffirm this fact, Olaopa (2017) argued that the problems with public institutions are often systematic, deep-rooted, and pervasive. The country's criminal justice system is perceived to be seriously weakened and has become ineffective in handling the increasing waves of violent crimes engulfing Nigeria. Most times, criminals are assisted in their criminality by the very agencies that were designated by law to apprehend, prosecute, convict, and punish those individuals who violate the country's laws.

Brain Drain and Illegal Migration: The insecurity in the country, resulting from poverty and crime, had forced many Niegrians of all walks of life, both skilled and unskilled to flee the acountry to foreign countries, where comfort and decent living standarads are obtainable.

Absence of Foreign Investments: Another main problem resulting from insecurity that is plaguing Nigeria is the absence of foreign investors and tourists, as most foreign countries, especially Western countries, had repeatedly warned their citizens not to travel to Nigeria for the fear of being kidnapped by armed gangs for ransom. This sort of warning had crippling effect on the economy; it discouraged tourists and investors from coming to invest and spend their money. The country had lost an estimated forty billion, six million United State Dollars ($40.6bn) of foreign investments to rising insecurity (Business Day, 27th September 2021).

Establishment of Regional Security Outfits: Heightened security challenges had resulted in the proliferation of regional security structures such as the South-West Security Network **(***Amotekun), Eastern Security Network (ESN***)** of the Proscribed Indigenous People of Biafra, *Ebubeagu* security outfit under the aegis of Southeast Governors Forum and the *Hisbah* security in the North-West geopolitical zone of Nigeria. All these security outfits indicated the abysmal failure of the Nigerian state to protect its citizenry and Nigerians have taken the matter of security into their own hands to protect themselves against constant attacks from kidnappers, armed robbery, herdsman and terrorists (Ibrahim, 2020).

*Electoral Violence***:** Elections in Nigeria had been marred by several irregularities especially through the use of political thugs to win elections. The sad fact is that after elections, these thugs are left with the weapons given to them to prosecute electoral victory. Many of these thugs take to criminality across the country having been abandoned by the political actors (Attahiru, 2015). *Increase in Number of Avoidable Deaths Among the Citizenries***:** The security challenges in Nigeria had resulted to loss of lives of innocent citizens. The table below lent credence to this point.

Table 2: Total Number of Deaths Caused by Insecurity in Nigeria (2015-2022).

	Name of Geopolitical Zone	States	No. of Deaths	Ranking
	South-West	Ekiti	109	6th
		Ogun	507	2nd
		Ondo	340	3rd
		Osun	198	5th
		Oyo	310	4th
		Lagos	706	1st
		Total	**2,170**	
	South-South	Akwa-Ibom	373	5th
		Bayelsa	350	6th
		Cross River	685	3rd
		Delta	720	2nd
		Edo	463	4th
		Rivers	1,097	1st
		Total	**3,688**	
	South-East	Abia	249	5th
		Anambra	613	1st
		Ebonyi	562	3rd
		Enugu	273	4th
		Imo	574	2nd
		Total	**2,271**	
	North-Central & FCT, Abuja	Adamawa	1,853	2nd
		Borno	18,213	1st
		Bauchi	169	5th
		Gombe	161	6th
		Taraba	1,335	4th
		Yobe	1,375	3rd
		Total	**23,106**	
	North-West	Katsina	2,037	2nd
		Kaduna	530	4th
		Kano	149	6th
		Kebbi	331	5th
		Jigawa	55	7th
		Sokoto	872	3rd
		Zamfara	9,616	1st
		Total	**13,590**	

Data Source: Council on Foreign Relations, 2022

Table 2 above indicated the States that occupy the first position across the six geopolitical zones of the country included -Southwest (Lagos), South-South (Rivers), South-East (Anambra), North-East (Borno), North Central (Benue) and North-West (Zamfara). These States were the security hotspots in Nigeria. They were the most dangerous States in the country. The States that took the last positions across the six geopolitical zones of the country include - South-West (Ekiti), South-South (Bayelsa), South-East West (Ekiti), South-South (Bayelsa), South-East (Abia), North-East (Gombe), North-Central (Kwara) and North-West (Jigawa). These States were relatively more peaceful than others. The utilization of the instrumentality of the arithmetic range indicated that Borno State was the most dangerous place to reside in the Northern region while Jigawa State was the most relatively peaceful to reside in the Northern region. In the same vein, Rivers State was the most dangerous place to reside in the southern region while Ekiti State was the most relatively peaceful place to reside in the Southern region. The exclusion of the South-East geopolitical zone in the appointment of security Service Chiefs by the Buhari-led administration might be responsible for the persistent security challenges in the South-East comprising Abia, Anambra, Ebonyi, Enugu and Imo States. This exclusion was a clear indication of structural and systemic marginalization and it was against the mandatory constitutional provision of the principle and policy of federal character as enshrined in Section 14 (3) and Section 217 (3) of the 1999 Constitution that stipulated the composition of the Officer Corps and other ranks of the Armed Forces of the Federation shall reflect the federal character of Nigeria. Although the Armed forces-the Army, Navy and Air Force are not the only security agencies in the country.

Basically, hundreds of lives had been lost in conflicts between herders and farmers from 2015-2022 though the conflicts predated the Buhari's era. Rural Grazing Area (RUGA) policy was supposedly targeted at ending the orgy of violence between herdmen and famers nation wide. However, this Presidential policy initiative was suspended due to the following factors namely: the enactment of laws against open grazing by some State Governors, clear contravention of the Land Use Act, and illegal possession of military grade weapons by the herdsmen among others.

The unemployment and poverty rates in Nigeria are very high. According to the survey on unemployment rate by KPMG, a tax and auditing firm, in 2022 the unemployment rate was forty-one percent (41%), while the 2022 Multi-Dimensional Poverty Index by National Bureau of Statistics was sixty-three percent (63%) representing one hundred and thirty-three million (133,000,000) Nigerians. This was due to the absence of population control policy and excessive supply of unskilled labour. Population explosion subsists as a result of lack of birth and

immigration controls and reluctance to conduct proper and reliable census by the National Population Commission under Buhari's administration. The economy was overwhelemed with excess liquidity of people and it lacked the required capacity to generate productive employment that could consistently mop up labour. Also, poor infrastructure especially electircity deficits had not encouraged entrepreneurship and micro-businesses thereby making the economy unable to internally sustain itself. The Buhari-led administration had launched many job creation initiatives encapsulated in the Social Investment Programmes (SIP).One million (1,000,000) Nigerians benefited from the N-Power Programme (Premium Times, May 3, 2023), two million (2,000,000) Nigerians benefitted from Conditional Cash Transfer (Leadership Newspaper, November 6, 2022), two million three hundred thousand (2,300,000)Nigerians benefitted from Tradermoni (Punch Newspaper, June 10, 2022) across the seven hundred and seventy four (774) Local Government Areas of the country. When this was juxtaposed against the number of people who were unemployed and poor, it was safe to assert that these social investment programmes experienced minimal progress. Therefore, there was a direct negative relationship between the economic decline and the heightened security challenges in Buhari's administration Nigeria.

RECOMMENDATIONS

- Strengthening of public institutions such as the anti-corruption agencies, the Nigeria Financial Intelligence Unit (NFIU) amongst others. This could be done by Procurement of modern security equipment, capacity building, improving welfare packages, effective synergy among the security agencies and the implementation of a performance-based monitoring system for Nigeria security operations.

- Tightening Immigration laws and border controls; making them inaccessible to unskilled voluntary immigrants through the strict enforcement of disciplinary meaures stipulated by the Public Service Rules against the corrupt practices of the officers of the Nigeria Customs Services and Nigeria Immigration Services.

- Change of national security architecture through constitutional amendment. This is because the 1999 Constitution captures national security under the exclusive legislative list and it is an albatross that needs to be removed in order to improve the quality and standards of orbit of security governance in our multi-cultural federal democracy.

- The promotion of Inter-Faith Dialogue and tolerance can reduce unhealthy ethnicity and religious radicalism in view of the secularity of the Constitution.

- Expanded Grassroots sensitization campaigns against accessibility to hard drugs must be conducted in all the seven hundred and seventy-four (774) Local Government Areas of the Country. This will require special funding and merit-based staffing made available to National Drug Law Enforcement Agency (NDLEA) and National Orientation Agency.

- Electronic voting and electronic transmission of election results would drastically reduce the incidences of electoral violence. Electronic voting is in tandem with the global best practices in election administration. Constitutional Amendment is the key for effective implementation of electronic voting.

CONCLUSION

Public policy and security challenges are critical development issues especially in Africa of which Nigeria is inclusive. There is no country that can achieve its developmental aspirations without adequate security of lives and property of the citizenry. The public expectation in 2015 was that a Buhari - administration would usher in new lease of life from former President Jonathan's alleged governance deficits. That citizenry's messianic expectations appeared to be manifestly misplaced in view of the implementation challenges that surrounded the array of security policies formulated and implemented by the Muhammadu Buhari-led administration aimed at tackling insecurity in Nigeria cannot be overemphasised. Muhammadu Buhari-led administration had dwarfed its predecessors in atrocities against the Nigerian citizenry in that it hurled Nigerians into untold hardship and also showcased its inability to adequately secure the Nigerian state despite all the concerted efforts it made.

This paper concluded that the level of insecurity in Nigeria under Muhammadu Buhari's administration was very high and disgraceful and was at variance with its 2015 All Progressives Congress campaign promises, and maiden Inauguration Speech.

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THE EFFECT OF INFLATION AND INTEREST RATE ON ECONOMIC GROWTH IN NIGERIA

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Abstract

This study seeks to investigate the effect of inflation and interest rate on economic growth in Nigeria. The study adopted descriptive research design using secondary sources of data which were collected from the annual report of the CBN Statistical Bulletin and NDIC, 2021 were used with the aid of OLS technique. *The results show that one-year lag value of Inflation Rate has a significant negative relationship with Gross Domestic Product and a unit increase in one-year lag of Inflation Rate will bring about 134.34 units decrease in Gross Domestic Product. Rate will bring about 547.65 units decrease in Gross Domestic Product. The result indicates that interest rate has a positive relationship with Gross Domestic Product but however the relationship is not statistically significant. Finally, Exchange Rate and Economic Growth were found to be positively related to Gross Domestic Product. However, the relationship seems insignificant. The study concluded that monetary policy instruments such as Cash reserve ratio and Inflation Rate have significant long run relationship with Gross Domestic Product in Nigeria and hence must be properly managed to ensure a stable Gross Domestic Product. Based on the findings the study therefore recommends that EXR was also found to have a negative association with GDP. This negative association may be as a result of the high level of EXR fluctuating in the Nigerian economy. It is recommended that EXR in itself may not be the problem but the high rate of fluctuation in the EXR may purse consistent challenges to GDP and consequently economic growth. The CBN should work strappingly to stabilize EXR Also, government must put in place measure that will reduce the impact of fluctuated crude oil prices on domestic inflation. This can be achieved by reducing the dependence of the economy on crude oil exports by diversifying the productive base of the economy to non-oil exports. Government must ensure effective control of the monetary policy instruments like Economic Growth, and Cash Reserve Ratio as both have a significant impact on inflation.*

Key words: Deposit Interest Rate, Economic Growth, Exchange rate, Inflation rate, Interest Rate.

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Background to the Study

Economic growth of any country reflects its capacity to increase production of goods and services. The simplest definition of economic growth can be stated as the increase in the Gross Domestic Product (GDP) of that country. Nominal GDP is usually adjusted for inflation factor to reflect real GDP. Interest rate is one of the macroeconomic growth factors; it's up and down volatility is closely related with inflation rates. Its high or low rates also impact the economic boom (high GDP) and extending to influence economic growth rate. In business fields, it is very important to accurately predict interest rate trends. Many previous studies have assumed that the time series data is stationary and they ignored that non stationary could exist in the variables.

Samuelson (2013), defines inflation as "a general rising prices for breeds, cars, haircut, rising wages, rent etc. Onwukwe (2013), on his side defines inflation as "a significant and sustained rise in the general price level or a declining value of the monetary units. The problem created by the rising prices of goods and services has become two difficult for government to solve. During inflationary period, fixed amounts of money buy less quantity of goods and services. The real value of money is drastically reduced i.e the purchasing power of consumers are reduced. The Impact of rapid inflation growth has led the federal government of Nigeria to adopt several measures of inflation control. Paramount among these measures are monetary and credit policies formulated restore balance of payment to a health; position price and way policies formulated to check the growth of price and income.

The relationship between inflation and economic growth has, over the ages, been a source of concern for policymakers, economists and even governments of both the developed and developing countries, including Nigeria. In Nigeria, one of the Monetary Policy Committee mandates, through the Central Bank of Nigeria, is promoting and maintaining price stability and ensuring a sound and efficient financial system in the country (CBN Act, 2007). This is because it is believed that monetary policies help encourage sustained growth in the economy by increasing the value of money and preventing inflation and other macroeconomic uncertainties, which will further boost the economy. On September 22, 2020, the Central Bank decreased the Monetary Policy Rate (MPR) by 100 basis points, from 12.5 per cent to 11.5 per cent, in order to lower the economy's money supply (CBN Statistical Bulletin, 2020). This reduction was made to address the rise in domestic prices and attract capital into the economy, thereby increasing the level of external reserves.

In addition to the main variable of interest (inflation rate), interest rate was added. This is because high interest rate reduces the volume of output of the real sector of

the economy and hinders the borrowing capacity of the investors. With an increase in interest rate, the purchasing power of liquid cash declines, and investors are scared away from making investment decisions. Also, the exchange rate was included because it is directly affected by the prevailing inflation rate in the country. For instance, depreciation or devaluation can encourage domestic production and boost private sector investment, which in turn can encourage export, thus improving the balance of payment of the country (Idris & Suleiman, 2019). Money supply was also added; this is premised on the understanding that inflation is caused as a result of monetary expansion, information regarding the current movements in the money supply is important in conditioning expectations (Rousseau & Wachtel, 2021). Other added variables are trade openness and government consumption expenditures.

The relationship between economic growth and interest rates remains another debatable issue during the last decade across the globe. By and large when interest rates are augmented, consumers have a tendency to have less money to expend because of savings money. In the midst of less expending, the economy sluggish and then inflation reduces. Again, when interest rates are lesser, consumers have a tendency to have more money to expend. In the midst of more spending, the economy slows and then inflation increases. McKinnon (2019) stated that higher real interest rates bring about higher levels of savings that consecutively encourage economic growth. That's why; they assured that real interest rates and economic growth are positively associated. But Barro and Becker (2019) considering discounting factor in their model and confirmed that real interest rates and economic growth are negatively associated. The economic growth process controls though multiplier upshot of consumption as well as accelerator upshot of investment.

Inflation unswervingly influences the non-refundable income of households that repeatedly harmfully influences both consumption and savings or investment. However higher interest rate is likely to inspire savings, although augmented cost of credit dampens investment. Ultimately inflation persuaded decrease in non-refundable income does not go away households with the equal additional returns to set aside Barro and Becker, (2019). The latest investment decelerate has flashed a strong debate in India concerning the function of interest rates. Economists usually quarrel that real interest rates have been low down, even if nominal rates have slowly increased after the global crises. Alternatively, a few spokespersons of the business society uphold that lofty nominal lending rates of interest have played a significant role in the present investment crash. Needless to say, the two assemblies have quarrelled for diverse financial policy acts to react to the present condition

Inflation growth became more intensified since later eighty's, inflation rate was 9.9 percent in 1980, in 1981 it rise to 21.0 percent and 7.6 percent, in 1982. In 1988 it increased to 56.1 percent, and 1989, it was at 42.6 percent in 1992; 57.2 percent in 1993; 55.3 in 2000; it reduced to 27.2 percent and 18.9 percent in 2001 (CBN Bulletin, 2003). The researcher feels that the Nigerian economy is under surge until adequate measures are adopted to arrest the Impact of inflation on the economy: Having a view on the Impact of inflation on Nigeria economy and realizing that the problems caused by the Impacts of inflationary growth is becoming unbearable to the citizens and the entire economy, of becomes necessary to critically analysed the effect of inflation and interest rate on Nigerian economic growth (2006-2021).

Statement of the Problems

Inflation growth has been the macroeconomic problem in Nigeria that seems to be intractable over the years, Nigeria government has adopted various measures (both monetary and fiscal policies) to curb or reduce inflation growth to an acceptable level but all these policies seem to have no effects. Measuring real economic growth of a country aims to assess whether growth can cope with the growing demands of the society including the population and prosperity growth rates; and how to maintain and confine the depletion rate of its national natural resources.

The effect of Inflation and Interest rate on economic growth in Nigeria is a serious malady. There is a general consensus that high Inflation rates and Interest rate cause problems for aggregate economic performance, although there is much less agreement about the relationship between Inflation, Interest rate and economic growth and how it affects economic activities at the macroeconomic level. This has generated a significant debate both theoretically and empirically. The level of the country's inflation is no longer the problem, but the fact that inflation has reached a crisis stage. Since the mid-1960's, Inflation has become so contentious in Nigeria and the recent rate of Inflation has been a cause of great concern to many. The change in Interest rate determines the rate of Inflation, as the Nominal Interest rate is a function of the Real Interest rate and the Inflationary expectations (Fisher 1993). Nominal Interest rate adjusts to change in rate of Inflation; the higher the rate of Inflation, the higher will be the Nominal Interest rate. The historical experience shows that Nominal Interest rate and Inflation are closely associated, bringing to light how economic activities are affected by this relationship.

Since independence, Nigeria has been suffering from high Inflation and Interest rate even after the several interventions by the Central Bank of Nigeria (CBN). Measuring real economic growth in Nigeria, aims to access whether growth can cope with the growing demands of the society including population and how to maintain growth and development in the face of Inflation and Interest rate. This

study is designed to investigate the effect of inflation and interest rate on economic growth in Nigeria.

REVIEW OF RELATED LITERATURE

Concept of Inflation

Inflation is a persistent increase in the general price level of goods and services. Inflation will bring about a fall in the purchasing power of income earners and this is highly due to a large volume of money in circulation chasing fewer goods. Inflation can be demand pull when it arises as a result of excess of aggregate demand over aggregate supply at the full employment level or Cost push when it is caused by a rise on the cost of production. According to Milton Friedman, Inflation is always and everywhere a monetary phenomenon and is caused by excess of money supply over output. (Jhinghan, 2010).

The cause of inflation most economists agree that inflation arises, when aggregate demand exceeds the aggregate supply of goods and services. We analyse the factors which lead to increase in demand and the shortage of supply: Inflation is a social malady as well as a pervasive economic process whose effects are felt by all and sundry in all sectors of the economy. An attempt to solve inflation problems has been so difficult, because any attempt to solving the economic problem would entail a trade-off among other completing macroeconomic and social variables such as employment, economic growth, balance of payment, social safety nets.

Jean Bodin first attributed inflation in the Western Europe to the abundance of monetary metal imported from the nines of the Spanish colonies in South Africa. This theory came into the mainstream of the orthodox monetary tradition after a thorough research made by John Locla, David Hume and Richard Contillon in the 18th century. Quantity theory of money is the main contention of this theory. It says that changes in the general level of commodity prices are primarily determined by changes in the quantity of money in circulation as was modified by an American economist professor Ivring fisher. The theory implies that the value of money in an economy is determined by the total quantity of money (m1, m3, and m3¬) in that economy. According to the theory, when money becomes abundant, its purchasing power (value) falls and consequently, the average of commodity price rises. Conversely, if money becomes scare, purchasing power rises and the general price level falls. The equation of the theory is stated thus:

MV=PT

Where m=the strick of money in circulation

V=commodity prices

T=The volume of Trade.

The equation means that the velocity of money circulation determines the prices of commodity (volume of trade) In support of the theory, Wyoming (2014) on the paper presented on a symposium sponsored by the federal preserve Bank of Kanses city, stresses that when a country inflation is high for any sustained period of time, it's rate of money supply growth is also high. Hence inflation is a monetary phenomenon.

Deposit Interest Rate

The deposit rate is the interest rate paid by commercial banks or financial institutions on cash deposits of account holders. Deposit accounts include certificates of deposit (CD), savings accounts, and other investment accounts (Samuelson, 2013). The deposit interest rate is paid by a bank or financial institutions to account holders who have deposited with them. Deposit accounts include fixed deposit (FD), recurring deposits (RD), savings accounts, and current accounts.

Rousseau and Wachtel, (2021) the fixed interest rates offered for some savings accounts appear to be lower compared to other financial products with more flexible returns. The trade-off is that the account holder is assured of steady deposit growth versus the potential for unexpected earnings, or even higher-scale losses. For example, when the account reaches maturity, the deposit with a fixed rate is guaranteed to provide the specified return. Banks, credit unions, and other financial institutions prefer to deliver favourable interest rates on these deposits to draw consumers more effectively. Depending on the product, interest rates for premium deposits will only be available under certain conditions, such as minimum balances and likely maximums.

Barro and Becker, (2019) some accounts also require a fixed length of time, such as six months, one year, or multiple years over which the money must remain deposited, and the account holder cannot access it. If the deposit is withdrawn early, penalties and fees may be incurred, including the possible loss of the interest rate decided upon if the amount remaining in the account falls below the minimum. The financial institutions not only promote long-term deposits to support the customer from the increased interest that is received, but also because it gives the institution more liquidity. The banks or institutions can make more lending transactions with its customers, such as loans and credit cards, by having more cash through deposits.

Effect of Inflation Rate on Economic Growth

Inflation affects different people differently. This is because of the fall in the value of money, when price rises or the value of money falls, some group of the society gain and some lose and some stands in between. Broadly speaking, there are two economic groups in every society, the fixed income group and the flexible income group. People belonging to the first group lose and those belonging to the second group gain. The reason is that the price movement in the case of different goods, services, asset, etc is not uniform. When there is inflation, most prices are rising, but the rate of increase of individual price differs much. Prices of some goods and services rise faster, and others slower and still other remain unchanged. The effects are discussed below.

Salaried persons. Salaried people such as clerks, teachers and other white collar persons lose when there is inflation. The reason is that their salaries are slow to adjust when prices are rising.

Debtors and creditors: Debtors gain and creditors lose. When price rises, the value of money falls, though debtor return the same amount of money, but they pay less in term of goods and services. This is because the value of money is less than the amount it was when it was borrowed. On the other hand, creditors lose, although they get back the same amount of money which they lent out, they receive less of the money in real terms because of the fall in the value of money.

Government: the government as a debtor gains at the expense of household who are its principal creditors. This is because interest rate on government bond are fixed and raised to offset expected rise in prices. The government in turn levies less tax and retire its debt. With inflation even the real value of taxes is reduced. Thus redistribution of wealth in favour of the government accrues as a benefit to the tax payers.

Reduction in production. Inflation adversely affect the volume of production because the expectation of rising price along with rising cost of inputs brings uncertainty. This reduces production.

Balance of payment: Inflation involves sacrificing the advantage of international specialization and division of labour. When price rise more rapidly in the home country than in foreign countries, domestic product becomes costlier compared to foreign products. This tends to increase import and reduce export, thereby making the balance of payment of a country unfavorable.

Collapse of the monetary system: If hyperinflation persists and the value of money continues to fall many times in a year, it ultimately leads to the collapse of the monetary system. The Impacts of inflation on economic activities cannot be overemphasized. Inflation effect on economic activities and ultimately on welfare is a primary concern of policy makers and has been the focus of much study. Analysts have questioned whether increase in the inflation rate rises or lesion the rate of economic growth. Writing on inflation and economic growth, Kaldor (2011) in his endogenous growth model observes persistent difference across countries in terms of growth rate of per capital output. His observations reviews that an increase in inflation rate retards economic growth. Haslay (2017), senior economist and policy adviser federal Reserve Bank of Dallas, maintains that inflation has a positive correlation with economic growth. He further stress that the chief mechanism is a positive association between aggregate demand and the growth rate of money. Hence, inflation and faster output growth are jointly products of faster money growth.

Effect of Deposit Interest Rate on Economic Growth

Interest rate management has passed through two main approaches in Nigeria namely direct and indirect approaches. The direct approach entails the administrative adjustment of lending rate and saving rates, while the indirect approach relies on the mutual effect of market forces, all the above approach tend to have its own way of inducing economic growth. The Central Bank of Nigeria retains the discretionary power to intervene in the money market to ensure orderly development in interest rates. Nigerian government has since 2017 been pursuing a market–determined interest rate which does not permit a direct state intervention in the general direction of the economy (Nyong, 2017). In January, 1994 there was another policy reversal, this time the government had rightly introduced some measures of regulating interest rate management. It was claimed that there were wide variation and unnecessarily high rate under the complete deregulation of interest rate. Immediately, deposit rates were once again set up at 12 percent per annum from the previous 8 percent while a ceiling of 21 percent per annum was fixed for lending. n August, 1987; the Central Bank of Nigeria (CBN) liberalized the interest rate regime and adopted the policy of fixing only its minimum rediscount rate to indicate the desired direction of interest rate. This was modified in 1989, when the CBN issued further directives on the required spreads between deposit and lending rates. In 1991, the government prescribed a maximum margin between each bank's average cost of funds and its maximum lending rates. Later, the CBN prescribed savings deposit rate and a maximum lending rate. Partial deregulation was, however, restored in 1992 when financial institutions were

required to only maintain a specified spread between their average cost of funds and maximum lending rates.

The removal of the maximum lending rate ceiling in 1993 raised interest rates rising to unprecedented levels in sympathy with rising inflation rate which rendered banks' high lending rates negative in real terms. In 1994, direct interest rate controls were restored. As these and other controls introduced in 1994 and 1995 had negative economic effects, total deregulation of interest rates was again adopted in October, 1996, (CBN 2010). Khat & Bathia, 2013) used non parametric method in their study of the relationship between interest rate and other macroeconomic variable, including savings and investment. In his study he grouped sixty four (64) developing countries including Nigeria into three on bases the level of their real interest rate. They computed economic rate among which were gross savings, income and investment for countries applying Mann Whitney test, they found out that the impact of real interest was not significant for the three groups. However, this method of study was criticized by (Alexander, 2018) that a relationship has been established by the use of regression analysis. Albu, (2016) studied the trends in the interest rate, investment, GDP growth relationship using two partial models to examine the impact of investment on GDP growth and the relationship between interest rate and investment in the case of the Romanian economy. The study found out that the behavior of the national economy system and interest rate investment relationships tend to converge to those demonstrated in the normal market economy. (Akintoye & Olowolaju, 2018) in their work titled "Optimizing Macro Economic Investment decisions lesson from Nigeria" revealed that low interest rate have constrained investment decisions in Nigeria. This revelation does not support whose study showed an inverse relationship between interest rate and investment rate in Nigeria.

Oluyomi, (2019) claimed that the relationship between interest rate and economic growth in Nigeria. The study modelling techniques and revealed the lending rate has significant effect on economic growth. The study then postulated that investment friendly interest rate policies necessary for promoting economic growth needs to be formulated and properly implemented. (Erega, 2010) agrees that the relationship between interest rate and investment in Nigeria between 1970 and 2002. His study revealed that variations in interest rate played a negative and significant role in investment decision in the economy and demand for growth.

Effect of Exchange Rate on Economic Growth

A strong exchange rate is often considered to be a sign of economic strength. It can become a symbol of national pride. Often politicians are worried if they see a

'weakening' in the exchange rate. They will point to a strong exchange rate as a symbol of economic success. In the long-term, a strong (appreciating) exchange rate tends to occur in countries with low inflation, improving competitiveness and a strong economic performance. For example, Japan and Germany saw a sustained rise in their exchange rates in the post-war period because they had a good economic performance.

In the short-term, a strong exchange rate could be due to a variety of other factors. For example, the Swiss Franc appreciated in 2012 because it was seen as a relative safe haven compared to the Eurozone currencies. Short-term movements in the exchange rate can be misleading to the overall economic situation because it might be driven by speculation rather than long-term economic improvement. In the Eurozone, an overvalued exchange rate caused lower economic growth in countries in the south – Greece, Portugal and Greece all experienced a decline in competitiveness in the 2000s, and then growth suffered because exports were uncompetitive. Fixed Exchange Rate and Economic Growth In a few days time, it is the 20th anniversary of 'Black Wednesday' – The day when Britain was forced out of the Exchange Rate Mechanism (ERM) and forced to devalue. For months, the government had been trying to keep the Pound in the ERM. They spent billions of pounds buying Sterling on the foreign exchange. They increased interest rates (even in the middle of a recession) to try and protect the value of the currency.

However, keeping this strong exchange rate caused the recession to be deeper. A strong exchange rate can depress economic growth because:

- Exports more expensive, therefore less demand for exports
- Imports cheaper, therefore more demand for imported goods (and therefore less demand for domestically produced goods)
- Overall, this reduces Aggregate Demand (AD)
- Furthermore, to keep the pound high, the government kept interest rates high. But, high-interest rates reduced the rate of economic growth.

Today, countries in the Euro, have a permanently fixed exchange rate, leaving them becoming increasingly uncompetitive. This rigidity in foreign exchange is a significant factor in causing lower economic growth in southern Europe. Effect of real effective exchange rate volatility on economic growth for Central and Eastern European countries but also to investigate the impact of volatility through three different channels on economic growth and give information for policy makers. Different from previous studies, a comprehensive analysis of the nexus between exchange rate volatility and economic growth using different measures of volatility is employed to provide the robustness of the results. Using the Fixed effects model

for annual data spanning 2012 to 2018 it was revealed that low volatility encourages economic performance. Also, the impact of macroeconomic factors such as government expenditure, gross fixed capital formation, inflation, trade openness was investigated. Trade openness and gross fixed capital formation enhance economic growth. Thus, the contribution of the current paper to exchange rate volatility and economic growth literature on CEE countries is three-fold. First, this paper attempts to fill the gap in the empirical literature related to the impact of exchange rate volatility on economic growth in CEE countries by using various measurements of volatility. The investigation of the impact of volatility on the growth of CEE countries is interesting since CEE countries are ex-communist countries with unique historical and economic experience that have a huge capacity to enhance national income by keeping stable exchange rates. Second, it examines three channels of influence where exchange rate volatility affects economic growth that differ from previous studies. Third, the study suggests policies that improve the linkage between the exchange rate fluctuation and growth.

The empirical literature regarding the effect of exchange rate volatility on economic growth is unsettled and reviewing literature concern on channels where the exchange rate volatility affects the real economy is crucial. As it is mentioned by Schnabl (2018), the three channels where exchange rate volatility can enhance economic growth are international trade, foreign direct investment, and macroeconomic stability. Hooper and Kohlhagen (2018) examined the effect of exchange rate unpredictability on price and international trade between the United States and Germany. The study was conducted in the period 1965–1975 and they found that uncertainty regarding exchange rates has an adverse impact on trade but a positive impact on the price of products where the exporter is a risk-lover. Inconsistent negative effect on market price was found in the case of importers where uncertainty is measured as the standard deviation of spot and forward exchange rates over three months. Bahmani-Oskooee and Gelan (2018), employed the Autoregressive Distributed Lag (ARDL) model in their study in order to investigate the effects of exchange rate risk on trade flows in the short-run and long-run for twelve African countries during the period 1971Q1–2015Q4. The ARDL method has advantages in forcasting compared to other techniques based on co-integration. The volatility of the exchange rate improves or worsens exports and imports, but in the short run, the effect is more prevalent (Senadza and Diaba 2018). Similarly, Alper 2017 examined the impact of exchange rate volatility on Turkey's trade to the 15 European countries during 2002–2013 by using Generalized Autoregressive Conditional Heteroscedasticity (GARCH) (1, 0) for calculating volatility. GARCH model is a statistical model that is considered as a reliable model for time series data to calculate volatility. The main empirical finding from Alper

(2017) is that exchange rate volatility reduces export flows in the short-run. However, the effect for import sectors is both positive and negative in the long run. In addition, Turkey's trade with European Union countries is not affected by the volatility of exchange rates. Bostan and Firtescu (2019) conducted a study regarding the influence of the exchange rate on international commercial trade competitiveness of Romania. The study used statistical data for the period 2007–2014 and Ordinary Least Squares (OLS) regression is employed. Variables such as exchange rate, inflation, investments and interest rate are considered as exogenous, while Romanian exports and imports are endogenous variables. They concluded that the exchange rate is an important determinant of competitiveness, but the influence of uncertainty on export and import is different. This effect seems to be weaker for imports. The study by Frankel and Rose (2012) examined the effect of currency union on trade and output using data over 200 countries and suggested that a currency union is beneficial for all countries as part of the trade. They concluded that for every one percent increase in total trade, common currency increased income per capita by at least one third of a percent. (Cushman 2016; Perée and Steinherr 2019) emphasized that in industrialized countries uncertainty of exchange rates reduced international trade. In contrast, positive effects are reported by (Amanda, S. T., Akhyar, C., & Ilham, R. N. (2023).Franke 2011; Bredin et al. 2013). The second channel to foster the real economy is to investigate the connection between exchange rate volatility and investment. Also, empirical studies have not reached a consensus on the effect of exchange rate volatility on investment. In some studies, the exchange rate volatility creates uncertainty in the economic environment and decreases investment. The decrease in investment has a negative impact on economic performance. According to the study of Campa and Goldberg (2015), who examined the effect of exchange rate volatility in US manufacturing sectors, it reported a negative effect on investment because the industries with high markup absorb fluctuation of the exchange rate by refusing real investment

Empirical Review

Morina et al,(2020) examined the effect of real exchange rate instability was investigated with an observation that low level of exchange rate volatility is required for growth. The study, which employed the fixed effect model of analysis, further supported trade openness and fixed capital formation as other variables that enhances steady economic growth within the Central and Eastern European Countries.

Nsiegbunam (2016) carried out an empirical test on "The Impact of monetary measures on inflation." He used money supply, interest rate, high powered money

as well as tagged money supply. He regressed these variables against inflation and came up with low result with R2 of 44.93 percent. It means that 44.95 percent variation in inflation is explained through the variations in the five explanatory variables. His findings attributes hindering the effective monetary measures. His reason, he continued, was that inflation cannot be linked to just one cause but to complex of independent variables.

Aso (2014) carried out an empirical test on "An evaluation of the effect of inflation on the Nigeria economy covering the period (2010-2012). She used inflation rate and money supply as explanatory variables using OLS regression techniques. She concludes that inflation has significantly affected Nigerian economy.

Udabah (2018) on "The evaluation of the effectiveness of monetary policy in the Nigeria economy" covering the period (2015-2020) came up with the result that monetary policy instrument used by the central bank contributed significantly in achieving some degree of macroeconomic stability. He concludes that for a more effective result, the central Bank should "fine turn" these instruments. Using data from the information financial statistics, Gomme (2017), reports that 62 out of 82 counties exhibits a negative correlation between inflation and per capital real output growth. The negative correlation means that there is opposite relationship between inflation and economic growth.

Ratnasiri (2019) investigated the main determinants of inflation in Sri Lanka over the period 2010 to 2019 using vector autoregressive analysis. The results shows that money supply growth and rice price increase are the main determinants of inflation in Sri Lanka in the long run. In contrast, it evident that exchange rate depreciation and output gap had no statistically significant effect on inflation. However, in the short run, rice price was the most important variable as it was a totally endogenous variable. Money supply growth and exchange rate were not so important variable as they were weakly exogenous in the adjustment process. Output gap did not have a statistically effect on inflation in both the long run and short run.

London (2018) provides empirical evidence on the relationship between money and inflation in Africa. Using both cross-section and time series econometric analysis, shows that although, the simple monetarist inflation model appears to hold when tested in cross- section equations covering several countries and averaged over several years, the same generally not true for individual countries in time series analysis or cross section studies. London analysis strongly suggests that factors other than the rate of monetary expansion have played an important role in determining short-run inflation trend in Africa, and given the lesser role that are to

be assigned to monetary factors over the short-run, the study urges greater flexibility in deploying policy instruments towards inflation target in African countries and caution against the application of rule based on regional result in favour of those derived from country-specific findings.

Omotor (2018) examined the impact of price response to exchange rate changes in Nigeria covering the period of 2010 to 2013 and using the vector error correction model (VEC) and slope-dummy methodology. The study showed that exchange rate and money supply aggravated inflation in Nigeria and suggested that a stable, consistent and complementary policy on money supply and exchange rate is required for price stability; the domestic output expansion is needed to meet the ever-growing food demand in Nigeria. The study concluded by giving four recommendations; money affects inflation with a lag. Thus the design of monetary policy should take this into cognizance in monitoring and targeting; exchange rate depreciation can be inflationary; a stable and consistent monetary cum exchange rate policy stance in order to stem inflation is advocated.; sustenance of stringent regulations by the monetary authorities (Central Bank of Nigeria) to check fraudulent transfers of public foreign exchange and round-tripping by commercial banks; and policies that will encourage domestic output expansion are needed to feed the ever-growing food demand in Nigeria.

Gap in Literature

Several works have been done on monetary policy and inflation rate, however, the researcher came across some gaps that need to be filled in the course of this study.

Most of the works reviewed failed to look at the impact of monetary policy instruments such as liquidity ratio, interest rate and cash reserve ratio on the economic growth of Nigeria. They looked at the direct impact of money supply on the inflation rate while ignoring the instruments that might have affected the money supply. This can be seen in works like Emmanuel (2010), Folorunsho and Abiola (2010) etc. It is therefore the aim of this work to examine the impact of monetary policy instruments on inflation rate in Nigeria.

Theoretical Review

Keynesian Liquidity Preference Theory

This study is underpinned by Keynesian Liquidity Preference theory, because it provides more explanation on interest and Liquidity. Keynes (1936) developed the liquidity preference theory in his famous book, 'The general theory of Employment, Interest, and Money'. He studied both transaction and asset theories of money demand. Keynes distinguished three motives of holding money- a 'transaction motive', a 'precautionary motive' and a 'speculative motive'. The speculative demand for money is Keynes's most important innovation. According to this theory,

demand for money is negatively related to interest rate. Implication of the theory is that the demand for speculative money balances depends on both the observable market nominal interest rates and the people's expectation concerning that rate in the future.

Keynes describes some normal value that determines the decision of the people either to hold bonds or money. If interest rates are above the normal value, people will expect them to fall, bond prices to rise and capital gains to be realized. In such a case, people will hold wealth in terms of bonds and demand for money will fall. If the converse holds, bond prices fall and capital losses are realized. People will demand to hold wealth in terms of money causing high demand for money. At very low interest rate, the expectation will be that it will rise; demand for money in the aggregate will be perfectly elastic with respect to interest rate leading to a liquidity trap. Combining the three demands gives the Keynesian liquidity preference function that describes the total demand for money.

$Md/P = \mu(R, Y)\ \mu1<0;\ \mu2$----------(2)

μi denotes partial derivative of μ with respect to ith argument. The function shows that the demand for real money balances is negatively related to the nominal interest rate, R, and positively related to real income, Y. In contrast to the quantity theory preposition that velocity is constant; the Keynesian liquidity preference theory implies that velocity is pro-cyclical, since pro-cyclical interest rate movements induce pro-cyclical velocity movements.

Keynesian Liquidity Preference Theory

In macroeconomic theory, liquidity preference is the demand for money, considered as liquidity. The concept was first developed by John Maynard Keynes in his book The General Theory of Employment, Interest and Money to explain determination of the interest rate by the supply and demand for money. The demand for money as an asset was theorized to depend on the interest foregone by not holding bonds (here, the term "bonds" can be understood to also represent stocks and other less liquid assets in general, as well as government bonds). Interest rates, he argues, cannot be a reward for saving as such because, if a person hoards his savings in cash, keeping it under his mattress say, he will receive no interest, although he has nevertheless refrained from consuming all his current income. Instead of a reward for saving, interest, in the Keynesian analysis, is a reward for parting with liquidity.

METHODOLOGY

This adopted descriptive research design using secondary sources of data collected from the annual report of Central Bank of Nigeria Statistical Bulletin, 2021 and

account of NDIC. In order to ensure adequate and comprehensive research, the researcher collected data on Inflation Rate, Deposit interest rate and Exchange rate from 1991 to 2022.

The method that is adopted is the least regression model that uses the Original Least Square (OLS). The choice of this method is made because it is best suited for testing specific hypothesis about the nature of economic relationship.

The structural form of the technique is stated below:

$$Y=a_0+a_1b_1+a_2b_2+a_3b_3+u_i$$

Where,

Y=dependent variable

a_0=intercept

a_1,a_2a_3,=regression co-efficient (slope efficient)\

U_i=stochastic variable

Model Specification

The model adopted for the study is autoregressive distributed Lag model of regression analysis in order to investigate the effect of inflation and interest rate on economic growth in Nigeria. For the purpose of the study, multiple regression model will be used with the dependent variable being inflation while the explanatory variables are Inflation rate, Interest rate and Exchange ratio.

The mathematical form of the model is specified by:

GDP=f(INF, INTR, EXR) ……...……[1]

Where:

GDP = Gross Domestic Product

INF = Inflation Rate

INTR = Interest Rate

EXR = Exchange Rate

$GDP= \beta_0 + \beta_1 INF +\beta_2 INTR + \beta_3 EXR$ ……..……[2]

The econometrics form of ARDL model could be written as shown below

$GDP_t = \beta_0 + \beta_1 INF_{t-1} + \beta_2 INTR_{t-1} + \beta_3 EXR_{t-1} \ldots + u_t$ ……(3)

Where,

β_0 = Constant

β_1 = Coefficient of Inflation Rate

β_1 = Coefficient of Interest Rate

β_3 = Coefficient of Exchange Rate

U_i = Stochastic or Error term

Estimation Technique

At this level of research using time series data; the researcher estimates the model with Autoregressive Distributed Lag (ARDL) method. This method is preferred for the analysis of long-run or short-run relationship between variables when underlying data stationary at I(0) and I(1) Pesaran and Smith (1998)

Evaluation Criteria

Unit Root Test

The unit root test will be conducted to determine the stationarity of the time series or to detect the presence of unit root in the time series data. This is because estimating equation with non-stationary time series data will produce a spurious regression results. Therefore, to overcome such situation, this study will employ the Augmented Dickey Fuller (ADF) unit root test to test for the stationarity of the time series data.

Co-integration Test

According to Enge-Granger (1987), it was noted that when variables are found to be stationary at most first difference, it implies the existence of a long run equilibrium relationship between the dependent and the independent variables. Therefore, to observe the nature of the long run relationship, we employ the Johansen Co-integration test.

Granger Causality Test

This is used to check for causality between two variables. In this case our aim is to test for a causal relationship between interest rate and inflation rate in Nigeria. The rule states that if the probability value is between 0 and 0.05 there is a causal relationship.

RESULT AND DISCUSSION OF FINDINGS

Unity Root Test Results

Table 1: Stationary test result

Variables	ADF test statistic	Critical value at 5	Probability	ADF test statistic at first level	Critical value at 5	Probability	Remark	Order of integration
GDP	-4.39	-2.96	0.0022	-3.74	-2.63	0.0014	Stationary	I(0)
INTR	-4.54	-2.96	0.0011	-3.66	-2.63	0.0010	Stationary	I(0)
INF	-6.80	-2.96	0.0000	-2.88	-2.63	0.0581	Stationary	I(1)
EXR	-3.14	-2.96	0.0341	-3.66	-2.63	0.0059	Stationary	I(1)

Source: Author's compilation from E-views 10

From the table above, Gross Domestic Product and interest rate were stationary at levels as shown by the comparison of the ADF statistic and the critically value at 5% level of significance. On the other hand, Inflation Rate and Exchange Rate were not stationary at level but became stationary at first difference. Since all the variables are stationary at most first difference, it implies the absence of unit root in the time series data. We can therefore proceed to test for co-integration using the bound co-integration test

Bound Test Result

Table 2: Bound Co-integration test result

F-Bounds Test		Null Hypothesis: No levels relationship		
Test Statistic	Value	Signif.	I(0)	I(1)
			Asymptotic: n=1000	
F-statistic	3.719719	10%	2.08	3
k	5	5%	2.39	3.38
		2.5%	2.7	3.73
		1%	3.06	4.15

Source: Source: Author's Computation, in E-View Software

From the ARDL bound co-integration test above, The F-calculated value of 3.719 is greater than the I(0) and I(1) Critical value of F- statistic at 5% level of significance i.e. 2.39 and 3.38. We are rejecting the null hypothesis of no co-integration and we can therefore conclude that there exists a long run relationship among the variables. We can proceed further to estimate the ARDL model to estimate the short and the long run effect.

Granger Causality Test Result

The table below shows that it is change in Inflation Rate that Granger cause the Gross Domestic Product and not the other way round since we are rejecting the null hypothesis that INF does not Granger cause Gross Domestic Product.

The result also shows that it is Economic Growth that Granger causes inflation to change and not the other way round.

The result further shows that interest rate is the cause of the change in cash reserve ratio and not the other way round.

The result also shows that Inflation Rate is the cause of the changes in exchange rate and not the other way round.

The result also reveals that Economic Growth granger causes Inflation Rate and finally, cash reserve ratio Granger causes Exchange rate.

Table 3: Pairwise Granger Causality Tests

Null Hypothesis:	Obs	F-Statistic	Prob.
INF does not Granger Cause INF	30	5.46977	0.0107
GDP does not Granger Cause INF		0.92874	0.4083
EXR does not Granger Cause INF	30	0.20015	0.8199
INF does not Granger Cause EXR		4.20209	0.0267
GDP does not Granger Cause INF	30	5.65504	0.0094
INF does not Granger Cause MPR		1.09596	0.3497

Source: E-views 7

Autoregressive Distributed Lag Estimates

Given the few observations available for estimation the maximum lag order for the various variables in the model is set at two (m=2) and the estimation is carried out for the period 1990 to 2021. Since the unit root testis integrated at 1(0) and 1(1) the appropriate method of estimation is ARDL. The result is presented below.

Table 4: Autoregressive Distributed Model (Result)

Cointegrating Form				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(INTR)	0.637461	0.505563	1.260893	0.2206
D(INF)	-0.043502	0.220374	-0.197401	0.8453
D(EXR)	0.081587	0.100622	0.810830	0.4261
CointEq(-1)	-0.576110	0.105231	-5.474699	0.0000
Cointeq = GDP - (0.7687*INT -1.3434*INF + 0.2220*EXR + 61.4663)				
Long Run Coefficients				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
INT	0.768678	1.486825	0.516993	0.6103
INF	-1.343443	0.604582	-2.222103	0.0369
EXR	0.222015	0.156376	1.419746	0.1697
C	61.466314	36.090667	1.703108	0.1026

From the table above, the co-integration form of the short run indicates that interest rate coefficient of 0.637461, which is highly insignificant as reflected by the t-statistic value of 1.260893, and it positively related to inflation in the short run, this does not conform to the apriori expectations. The coefficient of Inflation Rate is negatively related to inflation (-0.043502) this coefficient is conformed to the apriori expectation and it is insignificant. The coefficient of cash reserve ratio is negatively related to inflation, meaning there is negative relationship between

inflation and cash reserve ratio in Nigeria and this conforms to the apriori expectation. The coefficient of exchange rate is positively related to inflation, meaning there is positive relationship between inflation and exchange rate in Nigeria and this conforms to the apriori expectation. The coefficient of Economic Growth is positively related to inflation, meaning there is positive relationship between inflation and Economic Growth in Nigeria and this does not conform to the apriori expectation.

According to table 4 for the interest rate coefficient is 0.768678, which is highly insignificant as reflected by the t-statistic 0.516993, and this is positively related to inflationary level in Nigeria. The coefficient of Inflation Rate is negatively related to inflation, it is conformed to apriori expectation and significant. The coefficient for cash reserve ratio is negatively related to inflationary level in Nigerian economy, this is conformed to the apriori expectation and also statistically significant. The exchange rate coefficient is 0.222015, which is highly insignificant as reflected by the t-statistic 1.419746, and this is positively related to inflationary level in Nigeria. The Economic Growth coefficient is 2.134230, which is highly insignificant as reflected by the t-statistic 1.449354, and this is positively related to inflationary level in Nigeria

Discussion of Findings

From the regression result above, some findings and implications can be highlighted. First, the ARDL shows there exists long run relationship between inflation, interest rate, Inflation Rate, cash reserve requirement, exchange rate and Economic Growth which is explained by the f-statistic. Although two of the explanatory variables Inflation Rate and cash reserve ratio have negative relationship with inflation and significant influence inflationary level in Nigeria. Policy implication is that the economy will be worse off comparing to other countries of the world, if Inflation Rate and cash reserve ratio are reduced, which means that there will be high rate of inflation and this will affect economy of Nigeria drastically. In the result in the table above the interest rate, exchange rate, and Economic Growth are statistically insignificant so that this study refuses to talk of it.

Conclusion and Recommendations

This study seeks to investigate the effect of inflation and interest rate on economic growth in Nigeria. The problems of inflation are undoubtedly surmountable if only the constituted authorities would demonstrate their dexterity in implementations of the necessary policies to curb the menace. The study concluded that monetary policy instruments such as Cash reserve ratio and Inflation Rate have

significant long run relationship with Gross Domestic Product in Nigeria and hence must be properly managed to ensure a stable Gross Domestic Product

The following recommendations were made based on the findings:

- EXR was also found to have a negative association with GDP. This negative association may be as a result of the high level of EXR fluctuating in the Nigerian economy. It is recommended that EXR in itself may not be the problem but the high rate of fluctuation in the EXR may purse consistent challenges to GDP and consequently economic growth. This the CBN should work strappingly to stabilize EXR
- Also, government must put in place measure that will reduce the impact of fluctuated crude oil prices on domestic inflation. This can be achieved by reducing the dependence of the economy on crude oil exports by diversifying the productive base of the economy to non-oil exports. Government must ensure effective control of the monetary policy instruments like Economic Growth, and Cash Reserve Ratio as both have a significant impact on inflation.
- Since one of the components that are relatively under the control of the monetary authority in Nigeria is the nominal effective exchange rate, efforts must be made to ensure exchange rate stability in order to stem inflationary tendencies

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ENTREPRENEURIAL OPPORTUNITIES IN AGRICULTURAL VALUE CHAIN- A STUDY OF AGRO-ENTREPRENEURS IN ADAMAWA STATE, NIGERIA.

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Abstract

This study examined the entrepreneurial opportunities in Nigerian agricultural value chain with particular emphasis on Adamawa state. It also looked at the impact of these entrepreneurial opportunities on the development of agro-entrepreneurs in Adamawa state, Nigeria. Specifically, the study intended to establish the entrepreneurial opportunities in value chain for agro-entrepreneurs; and determine the extent of exploiting entrepreneurial opportunities by agro-entrepreneurs and impact of entrepreneurial opportunities on socio-economic development of agro-entrepreneurs as well as determine the challenges facing agro-entrepreneurs in exploiting entrepreneurial opportunities in Adamawa state, Nigeria. The study was based on survey research design. Data were collected through structured questionnaires from 430 randomly sampled agro-entrepreneurs across the state. The tools for data analyses included percentages, mean and standard deviation, while hypotheses were tested using linear regression analysis and Pearson product moment correlation (PPMC). The results of analyses revealed that the agro-entrepreneurs recognized various entrepreneurial opportunities along value chain which significantly influences their socio-economic development. Also, the exploitation rates of entrepreneurial opportunities among agro-entrepreneurs significantly influenced overall socio-economic development in Adamawa State, while entrepreneurial skills possess by agro-entrepreneurs influence their socio-economic development. The study also found that the challenges facing agro-entrepreneurs in exploiting opportunities along the value chain include; lack of capital and poor accessibility to finance, poor access to information, huge contrast between agro-tech and traditional impalements, lack of technical support, lack of marketing motivation and lack of new agribusiness facilities. The study concluded that entrepreneurial opportunities along value chain define the overall benefits of the actors. The study recommended that there should be effective mode of communication between officials of agricultural development program (ADP), agric-extension officials and agro-entrepreneurs. Also, the study recommended for training of agro-entrepreneurs on various exploitation skills.

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Introduction

Agriculture has been an important sector in the Nigerian economy. Its importance to the economy is so enormous that it brings about economic growth and sustainable development if its resources are being harnessed. Agricultural Value Chain has a multiplier effect on any nation's socio-economic development. Agricultural sector is estimated to contribute 34.4 percent variation in gross domestic product (GDP) between 1970 and 2020 in Nigeria.

Agriculture is the foundation and bedrock upon which the development of stable human community has depended on throughout the whole universe such as rural and urban communities. It is concerned with the husbandry of crops and animals for food and other purpose. The study of the history of economics provides us with ample evidence that globally, agricultural revolution is a fundamental pre-condition for economic development (Olomola, 2017). The agricultural sector has the potentials to be the industrial and economic springboard from which a country's development can take off. Indeed, more often than not, agricultural activities are usually concentrated in the less developed rural areas where there is a need for rural transformation, redistribution, poverty alleviation and socio-economic development.

The agricultural value chain has the potential to shape the landscape, provide environmental benefits such as conservation, guaranteed sustainable management of renewable natural resources, preserve biodiversity and contribute to the viability of rural areas development (Titilola & Marsden, 2015). Through its spheres of activities at both the macro and micro levels, the agricultural value chain is strategically positioned to have a high linkage effect on any nation's quest for socio-economic and industrial development.

Olomola (2017) expressed that the extent at which any nation or individual could benefit from entrepreneurial opportunities along agricultural value chain depends on level of exploitative capabilities possessed by such nations or individuals. In Nigeria, like every other developing nation, agricultural activities mostly take place in rural communities, where major infrastructural facilities are lacking. Thus, lack of facilities could limit the rate at which the farmers and other actors along agricultural value chain are exploiting the entrepreneurial opportunities. Also, the growing in the demands for agricultural products justify the need for agro-entrepreneurs to innovatively unlock all entrepreneurial opportunities along the agricultural value chain for the financial benefit and social development.

In Adamawa state, there are recent insurgency cases that affected most rural communities where agricultural activities take place. Thus, it became necessary for the farmers that had just been resettled back in their respective communities to start exploring and exploiting the entrepreneurial opportunities along the agricultural value chain to enhance their socio-economic development. However, Yusuf (2017) argued that recognition of entrepreneurial opportunities is one of the factors that can make the agro-entrepreneurs benefit from such opportunities. Likewise, rate of exploitation and amount of challenges facing agro-entrepreneurs could jointly define the extent that entrepreneurial opportunities impact on the socio-economic development of agro-entrepreneurs, which could be the case in Adamawa state, Nigeria.

More so, the global food demand make case for agro-entrepreneurs including those in the developing nation to employ innovative models in addressing the problems in the sector such as dissemination of information, farm management, capital availability, farm mechanization, improved cultivars, environment-friendly pesticides and fertilizers and agricultural supply chain. Every stage in the value chain is important and dependent on one another to function properly and every stage is profitable.

With the above, this thesis is targeted at unveiling the current challenges and opportunities prevalent in our country, and the role of entrepreneurship in providing an innovative solution to solve some of these critical issues in the agricultural sector.

Conceptual and Theoretical Review

Entrepreneurial Opportunities in Agricultural Sector

One of the beauties of agricultural sector is the variant of economic opportunities offered by the sector. According to Oni (2013) agriculture remains the only sector that joins labor, land or soil, live animals, plants, solar energy among other biosphere variables together to yield result. Therefore, opportunities abound all actors along its value chain. In almost all regions of the world, either in the developed or developing nation, agricultural production and its value chain is always getting attention of central and local government. Nigeria is among the developing nation where agricultural sector had history of supporting the annual gross domestic products (GDP) ahead of discovery of oil (Umar & Abba, 2012).

Agriculture is not just important to the GDP boosting in Nigeria, it is one of inherited and dominant occupation employing about 70% of Nigerians across regions (Girei, 2014). Igbalajobi, Fatuase and Ajibefun (2013) expressed that in most cases it is subsistence agriculture that is being practiced in Nigeria, yet, it

remains the life-wire of the economic support for many households, as observable in other developing countries. The good news about agriculture, irrespective of mode of its practices within any nation in the world is the multiple job opportunities that floods the sector.

Igbalajobi et al. (2013) argued that the entrepreneurial opportunities are highly noticeable in agricultural sector, especially, along its value chain compared to other sectors. The business benefits start from farmland to the market and lastly the consumers. One cannot overlook the numbers of activities involved in both crop growing and animal production as well as bounties of agro-processing activities that attracted the participation of various actors and entrepreneurs. According to Jamala, Shehu, Musa and Abraham (2015) just on the farmland, there are designations and roles for people of different skills and experiences which include but not limited to laborers, the supervisors, farm managers, store keepers among others. The range of job opportunities available on the farmland depends on the type and size of farmland. There are also industries that bank on the products from farmland as their raw materials, they contributed meaningfully to the value chains and offer various economic opportunities to the entrepreneurs (Lawal, 2018). Olomola (2017) identified various entrepreneurial opportunities in agricultural sector which include; organic farming, agro-based industry, farm mechanization, post-harvest processing and others. Meanwhile, the recent development in agricultural sectors just highlight that the opportunities in the agricultural value chain cannot be exhausted as more and more latest entrepreneurial opportunities are surfacing.

Recent advancements in technologies have shown that in the field of agriculture, bounties of opportunities are bounties yet to be tapped. In 2020, the report by World Bank indicated that just at the start of the investors' activity in agricultural technology (agro-tech), attracted the investment worth about $650 million in first weeks. That shows that technologies itself have roles to play in agriculture and the entrepreneurs recognize these facts. Titilola and Marsden (2015) argued that without doubt, opportunities in agri-business are emerging. There are always rooms for improvement and rooms for investors. Thus, in spite of landmark success recording in agricultural sector, there is still aspects where the sector still struggles, such as storage and supply chain management.

The growing demand in agricultural products shows that there is a need for agro-entrepreneurs to employ innovative models and solve the problems in this sector such as dissemination of information, farm management, capital availability, farm mechanization, improved cultivars, environment-friendly pesticides and fertilizers and agricultural supply chain. Recent studies have identified the fact that various

segments of agricultural sector are lacking development, which open up opportunities for entrepreneurs among the segments, including the following:

Cultivation: the fact that most farming practices are still based on traditional farming practices, which are no longer practical today due to huge change in taste and consumer' demands. Thus, the opportunities are there not only for the farmers to increase their products but also for the manufacturers of various agro-tech that can handle cultivation. Yusuf (2017) expressed that there is now huge demand for the development and integration of new equipment, practices and types of seeds, which have to be handled with much more efficiency and precision, thereby required simple agro-tech. The available data could be utilized and worked on to benefit cultivation across the board.

Services: The lack of correct tools and machines can lead to a lot more damage than anticipated, but it may not be affordable by many farmers. This offers opportunities for agro-dealers who can offer rental services of farm machinery. Knowledge of machinery and its appropriate utilization is another invaluable service that should be provided to farmers thereby offering extra opportunities for the operators (George, 2019). The precision at which it is expected of latest farm machineries to operate implies that on the farmland, there is need for the services of experts and skillful operators.

Post-Harvest: After harvesting of crops, processing, cleaning and packaging must be executed before the crop becomes fit for human consumption. This is a necessary step that will be difficult without the right tools. An example of this can be seen with Cassava; once harvested, with the help of agro-processors, it can be processed into garri, cassava flour and animal feed. The profits from produces are greatly amplified by availability of various post-harvest processing devices (Margwa, 2020). Thus manufacturers have huge chances to benefit from agribusiness. Adenuga, Fakayode and Adewole (2015) argued that post-harvest processing directly offers job opportunities for majority of young Nigerians, while indirect job creation through post-harvest processes estimated to include majority of Nigerian youths. Irrespective of years of agricultural history in Nigeria, post-harvest processing still remains primitive and requires upgrading and technologies deployment. According to Prigojin, Allatn, Masri and Bader (2014) the post-harvest loss for the fruit and vegetable along market chain is huge in Nigeria and such scenarios has to be stopped through introduction of latest agro-tech.

Infrastructure: The quality of produce is enhanced with improved transport facilities and other infrastructural amenities in farmland (Ferguson & Hansson, 2015). It is obvious that in most developing nations, Nigeria inclusive, the farmlands are mostly located in rural communities where majorly the infrastructure

facilities are grossly lacked. Thus, opportunities are still feasible for those that are willing to offer infrastructure at installment payment to farmers. De-Massis, Kotlar, Kellermanns and Wright (2016) expressed that infrastructural facilities create a market for agricultural produce and facilitates interaction among geographical regions. Over 35% of produce is often damaged and rendered wasteful due to lack of proper storage and transportation. Therefore, proper storing and transportation of farm products are necessary. This defines the new roles for logistics companies and individual that are ready to partner farm owners.

Research and Development: With the growing demand and advancement in technology, there is a constant need for the development of new methods and seeds in the agricultural industry. This can only be done through research and development. Farmers can access these researches to overcome issues like seed problems, crop sustainability, pests and diseases etc. Research can also ensure the development of quality and environment-friendly agrochemicals. Thus, the rooms of entrepreneurial opportunities are always opened for researchers and scientists (McElwee & Robson, 2015). Margwa (2020) argued that researchers are always in tune with latest development in agriculture. Therefore, their services are always being paid for the standard farm and government agencies. Though, Adenuga et al. (2015) maintained that the inputs to farming activities from research institutes are low in Nigeria. This could be as result of the fact that majority of Nigerian farmers have low educational qualification which affect their interaction with research institutes. Also, earlier studies by Onuk, Shehu and Anzaku (2018), and Ngozi (2014) show that researches from various institutes are less contributed to the agricultural development in Nigeria due to mistrust between farmers and researchers. Similar, view was held by Odoh (2014) and Oladejo and Oladiran (2014) they reiterated that researchers are not seeking input from local farmers while local farmers are solely dependent on their experiences for farming activities at every framing cycle. In short, research and development is an avenue yet to be maximally tapped for the growth and development of agricultural activities in Nigeria and the opportunities remains open for concern bodies to grab.

In another direction, the nature or environmental variables such as volume rainfall within the farming location, temperature readings, humidity, soil fertility, as well as availability of farmland all could define agricultural opportunities for agro-entrepreneurs in any region. An environment could enjoy various farming practices such as crop growing, horticulture fruits and vegetables flowers, aromatic and herbal plantation, animal husbandry and veterinary, fishery and sericulture. Also, in some regions farming opportunities include mass production of bio-pesticides, bio-fertilizers production, mushroom marketing, vermin compost, bee keeping and honey marketing, the more regions have accommodative conditions for various

farming practices the more the entrepreneurial opportunities available to agro-business men and women.

Entrepreneurial opportunities along value chain and socio-economic development

Socio-economic development and empowerment of the individuals leads to progress and wellbeing in all spheres. It influences all aspects of human existence within the country. Within the socio-economic framework, development is referred to improvement within the lifestyles of the individuals through improved education, incomes, skill development and employment. It is the process of economic and social transformation based on cultural and environmental factors. Therefore, it can be understood as the process of social and economic development within the society. It is measured with indicators such as, gross domestic product, life expectancy, literacy and levels of employment. Social development is a process, which results in the transformation of the social institutions in a manner, which improves the capability of the society to meet the objectives (Olabode et al., 2017). When thinking toward economic development, it usually appropriate to think about development of economic wealth and resources of the nations or regions for the well-being of the individuals. Job opportunities is one of the factors that standout as a strong indicator for attainment of economic development.

In agricultural sector, entrepreneurial opportunities can offer economic benefits for the farmers, marketers, distributors and host of others that engage in various activities along value chain. Oladejo and Oladiran (2014) established that participating in agricultural activities at various stages of its value chain can boost economic development of individuals, such as improvement in accessibility to education, accessibility of health facilities, accessibility to household utilities, household income as well household expenses. According to Onuk et al. (2018) entrepreneurial opportunities can promote socio-economic development, it can enhance farmers' lifestyles and standards of living of their household members.

Having entrepreneurial opportunities is not an automatic economic development except when other factors come to play. Literatures over the years have identified some factors that can define how entrepreneurial opportunities can transform socio-economic development of individuals within a society, such factors include recognition of entrepreneurial opportunities, rate of exploitation of entrepreneurial opportunities, skills or expertness for exploiting entrepreneurial opportunities as well as aspect of participation in the entrepreneurial opportunities.

Recognition of entrepreneurial opportunities along agricultural value chain and socio-economic development

The entrepreneurial opportunity recognition (OR) has recently gained substantial attention in entrepreneurship literature. Entrepreneurial opportunities are generally understood as "situations in which new goods, services, raw materials, and organizing methods can be introduced and sold at greater than their cost of production" (Onuk et al., 2018). The entrepreneurs need to be able to recognize the market opportunity to start their new businesses or launch a new product because their product or service needs to fit the market need and available resources well. Recognition of entrepreneurial opportunities is the first step toward taking business decision on how to exploit, what to exploit, what is required for the opportunity exploitation and appropriate time for exploitation. Onyenobi, Ezehand and Emerole (2015) argued that business created to meet the new market opportunity is more likely to be successful than the one created out of a product idea that does not fit the market. It is not enough to have a business idea, such ideas have to be channeled in line with identified opportunities, meeting market demand and taste is far better than creating market for the readily produced products. Thus, individuals that recognize opportunities along agricultural value chain can directly tap it for his/her benefit economically. Though, Onyenobi et al. (2015) argued that what define how people identify opportunities varies from a person to another. An individual with experiences can promptly observe opportunities in their line of business than those with little experiences. Also, those with interest and commitment in their line of agribusiness can easily spot chances for business along the value chain than others.

Sabai and Tau (2018) maintained that opportunity recognition (OR) are ways in which entrepreneurs identify potential ways towards identifying new business based on the opportunities that they identify. Through opportunity recognition entrepreneurs should be able to identify new and better ways of providing products and services that meet customer expectations and also identify new business opportunities. Vaghely and Julien (2016) expressed that the experiences of entrepreneurs guided them to recognize opportunities along any value chain. Thus, the mentors can become handy in guiding others to recognize business opportunities. Also, Timmons, Muzyka, Stevenson and Bygrave (2012) reiterated the fact that opportunities recognition among novice entrepreneurs based on the influence of their advisors. Various other studies such as; Sambasivan, Abdul and Yusop, (2014) and Rudmann (2013) had shown that mentors do play significant positive roles on their mentees (entrepreneurs) towards recognizing opportunities along the value chain. The fact that novice entrepreneurs have lesser opportunity recognition compared to experienced entrepreneurs proves that experiences and knowledge matter in recognizing the opportunities along value chain (McElwee,

Pyysiäinen, Anderson & Versala, 2015). Experienced entrepreneurs are expected to have higher knowledge, the level of exposure as an entrepreneur may not necessarily contribute to opportunity recognition.

According to Vaghely and Julien (2016) and Mohammad (2016) there is always a common factor between knowledge and experience, they jointly play the most critical roles in opportunities recognition. Thereby, entrepreneurs need to device various ways of recognizing opportunities along their line of business through mentoring and improving social ties within cultures, seeking knowledge as well as gaining experiences.

Exploitation of entrepreneurial opportunities and socio-economic development along agricultural value chain

McElwee and Bosworth (2017) expressed that opportunity exploitation refers to activities conducted by entrepreneurs in order to gain economic returns from the discovery of a potential entrepreneurial opportunity. According to George (2019) the next stage after recognition of entrepreneurial opportunity is exploitation. Thus, it is not enough for entrepreneurs to only recognize opportunities but to be able exploit the market opportunity to start their new businesses or launch a new product because their products or services need to fit the market needs and available resources well.

Barefield et al. (2016) expressed that the only challenges regarding exploitation of the perceived entrepreneurial opportunities is the uncertainty surrounding marshaling of resources such as costs and the outcomes of exploitation. Meanwhile, Pamela (2014) and Sabai and Tau (2018) expressed that entrepreneurs are more likely to exploit opportunities when they perceive more knowledge of customer demand for the new product, more fully developed necessary technologies and greater managerial capability.

Opportunity exploitation is a necessary step in creating a successful business in the entrepreneurial process, yet there has been little conceptual and empirical development of this issue in most of the literatures. De-Wolf and Schoorlemmer (2019) expressed that the overall concept of entrepreneurship involves phenomena and processes related to discovering, evaluating, and exploiting opportunities to create future goods and services. Therefore, exploiting is a way to go, once someone identifies or discovers entrepreneurial opportunities. Timmons et al. (2012) attributed boost in socio-economic status of farmers to their ability to diversify farming activities in such a way of addressing communities' demands. Also, according to De-Wolf and Schoorlemmer (2019) entrepreneurs can take time and gather information to reduce uncertainties and build the firm's resources and

capabilities before making the decision to enter the market and exploit the opportunity. Alternatively, entrepreneurs can exploit the opportunity now to lengthen their lead time. Lead time refers to the period of monopoly for the first entrant prior to competitors entering the industry. Lengthening one's lead time can generate important performance benefits, including helping the firm strengthen its brand name (McElwee, 2013), widen its product line (Autio, Pathak & Wennberg, 2013), achieve cost advantages through experience effects (Barbieri, 2013), and maintain higher margins in the absence of price competition (Alsos, Carter & Ljunggren, 2014). Therefore, entrepreneurs are faced with a difficult question: should they exploit an opportunity now to maximize lead time or delay exploitation to reduce uncertainties, build management capabilities, and generate stakeholder support. The decision of the right time to exploit entrepreneurial opportunities is an important one in creating a successful business (Barbieri, 2013). Thus, one of the important entrepreneurial activities prior to exploitation include market research into potential customer demand (Autio et al., 2013), seeking further development and testing of technologies (McElwee, 2013), developing and building the management team to address exploitation process (Bergevoet, Ondersteijn, Saatkamp, Van Woerkum, & Huirne, 2011), and seeking stakeholder support (Barbieri, 2013). These activities provide entrepreneurs with resources needed for opportunity exploitation.

Expertness for exploiting entrepreneurial opportunities and socio-economic development along agricultural value chain

Skill is the ability to perform an action well with all the dexterity required. According to Aina and Salao (2010) skill is the basic ability through which man adjusts to life. Also, Undiayaundeye (2015) expressed skill as ability to carry out a task with determined results often within a given amount of time, energy, or both. Zehra (2016) divided skills into Domain-General and Domain-Specific skills. Thus, skills are the knowledge put in practice through active and unique demonstration to address specific circumstances. Skills are gained through consistent training. Entrepreneurship skills are vital to the exploitation of entrepreneurial opportunities to ensure the growth and survival of enterprise as well as boosting the economic status of entrepreneurs (Douglas & Fitzsimmons, 2013). Nevertheless, reaching maintainable business growth while exploiting business opportunities along a value chain is a task that requires special skills (Abdul, 2018). It is most likely for a business to succeed more if business owners could have sufficient entrepreneurial skills for exploiting available opportunity. These skills provide benefit for start-ups and it is as well useful throughout the lifecycle of a business. Similarly, Douglas and Fitzsimmons (2013) claimed that entrepreneur's success depends on the connection of essential entrepreneurial skills for the exploiting of businesses

opportunity, as well as the survival and development in the early stage of new business. Additionally, the research of Stuetzer et al. (2015) identified lack of entrepreneurial skills among graduates which degenerated to failure of identifying entrepreneurial journey for most business owners.

Wasserman (2011) also stated that lack of entrepreneurial skills affects the socio-economic growth of individual entrepreneurs. Zehra and Faizan (2017) revealed that entrepreneurial skills influence the exploitation capability of entrepreneurs as well as their socio-economic development. They observed that the success of an entrepreneur is a function of identification of his competencies for exploitation and effrontery to keep going and determination to survive especially the early challenges.

Stuetzer et al. (2015) defined entrepreneurial skill as the ability of an individual to exploit an idea and create an enterprise not only for personal gain but also for social and developmental gain. Formal descriptions characterized entrepreneurial skills as ability to have self-belief, boldness, tenacity, passion, empathy, readiness to take expert advice, desire for immediate result, visionary and ability to recognize opportunity (Salgado-Banda, 2005). OECD (2018) states that the array of possible entrepreneurial skills encompasses the perception of economic opportunity, technical and organizational innovations, gaining commands over scarce resources, taking responsibilities for internal management and for external advancement of the firm in all aspects of the enterprise. To Abdur-Rahim (2018) skill is proficiency in performance which is likely to be enhanced by practice and training. These definitions show that a skill can be improved upon, through continuous learning and practice. It also indicates that entrepreneurs are not necessarily born; they are made through skills acquired by training and learning.

Entrepreneurial Alertness and socio-economic development along value chain

Entrepreneurial alertness explains why some people are more sensitive and successful than others at identifying entrepreneurial opportunities. The economist Kirzner (1973) found the concept of alertness to explain opportunity recognition and defined entrepreneurial alertness as a person's capacity to recognize and exploit opportunities that had been disregarded by others. Subsequently, Kirzner (1997) defined entrepreneurial alertness as an approach of recognizing opportunities. Alert people may want to maximize the probability that possibilities rise up without looking for a specific opportunity inside a complex flow of information (Kaish & Gilad, 1991). According to Gaglio and Taub (2012) entrepreneurial alertness mean that entrepreneurs can rely upon people' sensitive perceptions to make correct and well-timed judgments, while confronted with entrepreneurial opportunities.

According to these researchers', entrepreneurial alertness is defined as the successful cognition of entrepreneurs regarding opportunities. Sambasivan et al. (2013) found that alertness mediates the relationship between personal qualities and venture performance. Alertness and prior knowledge mediate the relationship between management skills and venture performance. Despite scholars' interest in alertness in relation to opportunities, little attention has been paid to the moderating role of alertness in achieving new venture initial performance.

Individuals differ in their sensitivity to notice entrepreneurial opportunity, before creating new ventures and creating value along the value chain of those ventures (Ardichvili et al., 2014). These individual differences are based on other factors, such as prior knowledge and experiences, absorptive capacity, and networks. Scholars have found that, while exploiting an opportunity, only a potential entrepreneur understands its impact or effect (Gaglio & Taub, 2012). Studies have also found that the process whereby entrepreneurs and non-entrepreneurs search for information and identify and exploit opportunities differs (Dyer, 2012). This view implies that opportunities can be found in the market, and an alert entrepreneur at that moment has already developed the knowledge to exploit those opportunities. Alertness is considered as an individual aspect that an entrepreneur possesses to achieve new venture performance. Scholars have often examined alertness as the major factor influencing the way opportunities are recognized and exploited by entrepreneurs. Little is known about its moderating effect when alertness interacts with firms' decision-making approaches (Tang, Kacmar, & Busenitz, 2012).

This study is hinged on Personality Traits Theory by *Allport Gordon in 1961 and modified by* Hans Eysenck in 1967. The theory explains that there are required characteristics, skills and alertness of a competent entrepreneur to benefit maximally from entrepreneurial opportunities along a value chain. According to personality traits theorist such as *Gordon (1961), David (1989) and* Eysenck (1991), there are enduring inborn qualities or potentials of the individual that naturally make him an entrepreneur. The personality trait theory holds that individual entrepreneurs mostly have particular traits that can make them excel in their choice of enterprise. Some of the characteristics or behaviors associated by traits theorists to entrepreneurs are that; the entrepreneur tends to be more opportunity driven (they nose around), demonstrate high level of creativity and innovation, and show high level of management skills and business know-how. Personality Traits Theory also established that entrepreneurs are usually optimistic, emotionally resilient and they have mental energy. They are hard workers, show intense commitment and perseverance, thrive on competitive desire to excel and win, they always pave ways for improvement and tend to be dissatisfied with the status quo. Entrepreneurs are

also transformational in nature; they are lifelong learners and they use failure as motivation and springboard. They also believe that they can personally make a difference; they are individuals of integrity and above all visionary.

However, the critics to personality traits theory, such as Kwabena (2011) argued that trait model overrides training and skill acquisition and that since individual entrepreneurs are gifted, there is no chances that one business will be better or unique than others. However, the traits theorists expressed that even if individuals lack some traits to make them independent entrepreneurs, the fact that people have benefited better than others from the training or workshop shows that some others have unique traits for entrepreneurship than others. Above all, an entrepreneur with personality traits excel when subjected to further training. Thus, the personality traits theory reaffirmed that each enterprise is likely to have unique character based on the operator's traits which consequentially reflect the competence of entrepreneurs as well as the performance of the entrepreneurship.

Agricultural value chain

In agriculture, a value chain implies a step-by-step agribusiness structure for converting particular agricultural products or service ideas into reality (Barefield, Smith and Westbrook, 2016). According to McElwee and Robson (2015) value chains help increase a business's efficiency, such that agribusiness can deliver the most value for the least possible cost. In reality, every stage in agriculture is important and interdependent on one another to function properly and yield stage-wise profits. Fick (2012) expressed that the value chain allows farmers to channel their farm product from farm-gate to final consumers with host of other actors (agro-entrepreneurs) benefiting along the chain for carrying out one or more other functions, such as packaging, or distribution, marketing and offering storage facilities.

Barefield et al. (2016) defined a value chain as a strategic partnership among inter-dependent businesses that collaborate to progressively create value for the final consumer resulting in a collective competitive advantage. The basic characteristic of a value chain is market-focused collaboration; different business enterprises working together to produce and market products and services effectively and efficiently by allowing businesses to respond to the marketplace through linking production, processing and marketing activities to meet market demands. Thus, the agri-food value chains are designed to increase competitive advantage through collaboration in a venture that links producers, processors, marketers, food service companies, retailers and supporting groups such as shippers, research groups and suppliers. According to Fick (2012) one of the central ideas of the agricultural value

chain concept is the differentiation of the total agro system and the specialization of each element so as to optimize the entire system.

One beauty of agricultural value chain is the room for entrepreneurs' opportunities along the chain. Ekoja (2016) maintained that the rapid globalization of the agricultural markets has led to the generation of new production and distribution systems, as well as new consumption patterns whereby, generating variants of opportunities for those that play roles at various stages along the value chain. One of the objectives of modern agriculture is to reduce to the barest minimum, the problems associated with agricultural loss, wastages and output underutilization by ensuring an efficient optimization of all the linkages between the producer and final consumer through the concept of value-chain that depend on intelligent risk takers entrepreneurs (Ikechi & Ayman, 2018).

In a typical agricultural value chain, where at the primary input state are the various farming activities, which itself serve as agribusiness opportunities, such as farmland, greenhouse, seed/fertilizer, equipment and crop or animal production. At this primary input stage, there are lots of entrepreneurial beneficiaries such as land owners, laborers, equipment operators and maintenance officers, farm manager, supervisors and other manpower sources. At input stage, numbers of individuals have already been engaged for economic empowerment.

At second state (production and processing), this stage is at the middle, thereby offers more entrepreneurial opportunities than other stages and require more entrepreneurs than other stages. At processing stage of value chain, there are activities such as food processing, food packaging, vegetable protein production, poultry processing, dairy processing, seafood processing, sugar and ethanol production, corn processing, oilseed processing, beverage processing and value added processing (Ikechi & Ayman, 2018). All these imply huge entrepreneurial opportunities for interested individuals or organization. At this stage the amount of equipment and agro-tech included and that implies more level engagement for people of various backgrounds, the processing machine operators, skilled and unskilled labor, industrial workers, factory or plants, power supply firms, maintenance officers among others. At this stage, industries at medium scale are involved, while at some stage larger manufacturing firm partake in production and processing stage.

At the third stage of value chain is transportation and infrastructure facilities that offer opportunities for entrepreneurs. According to Mrema and Rosa (2014) the tail stage of value chain comprise of those third party industries that offer various services and facilities, such as storage facilities, shipping, logistics and distribution

services. At this stage, products are brought to the neighborhood markets to the consumers irrespective of the location of plants and production crew. Though, Nakwe, Mahmood, Ndaghu, Bashir and Kyaru (2018) augured that the value chain does not terminate at transportation and infrastructure service delivery stage, the consumers are usually at the tail ends of every value chain. Thus, at some local markets and neighborhood shops some entrepreneurial opportunities are available for individual persons to take, this includes retailing and selling

Problems faced agricultural value chain in Nigeria

It is often said amongst literature groups that a chain is only as strong as its weakest link. The Nigerian agricultural value chain has not been at premium in its performance because of the avalanche of inherent inefficiencies that characterize the elements (Nakwe et al., 2018). According to Ngozi (2014) Nigerian agricultural value chain lacks task segregation or division of labor. Thus, a typical Nigerian farmer will end up producing the seeds for his plantings, grow and harvest the crops on his field, process the harvested crops, market the processed produce or being the final consumer himself.

There are oftentimes no differentiations of farming activities, which resultantly shields the benefits that could have accrued from trade specializations. The sustained efficiency in the agricultural industry of the developed nations is hinged on the principle of specialized diversification through the value chain. Sharma, Tiwari and Sharma (2010) expressed that in the developed nations, the producers, processors, marketers and researchers focus on their respective enterprise by realising that one's output is another's input, ensuring quality delivery of resources to the next link without encroaching into other production niches.

However, in Nigeria, the attention is mostly focused on primary production; huge crop turnover/harvest, large flock management, enormous plantations among others, without any consideration for the second and third stage of value chain (Nya, Okorie, & Eka, 2013). Ngozi (2014) accounted that Nigerians pride themselves in being the world's largest producer of cocoa, third largest producer of sorghum, largest producers of yam and cassava, and cultivators of the great monumental groundnut pyramid. Yet, there is yet to be any industries that are capable of demanding half of these farm products to turn them into processed products for third level industries.

According to Nya et al. (2013) production efficiency which could have been realized from the processing of our massively harvested crops is lost. Lack of processing factories responsible for exporting the cocoa beans are unprocessed to

developed nations where it is being transformed into varied products such as beverages, chocolate bars and candies to mention but a few which are in turn imported into the country and sold to us at higher prices. Without doubt, the appreciable economic gains will accrue to the nation if there are policies to guide against exporting raw crop produce; which will strengthen the value addition process and encourage investment in such areas of the economy (Odoh, 2014).

The utility of time, place and standardization has not been fully exploited in the Nigerian agro-industry, which happens to be one of the core functions of marketing (Olabode, Adetula, Akinwumi & Layade, 2017). Our major pitfall is on the issue of packaging and standardization which has ousted the Nigeria products from the global market highlight economic detriment. Effective packaging adds value to produce, enables traceability, enhances standardization, and provides feedback thereby gaining the confidence of customers. In developed nations, Universal Product Code (UPC) which is a set of 12 numerical digits for scanning of trade items are often assigned to local or imported produce to aid control of quality, pest and disease, traceability and hence feedback.

Methodology

This study adopted survey research design which is cross-sectional. Primary data was collected from the population sample using a survey questionnaire. This is considered suitable for this work because the study seeks to find out the views of the respondents within the limited time and resources so as to meet the research objectives (Saunders, Thornhill & Lewis, 2012). Data collected through administered questionnaires were reorganized for completeness and consistency. A four Likert scale was used to code qualitative data and enable quantitative analysis of the data. According to Shahril (2015), using Likert scale enables quantitative analysis of qualitative data making it easy to evaluate the accuracy of the information obtained. The research questions were answered using frequency count, percentage and mean, while Linear Regression Analysis was used to test hypotheses 1 – 3 and Pearson Product Moment Correlation (PPMC) was used to test the fourth hypothesis. The calculated p-value of the statistics was compared with hypothetical p-value of 0.05. The hypothetical 0.05 p-value serves as a benchmark for rejecting or not rejecting the null hypothesis. Therefore, the decision rule applied in this research is to reject the null hypothesis if the calculated p-value is less than hypothetical p-value 0.05, otherwise do not reject.

Results and discussions

One sample statistics

Research Question 1: What entrepreneurial opportunities are available in the agricultural value chain for agro-entrepreneurs in Adamawa State?

Table: Crop Growing and Livestock Production

S/n	Entrepreneurial Opportunity	Frequency	Percentage	Rank
1	Rice/Sugar Cane Farming	230	16.0	3
2	Poultry Farming	92	6.4	6
3	Mushroom farming	0	0.0	9
4	Aromatic and Herbal Plantation	0	0.0	9
5	Off-Season Vegetables	218	15.2	4
6	Animal Husbandry and Veterinary	330	23.0	1
7	Bee Keeping and Honey production	92	6.4	6
8	Silk Farming	0	0.0	9
9	Snail Farming	0	0.0	9
10	Fish Farming	131	9.1	5
11	Flower Production	89	6.2	8
12	Corns and Grains farming	254	17.7	2
	Total	1436*		

Multiple responses

Table above presents the results on the responds from sampled agro-entrepreneurs regarding the crop growing and livestock production opportunities along agricultural value chain in their respective communities. The results showed that animal husbandry is topmost opportunities in the value chain (23.9%, ranked 1st), followed by corns and grains farming (17.7%, ranked 2nd) and rice farming (16.0%, ranked 3rd). Also, the off-season vegetables farming is ranked 4th common agribusiness opportunities in Adamawa state. However, the participation of farmers in mushroom farming, aromatic and herbal plantation, silk farming and snail farming were significantly low across the state.

Results from Hypothesis one

H_{o1}: There is no significant effect of recognition rate of entrepreneurial opportunities along agricultural value chain on the socio-economic development of agro-entrepreneurs in Adamawa state

Table below: Model Summary on Effect of Recognition Rate of Entrepreneurial Opportunities along Agricultural Value Chain on Socio-Economic Development of Agro-Entrepreneurs in Adamawa State

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	sig	df
1	.449[a]	.202	.200	4.04636	104.064	.000[b]	1, 4111

Predictors: (Constant), Entrepreneurial Opportunities Recognition

Table above presents the model results for regression analysis between independent variables entrepreneurial opportunities recognition (EORR) and socio-economic development level (SEDL). The model reveals F-value (104.1) and F-sig value 0.000, which is less than hypothetical p-value 0.05. This implies that model is overall best fit. Also, the model reveals R-value 0.45, along with R^2 value 0.202 and adj. R^2 value 0.200, which implies that the variation in socio-economic development of agro-entrepreneurs is not by chances.

Discussion and Findings

Findings from this study showed that there are various entrepreneurial opportunities available in the agricultural value chain for agro-entrepreneurs in Adamawa State. It further showed that crop growing and livestock production are among the leading opportunities in the study area. This may not be unconnected with the fact that the farmers in Adamawa State are substituent farmers, while some proportions of people in Adamawa society focus on animal husbandry. Also, there are aspects of agro-marketing and agro mechanization opened for agro-entrepreneurs' exploitation. In short, this study showed that opportunities are numerous along agricultural value chain for agro-entrepreneurs exploitation. This finding agrees with that of Girei (2014), Igbalajobi et al. (2013) and Jamala et al. (2015), their studies identified various entrepreneurial opportunities along agricultural value chain. Also, the current findings concur with the earlier conclusion drawn by Lawal (2018) that agricultural value chain has series of entrepreneurial opportunities cascading at various layers for maximal exploitation.

Conclusion and Recommendations

This study has reiterated that entrepreneurial opportunism along any value chain defines the overall benefits of the actors. It has been evidently shown in this study that recognition of entrepreneurial opportunities in the agricultural value chain can directly impact the socio-economic development of agro-entrepreneurs, such as raising their annual income, enhance their household access to education, influence

their household facilities, access to health services as well as promoting their overall wellbeing.

Also, this study has reiterated through its findings that recognition of opportunities is not enough; the agro-entrepreneurs need to take action of exploitation in order to feel the positive impact entrepreneurial opportunities on their socio-economic development. Thus, the more the exploitation rate the better the socio-economic status.

It has also been evident from this study that agro-entrepreneurs needed entrepreneurial skills to overcome the possible challenges likely to face them while try to exploit the opportunities before it could positively impact on their socio-economic development.

Thus, challenges such as lack of funds, poor access to information, lack of marketing motivation, and lack of other necessary facilities have to be addressed by the agro-entrepreneurs in order to maximally benefit from the stream of opportunities along value chain:

- There should be effective mode of communication between officials of agricultural development programs (ADP), agric-extension officials and agro-entrepreneurs to dissipate information about latest opportunities along value chain.

- There should be consistent efforts to train agro-entrepreneurs on the various exploitation skills in order to influence their rate of exploiting various entrepreneurial opportunities along the value chain in Adamawa State.

- The Adamawa state government should partner with various agro-entrepreneurs' organizations to offer subsidized machineries and processing equipment for exploiting the opportunities along the value chain

- The financial institutions in Adamawa state, should recognize the policy of Central Bank of Nigeria, that demand the deposit money banks in Nigeria to make loans accessible to agribusiness operators for exploitation of various opportunities along the value chain

However, the current study, shows that some entrepreneurial opportunities have not been identified along the value chain, such as silk farming, snail farming, aromatic herb production, flower production and bio-pesticide production. Also, there are aspects of online agro-marketing and agro-services that agro-entrepreneurs in the

study areas have not identified. This could be as a result of weather conditions of the study as well as areas that most agro-entrepreneurs in the area specializes. Margwa (2020) and Nakwe et al. (2018) expressed that one of the drivers of opportunities identification is integration that promote passage of information and experiences along the chain. Also, Ngozi (2014) argued that it is not the case that all entrepreneurial opportunities open in one region have to be found or be available in other regions, especially in agribusiness due to the fact that some agribusinesses are dependent on weather conditions of environments or acceptability by the people especially in the aspect beliefs and norms of various societies. Thus, piggeries, alcoholic production as well as aromatic farming may record set-back on religion bases or cultural values of people within the societies. The unavailability of yam flour processing, plantain chip and flour production as well as cassava processing in the study area could be due to weather conditions of the areas that has limited support for growing of those crops. This also concurs with the submission earlier made by Odoh (2014) and Oladejo and Oladiran (2014) that farming environment may deter some agro-business opportunities, even if entrepreneurs are fully aware.

The findings from this study also showed that the agro-entrepreneurs are consistent in the exploitation of entrepreneurial opportunities along value chain in their areas. This could explain the significant impact of entrepreneurial opportunities on the socio-economic development of agro-entrepreneurs as established in this study. This concurs with the earlier findings by Oni (2013), Osugiri et al. (2014) and Olomola (2017) their studies established significant contribution of entrepreneurial opportunities identification on socio-economic development of agro-entrepreneurs. Their study concluded that opportunities identification opens avenue for exploitation as well as competitive advantage for the agribusiness operators. This also agrees with the submission made by Prigojin et al. (2014) and Sabai and Tau (2018) that identification of opportunities along a value chain gives operational areas with wide option for agribusiness operators.

Thus, though recognition of entrepreneurial opportunities along value chain, the farmers are recording access to household education, more income generation, access to health services, household facilities as well as overall wellbeing. This shows that recognition of opportunities offer rooms for exploitation that offers competitive advantages for agro-entrepreneurs.

Findings from this study also identified challenges facing agro-entrepreneurs in exploiting opportunities along the value chain which include; lack of capital, poor accessibility to finance and poor access to information. This shows that even if agro-entrepreneurs identified opportunities, lack of capital can be a factor to deny

them the exploitation. This finding is in agreement with that by Barbieri (2013) that established a significant relationship among accessibility to funds, information and exploitation rate of entrepreneurial opportunities. According to Shina (2016) it is only when the entrepreneurs have information about opportunities that the attempt to exploit it, however, the financial implication and capabilities defines the rate of exploitation. This study through its findings shows that the more the exploitation the more the income generation which further influence other household variables such as accessibility to education, health services, household utilities and overall wellbeing.

Also, the finding show that the huge contrast between aggrotech and traditional implements deterred the rate of exploitation of entrepreneurial opportunities along the value chain. This could show that farmers in the study area still believe in indigenous farming practices, which is likely to make them refrain from using modern agro-techs. This finding is accordance with that by De-Massis et al. (2016), Ekoja (2016) and George (2018), which established that peoples believe and value attached to particular practices affect the acceptability of other concepts. Thus, having much beliefs in the custom or traditional ways of agribusiness may in overall affect the type of opportunities the farmers will exploit or invest in.

This study shows that having too much of challenges could drastically reduce the exploitation rate for entrepreneurial opportunities as well as impact of opportunities on the socio-economic development of agro-entrepreneurs. According to George (2019) challenges and risks are for the agro-entrepreneurs to take but in a calculated measure, such that it will not overwhelm the resources and distract the overall agribusiness. Some, agribusiness operators may pretend not to recognize particular entrepreneurial opportunities once the trailing challenges are enormous to overcome. Shina (2016) suggested for the strategic planning ahead exploitation and funding of new business lines. Though, Titilola and Marsden (2015) and Undiayaundeye (2015) expressed different opinions that risks has to be taken, for any entrepreneur to be a pioneer of a particular business opportunity. However, none of the authors disagree to the concept of initial verification of opportunities and required resource to take-on a new business line.

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CULTURAL DIVERSITY AND CUSTOMER SATISFACTION IN KAMPALA INTERNATIONAL UNIVERSITY, KAMPALA UGANDA

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ABSTRACT

Organizational diversity cannot exist without diverse customers. Similarly, its policies, strategies and operations will not be productive if there are no employees to pivot the activities. Looking at the centric objectives of organization sustainability, this study examined the effect of organizational diversity on customer satisfaction in Kampala International University, Kampala Uganda. It determined the effect of cultural diversity on customer satisfaction using the four core culture in an organization system specifically the control, collaboration, competence and cultivation culture. To examine the effect of organizational diversity on customer satisfaction in KIU, Kampala Uganda, Slovenes formula was used to determine the sample size of 388 even though 372 responded out of 12603 targeted population who patronize the product and services of KIU. Descriptive correlation survey design was used to collect, present, interpret and analyze data with the use of SPSS version 22 to compute the mean, standard deviation, and regression analysis. Hence, the study found that organizational diversity had predictive strength of 64.4% to cause changes on customer satisfaction. The results revealed that employee multiformity had stronger effect on customer satisfaction (59.3%) than cultural diversity effect on customer satisfaction (56.2%). The study concluded that organizational diversity is relevant to customers because it has great effect to determine the extent of customer satisfaction by considering their plights, expectations and values that customers attached on products and services. Therefore, for KIU to achieve sustainable customer satisfaction and to gain stronger synergy over other competitors, it has to establish more diversity ties, appropriately integrate and motivate employees, and institute a "Win and Win" therapy for every business participant to be satisfied

Keywords: Cultural diversity, Customer satisfaction

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Introduction

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The research covered historical perspective at the global, continental and national origin of Organizational Diversity and Customer Satisfaction including embedded theories, conceptual framework and contextual knowledge on the current situation regarding achieving customers' satisfaction in KIU within Kampala, the capital city of Uganda.

Globally, Organizational Diversity had emerged since the 19th century where human resource activities started being civilized through revolution process, influenced by diversified workforce services and unrest which led to Labor Rights Commission in 1987 (Robyn, 2016) aimed at accommodating and protecting different immigrants through socio-demography, cultural, legal and economic framework to promote Organizational diversity (Jayne & Dipboye, 2004).

In Europe, the Declaration of Human Rights 1947 by the UN geared freedom and justice for all in the EU-Zone which led to the integration of Europeans and establishment of free movement of workers within the EU geographical region but associated with some form of restrictions in Ireland, Germany and Austria. There were various forms of adjustments to cope with diversity issues in the 20s where the impact of migrant workers on the nation's socio-economic standards were reflected in the Organizations (Tatiana, Dawn, Pawel, Ana, & Lucy, 2011). The UK and Sweden had no restrictions against Free Mobility of Labor therefore tend to have higher labor and cultural diversity which had contributed to the improvement of their socio-economic values. In this 21st century some of the EU countries like Spain, France, UK had hosted 75% foreigners in 2010 (EU – OSHA, 2013). The Chinese Organization welcome diversity based on individual determination of the worker, workplace network system and degree of an organization or state expectations focus and using group identification and political power framework to determine the relevance of an employee (Jawad & Mustafa, 2010; Mercer, 2014).

Nigeria Organizational diversity is segregated and unbalanced because some elites dominate the majority by cropping resources that result into inequality and oppression depriving the commoners of their rights and privileges in the public and private sectors. This led to the struggle of social justice in 20th century to reinforce learning, training and development of skills and knowledge that has improved the people's ability to perform effectively. This effort was employed by government agencies and multinational companies like the UN, and some NGOs who had

contributed to promote equality and social justice across the Nigerian metropolis (Loliya, 2016). South African Organizations suffer more on racial stigmatization. In this 21st century South Africa diversity were accepted through various legislative Acts as the 1998 employment equity Act, the 2000 promotion of equality which prevented unfair and gender discrimination were institutionalized to eradicate any form of race and gender discrimination (Booysen et.al 2014).

But in Uganda diversity was embraced by allowing foreign agencies like FNGOs and industries for socio-economic reasons through resource acquisitioned expatriate mobilization who collaborate with government to establish institutions of learning, improve and develop socioeconomic understanding in workplace which had made goods and services production possible to solve societal demand and to satisfy social desires (Cross Cultural Foundation Uganda, 2009).

Products and services geared to improve productivity with excellent performance are meant to satisfy consumers in both developed and developing countries (Benald & Enos, 2013). In Nigerian scenario, education monopoly was regulated within government system to allow private universities establishment though more workers seek for greener pastures in foreign countries due to low remuneration and unemployment (Omomia et.al, 2014). In Kenya the struggle to reduce government expenditure in Universities paved way for private universities establishment and creating competitive advantages to encourage stakeholders' benefit, according to Paul (2014). Therefore, universities seek various mechanisms to attract, maintain and strengthen relationship with their potential consumers (Ogendi, 2017). This mechanism of diversifying organizational practices is used as a medium to attract, retain and to satisfy customers (Fiona & Lynda, 2012) even with the use of current day fastest technology (Paul, 2014).

Kampala International University located in the most workforce diverse city in Uganda "Kampala" (Abdulla, 2018) was established in 2001, chartered in 2009 and ranked 58th among African Universities with 4 colleges and 2 schools in the main campus with an approximate capacity of 7000 students and over 300 academic staff (Edward, 2012). The University operates a multi campus system; collaborates with other universities within and outside Uganda as it offers various academic programs to students (KIU, 2021). Diversity policy and cultural practices were so pronounced in KIU organizational culture, as diverse employees were absorbed into the institution (Samuel, Jimmy, Edward & Ronald, 2014) and multicultural group of students were admitted to portray internationalism beside learning experiences, it encourages co-existence among staffs and students to promote social interactions (Angela, 2018; KIU e-learning portal, 2021).

Currently, KIU had grown and made tangible improvement to engaged competent resourceful staff of high proficiency that deliver, gain satisfactory services (Samuel et.al, 2014; Human resource, 2021) and maintain institutional core values in terms of expanding learning facilities geared to satisfy their customers and publications to attain the height of being the best private university in Uganda (Umar, 2021).

Dissatisfaction of products and services with KIU has been an issue faced by customers who facilitate, cooperate and improve core values of the university. The dilution of academic qualities and criticisms at KIU became evident when NCHE ruled against some PhD programs and unregulated courses in KIU (Jon, 2015). Customer dissatisfaction in the phase of diversity, socio-cultural differences with work value pose challenges to organization culture, performance and efficiency (Fiona & Lynda, 2012)**.** The indication of customer dissatisfaction in KIU was unaccredited courses that were allowed to be offered (Daily, 2018), complains of missing marks as was seen in the case of Ssewanyang v KIU (ULII, 2019), inadequate delivery of teaching services, often calls made to lecturers by students for lectures to hold, unacceptable results by other universities beyond Uganda, high rate of unproductive and incompetent graduates in the society especially in technical fields due to lack of practicals had unveiled dissatisfaction with KIU services and products delivered (Benga, 2019; ULII, 2019).

These problems resulted to complains, discouragements, high turnover, low morale, mistrust and demonstration against the management by some customers (Davidson, 2018). The management of KIU do assured accreditation of courses (Davidson, 2018) of which some courses were accredited (Rebecca, 2020). Students were compelled for prompt payment of tuition fees, monitor and follow up of their results was enhanced for proper documentation (Benga, 2019; Isaac, 2021). Though the cause for customer dissatisfaction was linked up to mismanagement of organizational diversity (Fiona & Lynda, 2012) and solution for customer dissatisfactions are not fully known, yet it was being traced to effective management of Organizational Diversity that could improve satisfaction which is the basis of this study content gap.

Studies by Usmani, Kumani, and Hussain, (2015); PMatthij's and Stephan (2019); John, (2017); Amed, (2017); Patrick, Hui and Derek, (2011) has been conducted in the area of diversity and customer satisfaction within a few economic sectors which was not done in private educational sectors like KIU, thus creating a context gap, hence the current study launched into examining the effect of organizational diversity with the use of cultural diversity and employees multiformity influence on customer satisfaction based on the possibility of solving customers' problems in KIU as the reputable private university in Kampala, Uganda. The purpose of the

study was to determine the effect of cultural diversity on customer satisfaction in Kampala International University, Kampala, Uganda.

Conceptual and Theoretical Review

The research conceptual framework is Organizational Diversity and Customer Satisfaction enjoyed by stakeholders with Kampala International University. Organizational diversity includes core cultures and employee multiformity that exist in an organization that is being embraced for the study. This core cultures are control, collaborative, competitive and cultivational with employees' ethnicity, gender, age and work value are means of diversity elements used to satisfy customers considering customer's plight, expectations and value on the products and services rendered by the school. Though some researchers buttress the whole makeup of employees' workforce and amount of diversity allowed in the workplace as organizational diversity (JVeil, & Krishna, 2017) while Rachel (2012) note its composition as normative value existing in a heterogeneous organization.

Tabitha and Margaret (2014) referred to Organizational diversity as an inclusive workplace environment that promotes good reputation through effective utilization of diverse work force resources. Organizational diversity was described as an inclusive culture of workforce that consists of relations-oriented diversity (interpersonal relationship between gender, age and religion), task-oriented diversity (qualification, experience and cognitive ability for performance), readily detected diversity (differences in characteristics in terms of age and nationality) and underlying diversity (personality or attitude) (Carolina & Paulo (2017).

Nejati (2013) termed customer satisfaction as stakeholders' experience of products also viewed as positive proclamations, constant purchase and brand loyalty by Biljana and Jusuf (2011). Customer satisfaction was referred to the discrepancy between the customer expectation and perception being influenced by service providing process (Ann-Christin & Punyasoore, 2015).

Benedict, Andrew, Kenneth, Primrose and Danie (2019) defined customer satisfaction as customer loyalty and retention being led by superior customer value. There are various concepts about organizational diversity and customer satisfaction respectively but this study operationalized organizational diversity as cultural diversity and employees multiformity while customer satisfaction is operationalized as customers' "plights, expectations and values.

The research was guided by Expectancy Disconfirmation Theory (EDT) of Morgeson (2012) and Adaptation- level theory by Jose (2018).

Expectancy Disconfirmation Theory (EDT) of Morgeson (2012) emphasized that satisfaction was not based on outcome only but depends on previous experiences and expectations which should be considered in an organization (Stephen & Gregory, 2017). Satisfaction cannot be achieved if an organization is unable to identify the consumers' needs and desires as a priority tool to sustain business. The application of EDT extended from the external characteristics of service qualities to focus on the mind that include the psychological needs of an individual which had caused variation on desires and plights of consumers (Jiasheng, Wenna, Nicohi & Richard, 2021). EDT indicates changes in perception, expectation and satisfaction linked to managerial changes that has effect on satisfaction (Jiasheng et.al. 2021).

Adaptation-Level Theory by Jose (2018) explained the process that occurred in the transmission from Adaptation level theory to welfare analysis which measures and compares subjective satisfactions that was derived from the use of goods and services experienced to a long term commitment. He posed that adaptation level for pleasure can be modified or manipulated to influence happiness and keep stimulus level high to cause satisfaction or keep stimulus level low to cause dissatisfaction (Brickman & Campbell, 1971). Yutisia, Rudy and Reagen (2021) reviewed that adaptation capability of an individual depends on the person's behavioral, physical and social stimulation in an environment which constitute the psychological and physiology characteristics of that person's ability to adjust and solve problems. This implies adaptation strategy can be used to overcome unpleasant situation to derive satisfaction since adaptation strategy was referred to a coping strategy targeted to solve both emotional and physical problems,

Mogerson, (2012) emphasized that satisfaction judgment on experience through cognitive process do unveil the state of discomfort and the extent to which products and services were valued by the customers. Therefore, to examine satisfaction, the subjective features of customers needs and emotions with the objective features of products and services should be ascertained. A subtractive and a direct subjective question can be used to measure disconfirmation were the subtractive approach looks at the differences in mean and variance, the direct subjective approach was anchored in the direct experiences encountered with the product and services hence there was a link between need, plight, expectation, value, trust and satisfaction were expectation influenced disconfirmation to create effect on satisfaction (Jiasheng et.al. 2021). This was the reason why customer satisfaction was operationalized as customer plight, expectation and value in this study.

Hjortskov's (2019) buttressed that normative expectation has greater effect on satisfaction compared to the empirical expectations because customers do agree on desired outcome. Stephan and Gregory (2017) conceptual replication showed low

performance result to low expectation while high performance led to high expectation although high performance could lead to low expectation due to customer psychological mechanism to confirm or disconfirm with services.

Jiasheng et.al (2021) reviewed variation between Expectancy Disconfirmation Model studies which considered various sources of heterogeneity in the experimental survey indicated in types of services, type of expectations and types of disconfirmation. A Meta – analytical procedure was conducted to confirm the use of Expectancy Disconfirmation Model to examine and measure customer satisfaction. Previous study had used EDT to ascertain patient satisfaction with telemedicine services (Christina, Vishal & Michael, 2018) and to determine citizen satisfaction in public sector (Jiasheng et.al.2021) while this research used EDT to examine customer satisfaction in KIU

Empirical Review

Patrick (2020) argued that diversity climate is more important than inclusion when he concluded that creating a culture of diversity is highly essential in an organization so as to eradicate blind hiring problems which has influence on customer satisfaction. Alexander and Jeff (2016) proposed that culture has great influence on customers' satisfaction. They used five cultural dimensions such as collectivistic culture being perceived to have effect on customer satisfaction through implicit affective promises while individualistic culture has effect on customer satisfaction through explicit formation promises; masculinity culture emphasized on product / service function, femininity culture emphasized on relationship cues; Power distance culture; Uncertain avoidance culture; high context / low context culture have various effect on sources of customer expectation leading to satisfaction which has not been thoroughly investigated in a learning institution.

Patrick et al (2011) begins a study from 2005 through 2008 with a longitudinal data collection of some respondents where the female representation had a negative effect on customer satisfaction compared to others like the pro-service minority sales personnel who had positive influence that led to customer satisfaction. This implied that increased enhancement of pro-service climate has further improved business-unit outcome. The study recommended that diversity climate can be used to predict customer satisfaction by applying other theories, hypotheses with other organization climates in the context of business units. However, this study used the control culture of plan policies / rules and regulation, collaborative culture of cooperation / integration, competence culture of demonstrative capability and cultivation culture of creativity as a part of organization climate to determine the effect of cultural diversity on customer satisfaction by applying Expectancy disconfirmation theory.

Karolina, (2018) expatiates on the importance of cultural awareness being associated to customer services that incorporate cultural diversity strategy in business so as to solve international problems, provide security, trust, confidence and localization of services based on diverse customer experience to gain credibility because individuals are influenced by culture which has impact on purchase decisions (Ines, 2017). Ines (2017) proposed that customer service should be personalized than being standardized therefore created opportunity for this research to examine the effect of cultural diversity on customer satisfaction taken into consideration the request, needs, plight of individual customers with their expectations and values apportion by individuals in the utilization of KIU products and services.

William (2013) emphasized on the implication of cultural differences of customer satisfaction provided by Help Desk in two developed countries where the use of electronic services was evaluated and was not incorporated in this study instead a front line officers and quality assurance staff were used to examine customer services. William (2013) also measured customer satisfaction in two areas such as the United States and China to determine exited and non-exited difference in satisfaction scores provided by their Help Desk and found an increased satisfaction trend in China than in the United States which showed differences in customer metrics but this study examined and described the predictive strength of customer satisfaction in a private University at Uganda hence the need for further research in comparison with other international universities by the use of electronic services to determine customer satisfaction beyond Uganda became necessary.

Abebe (2019) found that a change in organizational culture lead to a change in employee's satisfaction that influenced customer satisfaction when the effect of organizational culture on customer satisfaction was examined as customer's needs were prioritized with a sample size of 249, a descriptive statics and multiple regression analysis resulted to positive correlation between organizational culture and customer satisfaction while this study includes diversity elements to examine the effect of organizational diversity on customers satisfaction in KIU, Kampala Uganda.

John (2017) suggested the need for organizations to have an appropriate diversity culture that can significantly have influence on customer satisfaction because customer reflects workforce diversity that is a tool for attraction and improvement of customer base results with the use of a reformed cultural diversity approaches to best fit diverse customer desires as explained by Alexander and Jeff, (2016). Cong (2020) buttress the fact that there are different approaches of understanding the relationship between cultural diversity and other specific context that could solve

different problems of diverse group of which customer satisfaction in KIU consist of diverse customer voice which became a context of investigation in this study.

Adel (2019) empirically examined the effect of high performance work system service climate on customer satisfaction in Omani public sector and revealed that service climate do increase customer satisfaction even when expectations are not exceeded (Gabler et.al, 2018) but this study indicated that customers can achieve satisfaction immediately when their needs, requests or plights are solved either through a one-time encounter with products or an accumulated experience that leads to conformity or repurchase of products and services (Meesala & Paul, 2018) without an achieved expectation.

Adel (2019) found the role of HPWS effect on customer satisfaction as a long term transaction-specific satisfaction with the use of social exchange theory to ascertain staff attitude in a relationship between the HPWS and customer satisfaction (Jiang & Messersmith, 2018) whereas this study focused beyond service climate to cultural diversity climate that was the source of service climate and used expectancy disconfirmation theory to ascertain the effect of cultural diversity on customer satisfaction in a private international learning institution.

Abdul, Muhammad, & Mohd, (2018) investigated collectivism and individualism effect on customer satisfaction and found higher effect of individualism on customer satisfaction using Hofstede theory even when collectivism foster cooperation among team, socialization and higher commitment to duty (Holmes, 2017), it still had low level of expectations compared to individualism which had high expectation toward service quality (Omanwa, 2014) with a sample size of 103 respondent in a retail sector (Abdul et al, 2018). They recommended a larger sample size and other hypothetical study which was considered in this study with the use of adaptation level theory to examine the level of customer satisfaction of sample size 372 respondents and expectancy disconfirmation theory to determine the extent of disconfirmation against cultural diversity of control, collaboration, competency and cultivation culture because Overby, (2015) posed that customer satisfaction differs in respect to their diverse cultural foundation to form different opinions, feelings and attitudes towards the product and services experienced

Methodology

A Descriptive correlation and a case study survey design were used to collect data, analyze and interpret results so as to achieve the stated study objectives. The descriptive survey enabled the observation of current trend among customers, correlation measurement enabled the researcher to understand the strength of relationship that existed between organization diversity and customer satisfaction

for future prediction and the theoretical perspective was used to explain the phenomena. A closed ended questionnaire for quantitative analysis was used to conduct this study because quantitative analysis granted access for quick responses and prompt retrieval of response for easy research analysis (Susan, 2016). This enabled specific clear outcome of opinions to be categorized, converted to numeric data and better interpretation of results (Smart, 2021).

The same structure of questionnaire was responded to by both staffs and students who are indirect and direct customers with KIU. This facilitated quick achievement of the study objectives within the stipulated period of time for completion.

Results and discussions

One sample statistics

Descriptive statistics for cultural diversity

Table 4.3: Descriptive Statistics for Cultural diversity

Control culture (B1) / A	Mean	Std. Deviation	Interpretation
The university KIU embraces diversity	3.4059	.82041	High Satisfaction
There is high rate of international presence in this school	3.3333	.79870	High Satisfaction
Diverse staff and customers are respected in accordance to school rules…..	3.2930	.77887	High Satisfaction
Customers' rights and privileges are often protected by this university	3.1048	.93294	Satisfaction
Unaccredited courses are not allowed to be offered in KIU	2.9113	1.11117	Satisfaction
Valid N (372) **Average Mean**	**3.20966**	**0.8884**	**Satisfaction**
Collaborative culture (B1) / B	Mean	Std. Deviation	Interpretation
The institution (KIU) works with other business partners	3.1532	.90263	Satisfaction
You have made the university a school of reference to your friends and……	3.2258	.87034	Satisfaction
There is corporate team work and respect between staff and students in KIU	3.2177	.85839	Satisfaction
This university organize symposium and invites other universities	3.1559	.84827	Satisfaction
Kampala International University permits some social functions in the school	3.3817	.76970	High Satisfaction
Valid N (372) **Average Mean**	**3.2269**	**0.8499**	**Satisfaction**

Maximum measurement variable value=4.00 and Minimum measurement variable value=1.00

Source: Primary data

The presented results indicate that the university embraces diversity with the majority response of high satisfaction mean rate of 3.40 who confirmed high presence of internationals including diverse staff and customers adhering to the school rules and regulation, whose right and privileges were protected by the school shows a satisfactory mean rate of 3.10 and a std. of 1.11 unaccredited courses not allowed to be offered by the students. This entails that most students pursue accredited course programs though there were awareness of unaccredited

EMPLOYEE MULTIFORMITY AND CUSTOMER SATISFACTION IN KAMPALA INTERNATIONAL UNIVERSITY, KAMPALA UGANDA

AHMED SHEHU AWAK[*], BAIHOZHAEVA BAKHTKUL UZAKOVNA[†], & MUSA SULEIMAN[‡]

Abstract

Organizational diversity cannot exist without diverse customers. Similarly, its policies, strategies and operations will not be productive if there are no employees to pivot the activities. Looking at the centric objectives of organization sustainability, this study aimed at examining the effect of organizational diversity on customer satisfaction in Kampala International University, Kampala Uganda. It determined the effect of cultural diversity on customer satisfaction using the four core culture in an organization system such as the control, collaboration, competence and cultivation culture. To examine the effect of organizational diversity on customer satisfaction in KIU, Kampala Uganda, Slovenes formula was used to determine the sample size of 388 even though 372 responded out of 12603 targeted populations who patronize the product and services of KIU. Descriptive correlation survey design was used to collect, present, interpret and analyze data with the use of SPSS version 22 to compute the mean, standard deviation, and regression analysis. Hence, the study found that organizational diversity had predictive strength of 64.4% to cause changes on customer satisfaction. The results revealed that employee multiformity had stronger effect on customer satisfaction (59.3%) than cultural diversity effect on customer satisfaction (56.2%). The study concluded that organizational diversity is relevant to customers because it has great effects to determine the extent of customer satisfaction by considering their plights, expectations and values that customers attached on products and services. Therefore, for KIU to achieve sustainable customer satisfaction and to gain stronger synergy over other competitors, it has to establish more diversity ties, appropriately integrate and motivate employees, and institute a "Win and Win" therapy for every business participant to be satisfied

Keywords: Employee multiformity, Customer satisfaction

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study was to determine the effect of cultural diversity on customer satisfaction in Kampala International University, Kampala Uganda.

Conceptual and Theoretical review

Employees' multiformity had diverse cultured work force. They understand, accept differences, share values with respect and dignity working as a team. The multiformity of employees possesses the socio demographic characteristics, knowledge and ability through ethnicity, gender, age, work value etc. to effectively perform services and achieve goals in an organization such as satisfaction. Emily and Stephen (2018) posed clarity of demographic influence on employees' performance variances depend on the work force diversity composition which has effect on customer behavior differently. Therefore, workforce diversity management depend on age, race and ethnicity which was related to worker's job match, satisfaction and performance (Wienjing et.al, 2020).

The research was guided by Expectancy Disconfirmation Theory (EDT) of Morgeson (2012) and Adaptation- level theory by Jose (2018).

Expectancy Disconfirmation Theory (EDT) of Morgeson (2012) emphasized that satisfaction was not based on outcome only but depends on previous experiences and expectations which should be considered in an organization (Stephen & Gregory, 2017). Satisfaction cannot be achieved if an organization is unable to identify the consumers' needs and desires as a priority tool to sustain business. The application of EDT extended from the external characteristics of service qualities to focus on the mind that include the psychological needs of an individual which had cause variation on desires and plights of consumers (Jiasheng, Wenna, Nicohi & Richard, 2021). EDT indicates changes in perception, expectation and satisfaction linked to managerial changes that has effect on satisfaction (Jiasheng et.al. 2021).

Adaptation-Level Theory by Jose (2018) explained the process that occurred in the transmission from Adaptation level theory to welfare analysis which measures and compared subjective satisfactions that was derived from the use of goods and services experienced to a long term commitment. He posed that adaptation level for pleasure can be modified or manipulated to influence happiness and keep stimulus level high to cause satisfaction or keep stimulus level low to cause dissatisfaction (Brickman & Campbell, 1971). Yutisia, Rudy and Reagen (2021) reviewed that adaptation capability of an individual depends on the person's behavioral, physical and social stimulation in an environment which constitute the psychological and physiological characteristics of that person's ability to adjust and solve problems. This implies adaptation strategy can be used to overcome unpleasant situations to

derive satisfaction since adaptation strategy was referred to a coping strategy targeted to solve both emotional and physical problems,

Mogerson, (2012) emphasized that satisfaction judgment on experience through cognitive process do unveil the state of discomfort and the extent to which products and services were valued by the customers. Therefore, to examine satisfaction, the subjective features of customers need and emotions with the objective features of products and services should be ascertained. A subtractive and a direct subjective question can be used to measure disconfirmation were the subtractive approach, which looks at the differences in mean and variance, the direct subjective approach was anchored in the direct experiences encountered with the products and services hence there was a link between need, plight, expectation, value, trust and satisfaction were expectation influenced disconfirmation to create effect on satisfaction (Jiasheng et.al. 2021). This was the reason why customer satisfaction was operationalized as customer plight, expectation and value in this study.

Hjortskov's (2019) buttressed that normative expectation has greater effect on satisfaction compared to the empirical expectations because customers do agree on desired outcome. Stephan and Gregory (2017) conceptual replication showed low performance result to low expectation while high performance led to high expectation although high performance could lead to low expectation due to customer psychological mechanism to confirm or disconfirm with services.

Jiasheng et.al (2021) reviewed variations between Expectancy Disconfirmation Model studies which considered various sources of heterogeneity in the experimental survey indicated in types of services, type of expectations and types of disconfirmation. A Meta – analytical procedure was conducted to confirm the use of Expectancy Disconfirmation Model to examine and measure customer satisfaction. Previous studies had used EDT to ascertain patient satisfaction with telemedicine services (Christina, Vishal & Michael, 2018) and to determine citizen satisfaction in public sector (Jiasheng et.al.2021) while this research used EDT to examine customer satisfaction in KIU.

Customers are in frequent need of Satisfaction. Hekiman et.al (2010) observed that satisfaction had become the core target of organizations' drive. The fact unfolds that satisfaction is different for various consumers as recognized by most researchers and publications (Vu Minh, 2015). It was stipulated that satisfied customers had perceived various expectation outcome that influences their behavior being validated by customer satisfaction theorists (Huang & Liu, 2014).

Empirical Review

Andrew and Daniel (2019) analyzed customer satisfaction to be clearly associated to employee satisfaction which means a dissatisfied employee lead to customer dissatisfaction (Ashira, 2019). Therefore, an organization can not satisfy customers independently without craving to satisfy their staff. Invariably, the staff in this study was an indirect customer as he purchased, patronized and served as referrer for the products and services of his employer while the students are direct customers of the university hence this study was geared to examine effect of employees multiformity on staff and students' satisfaction in KIU as customers.

Andrew and Daniel (2019) also analyzed the relationship between employee happiness with the use of American customer satisfaction index on a scale of one to five rating for the period of 10 years found greater improvement on customer satisfaction to have a significant impact of employee frequent interaction with customers in Glassdoor Company. They proposed that companies should build more on employee's morale in order to achieve customer satisfaction although this study used EDT in KIU as a learning institution to examine staff interactive effect on customer satisfaction therefore employee multiformity involved staff demographical, psychological work experience (University of Texas Arlington, 2013), motivation and improvement (Ashira, 2019) that could lead to satisfaction of staff and student as their needs, demand, plight and expectation were granted respectively by the university to stimulate simultaneous customer satisfaction.

Marc et al (2019) buttressed that similar ethnicity attracts and stimulate integration between customers and employees from same ethnic majority or minority group. The relationship between ethnic groups have significant response and difference in satisfaction but identify no correlation with satisfaction level of ethnicity in local public institution (Florina, 2014). PMalthijs and Stephan (2019) undertook a study on idiosyncratic deals (I-deals) of a high age diversity to find how I-deal can influence client satisfaction using an emotional exhaustion and collective commitment as a mediating factor to increase customer satisfaction in a German public service. Their study used contagion model to investigate the extent to which benefits are shared and transmitted among colleagues and customers from 19,780 employees and 17,500 clients indicated positive spill over within business units. They found that high age diversity unit shows strong negative relationship compared to low age diversity.

Notwithstanding, the study confirms negotiate individualistic approach of age diversity from the I-deal context is beneficial and has positive effect on more client satisfaction in an high heterogeneous organizations when treatment is appropriate and justifiable through collective commitment. Their study implied that employees

should cultivate a healthier psychological personal work life to reduce emotional exhaustion that can be contagious to increase collective commitment and client satisfaction to generate higher additional organization value.

University of Texas at Arlington (2013) found that work force influences behavior through service relationship and interactions toward the business success do capture minority customers using front line employees of Asians. Marie (2020) emphasized that priority should be given to service quality through right employee engagement to deliver satisfactory services to customers.

Afshan (2018) reviewed that perceived service quality had positive correlation to satisfaction which initiate future purchase. He emphasized on the relationship that exist between administrative services, academic services, physical features of the university to determine student satisfaction but this study explained the effect of employees' multiformity on customer satisfaction where ethnicity, gender, age and work value depict quality services in diverse form to their diverse customers. This implies this study goes beyond university service quality to consider the university employee multiformity that was created and existed between employees and customers being used to solve customers' (staff and students) challenges and plights that yield sustainable customer value. Likewise, Samaan (2014) analyzed that customer expectation with perceived service quality had significant effect on customer satisfaction hence this study used customer plight, expectation and customer value to predict the effect of employee multiformity on customer satisfaction.

Ogandi (2017) posed that less commitment in delivery quality learning services in private universities due to misunderstanding of students' needs and expectations calls for concern in order to minimize or eradicate students' dissatisfaction and embarrassment. La Tosha (2016) found no relationship between diversity experience and academic success of Grade Point Average (GPA). This implies GPA as an academic outcome do not determine customer satisfaction if learning content is not experienced which suggest that various degree in learning experience depict various degree of customer (staff and student) satisfaction level and the kind of value these customers placed on the academic products and services.

Satisfied employees do improve customer experience through an effective customer service team, proper interaction channel to relate and understand customer perspectives with respect to cultural value difference of customers (Fancy, 2020) creating solid statistical analysis link between satisfied employees and customer satisfaction (Daniel, 2019) being embedded in employee multiformity with customers' expectation and value in this study.

Methodology

A Descriptive correlation and a case study survey design were used to collect data, analyze and interpret results so as to achieve the stated study objectives. The descriptive survey enabled the observation of current trend among customers, correlation measurement enabled the researcher to understand the strength of relationship that existed between organization diversity and customer satisfaction for future prediction and the theoretical perspective was used to explain the phenomena. A closed ended questionnaire for quantitative analysis was used to conduct this study because quantitative analysis granted access for quick responses and prompt retrieval of responses for easy research analysis (Susan, 2016). This enabled specific clear outcome of opinions to be categorized, converted to numeric data and better interpretation of results (Smart, 2021).

The same structure of questionnaire was responded to by both staffs and students who are indirect and direct customers with KIU. This facilitated quick achievement of the study objectives within the stipulated period of time for completion

Results and discussions

One sample statistics

Descriptive statistics for employee multiformity

Table 4.4: Descriptive Statistics for Employee Multiformity.

Ethnicity (B2) / A	Mean	Std. Deviation	Interpretation
This university accept all kind of ethnic group student into the school	3.5161	.77859	High Satisfaction
There is equal treatment for both local staff and foreign staff in this institution	3.2796	.91840	Satisfaction
Staff and Students are not discriminated based on their tribal background	3.3038	.91214	High Satisfaction
Foreign students are not treated differently from the indigenous students	3.2070	1.00008	Satisfaction
You identify with anyone in KIU irrespective of their cultural values	3.3522	.80575	High Satisfaction
Valid N (372) **Average Mean**	**3.3317**	**0.8829**	**High Satisfaction**
Gender (B2) / B	Mean	Std. Deviation	Interpretation
You associate with both male and female colleagues and friends in this ……..	3.5376	.71275	High Satisfaction
There is no stereotyping and gender discrepancy with students in KIU.	3.4005	.73664	High Satisfaction
Customers do not discriminate against staff of this school	3.3333	.82198	High Satisfaction
There is no discrimination to access services in regard to gender in the school	3.3441	.81753	High Satisfaction
There are no preferential treatment among staff and customers in KIU	3.1317	.95526	Satisfaction
Valid N (372) **Average Mean**	**3.3494**	**0.8088**	**High Satisfaction**

Maximum measurement variable value=4.00 and Minimum measurement variable value=1.00

Source: Primary data

AN EXAMINATION OF THE PROSPECTS AND CHALLENGES OF COMMUNITY POLICING IN OREDO LOCAL GOVERNMENT AREA OF EDO STATE

DR. CHIAZOR C.N.O.[*] & DR. EDEGWARE J.G[†]

Abstract

This study tends to examine the experiment of community policing and security challenges in Nigeria within the context of Oredo Local Government Area. The objectives were to examine the impact of community policing in enhancing the detection of security challenges in Oredo LGA, to evaluate the impact of community policing on community partnership with vigilante in creating safe and secure environment in Oredo LGA, and to determine the synergy between community policing and vigilante security group in preventing crimes in Oredo LGA. The populations of the study were made up of the entire residents of Oredo Local Government Area which is 374,515 at the 2006 census figure. The sample size of the study is four hundred (400) respondents. Three hundred and fifty (350) respondents will be drawn from the various subunits or neighbourhood divide in Oredo Local Government Area, while the remaining fifty (50) respondents will be drawn from the police officers in the police stations located in the study area. The study discovered amongst others that, community policing enhances the detection of security challenges in Oredo local government area, the study also reveals that, perceptions that officers apply the law unevenly based on a person's race, ethnicity, or other personal characteristics affect security negatively. Hence, the study recommends amongst others that, The Nigerian police force should create an atmosphere of trust between dwellers of Oredo local government in order to ensure good synergy between community vigilantes for effective community policing.

Keywords: Community Policing, Insecurity, Vigilante, Crime

Introduction

The issue of curbing crime and criminality is a primary concern in all nations across the world. This is because peace and security are germane to good governance and in promoting socio-economic and political transformation in society. This underscores the need to always evolve innovations and new strategies in policing architecture across the world, Nigeria inclusive. One of such novel innovations is the community policing strategy.

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Community policing is an integral part of the Nigerian policing architecture. It is an issue that is fast gaining ground in Nigeria, especially among the police force. Although it is relatively new in Nigeria, in the Western world, especially in the United States of America, it has been in practice. It was only in the early 2000s that the concept became popular in the country. Before then, the Nigeria police was operating a traditional British semi-military structure of policing that stresses the centralization of authority or power (kpae and Adishi, 2017). The principle of centralisation of power is antithesis to the philosophy of community policing that emphasises decentralisation of power or authority. The police are expected by their fellow citizens to protect insecurity, fundamental rights to liberty, equality and justice under the law. To fulfil this role, the police ought to be instrumental to serving the communities through prevention of insecurity (Okeshola and Madiare, 2013; Ibidapo, 2019).

Community policing model is characterised by police-citizen partnership which involves problem solving. This is a fundamental element of community policing philosophy which has been neglected in Nigeria. In this regards, it emphasises partnership between communities and police force through the proactive integration of the citizens in a creative way in order to solve community security problems. This includes crime and criminality control in the neighbourhood to prevent security challenges through fundamental changes geared toward achieving peaceful communities in Nigeria. These areas not only affect the way police responds to security challenges, but also the way they try to prevent crime in the society. The recent experiment in Nigeria is to bring out the major features of community policing through cooperation and collaboration between police and citizens to prevent and control security challenges in rural areas (Barlow, 2000). Youth unemployment, poverty, hunger, poor health and living conditions and ethno-religious challenges are responsible for violence and disenchantment within the rural communities (Arisukwu, 2017; Arisukwu & Okunola, 2013).

It seems that people belief that community policing reflects a facilitating role of police where citizens are encouraged to help themselves. According to Cordner cited in Chewprakobket (2000), others consider the changes in police structure, management and operations such as decentralisation of authority, citizen empowerment, quality control of police-citizen contact and creative problem solving strategies as critical parts of community policing model. Besides, the model also emphasises collaboration with other agencies such as civil defence, local vigilante, mobile police force and the military in the case of Nigeria. Community policing implies recognizing that police rarely can solve public safety resulting from crimes and other related problems alone; it has to do with encouraging interactive partnerships with relevant stakeholders (Onyeije, Anyaoha & Osita-Njoku, 2019).

The range of potential partners ought to be large, and these partnerships can be used to accomplish the two interrelated goals of developing solutions to security challenges through collaborative effort preventing crime and improving public peace and general trust.

Essentially, community policing signifies new and credible ways of policing. According to Cordner (1999) the philosophical dimension of community policing include the central idea and belief underlying community policing, which are three elements namely;

a) Citizens input which is based on the idea that police department should seek and carefully consider citizens input when making policies and decisions that affect community.
b) Broad police function which refers to broad view of the function of the police force instead of focusing only on crime and criminality.
c) Personnel service which is the idea of tailoring policing based on total norms and values as well as individual needs.

Besides, there is also the strategic dimension which includes the key operational concepts that translates philosophy into action and has three basic elements. These are reoriented operations, encourage the police to rely less on the patrol car and on face-to-face interaction with citizens. The second element-geographic focus; recommends that the police emphasises geographic location instead of time of day for police-assignment and responsibility. Patrol officers are expected to be assigned to the same areas for extended period of time to enhance their familiarity with the community. The last element of prevention emphasises focus on a more proactive and preventive orientation rather than reactive one.

The tactical dimension translate ideas, philosophies and strategies into concrete programmes and practices in order to evolve actions capable of curbing security challenges in the community. This dimension comprises three important elements;

1. Positive interaction that encourages officers to interact in a positive way with citizens as much as possible.
2. Partnership which emphasises that the police seek cooperation from citizens in identifying community problems and solicit citizens input and participation.
3. Problem solving which call police attention to solving underlying problems and conditions. The problem solving should also take into cognisance the practice by personnel throughout the rank and community inputs and participation as well as collaboration between the police and external agencies whenever possible.

The final dimension which is organisational has also three distinct elements. The first is the element of management, which has to do with the style of leadership, management, supervision and give more emphasises to organisational culture and values. These management practices consists of having concise statements of mission and value focusing on strategic planning aimed for mission achievement, coaching instead of restricting the officers roles to rules and regulations, monitoring officers on what it means to be good officers, empowering officers to enhance motivation and creativity and distinguishing between intentional and unintentional errors made by officers. The second element is structure which comprises power delegation, flattening of layers of hierarchy, team work and actualisation. The third element is information, which places emphases on the need for information system that aid in identifying and analysing community level problems.

The clamour for community policing was accentuated by the various challenges which the Nigeria Police Force has faced that made it inefficient in combatting and curbing crimes and criminality. Some of these problems are nepotism, ethnicity, competition, institutional weaknesses such as inadequate manpower both in strength and expertise, insufficient education and training, inadequate equipment and poor condition of service of the average police officer, poor public relation between subordinates and superior officers, lack of public cooperation, constitutional problems resulting from putting the whole force under the presidency and more recently the poor perception of the police by both the police officers and the general public (Ibeanu, 2007; Iwarimie, 2003).

Community policing is a strategy that focuses on the police building ties with community members (Olanipekun, 2019). These ties enable the police to work closely with community members in the fight against crime. Community policing approach to crime detection, fighting, and prevention became active in Nigeria in 2004 during President Umaru Yar'adua's administration. However, the President Buhari administration approved on September 23rd, 2020 the enactment of an Act to repeal the Police Act Cap. P19, Laws of the Federation of Nigeria, 2004 and enact Nigeria Police (Establishment) Act, 2020 to provide the framework for the Police Force and ensure cooperation and partnership between the police and host communities in maintaining peace, combating crime, protecting liberties, life and property; and for related matters. This approval by the President laid the foundation for the legal backing of community policing in Nigeria.

Community policing is a policy that requires the police to adopt a proactive approach to address public safety concerns (Olaolu, 2015). Consequently,

community policing is seen as a strategy which does not only allow the police to proactively act beyond mere crime fighting, but also to partner with the community members in setting the security priorities in the society and fashioning ways of resolving identifiable problems in the community (Tope, 2016).

Community policing entails a systematic investment and inclusion of credible local guards, vigilante groups, able-bodied youths, traditional rulers, and chiefs in the conventional police system for achieving a far-reaching success in crime prevention and control at the grassroots or community level. Community policing advocates that police should be highly visible in community through foot patrols and should integrate themselves into communities to ensure confidence and trust from communities (Okeshola & Mediara, 2013).

It is clear that community policing is an integral part of the police force. It represents a shift from the traditional policing which are reactive in its approach to crime and disorder, an approach or model that promotes proactive measures in the fight against crime and criminality. Hence, the desire to explore the option of the model in the Nigeria Police Force in fighting and curbing security challenges in the country.

Statement of the Problem

Community policing pilot project was first introduced in Enugu state in 2004 by Balogun as one of the measures to improve public police relationship and the image of the police force among the public. Since then, it has been implemented in other states such as Ondo, Ogun, Kano, Jigawa, Anambra, Sokoto, Cross River and Edo States (Ibeanu, 2007). It has been alleged that despite the introduction of community policing in the country, no meaningful success has been achieved in the fight against crime and criminality. Many communities in Nigeria are faced with unprecedented increase in criminal activities such as robbery, arson, kidnapping for ransom, and murder etc. This has become a source of worry to the government, stakeholders and the populace.

Notwithstanding, the effort of the police to combat crime, crime appears not to abate in these communities. Despite the establishment of community policing and numerous efforts by various police administrations to curtail the level of crime in Oredo, crime and social disorder still persist in the Local Government Area. With the growing urbanization and national development, there are signs of complexity and multiplicity of criminal offenses and acts. There are several challenges to community policing such as systematic discrimination, poverty caused by corrupt government, unemployment, poor education, inadequate housing, poor health care,

systematic police bias, victimizing innocent citizens and brutality. The problem that instigated this study therefore is, what has been the influence of community policing in curbing security challenges in the country with particular reference to Oredo local government of Edo State.

The question now is; what is the impact of community policing in enhancing the detection of security challenges in Oredo LGA? What is the impact of community policing on community partnership with vigilante in creating safe and secure environment in Oredo LGA? What is the synergy between community policing and vigilante security group in preventing crimes in Oredo LGA?

Objective of the Study

The cardinal objective of this study is to investigate the community policing experiment with particular reference to Oredo Local Government Area with the intention to determine how it has influence the efforts geared towards curbing security challenges in the area. But the specific objectives are:

1. To examine the impact of community policing in enhancing the detection of security challenges in Oredo LGA.
2. To evaluate the impact of community policing on community partnership with vigilante in creating safe and secure environment in Oredo LGA.
3. To determine the synergy between community policing and vigilante security group in preventing crimes in Oredo LGA.

Research Hypotheses

I. **The Null Hypothesis (H_0)**: There is no significant relationship between community policing and detection of security challenges in Oredo LGA.
The Research Hypothesis (H_R): There is a significant relationship between community policing and detection of security challenges in Oredo LGA.

II. **The Null Hypothesis (H_0)**: There is no significant relationship between community policing and community partnership in Oredo LGA.
The Research Hypothesis (H_R): There is a significant relationship between community policing and community partnership in Oredo LGA.

III. **The Null Hypothesis (H_0)**: There is no significant relationship between community policing and vigilante security group in preventing crimes in Oredo LGA.
The Research Hypothesis (H_R): There is a significant relationship between community policing and vigilante security group in preventing crimes in Oredo LGA

Theoretical Framework

The theoretical framework adopted by the study is the broken window theory to understand the police-public partnership in crime prevention and control in Nigeria through community policing strategy. According to broken window theory, an ordered or clean environment is one that is maintained and sends the signal that the area is monitored and that criminal behaviour is not tolerated. Conversely, a disordered environment is one that is not maintained (broken windows, graffiti, and excessive litter) sends the signal that the area is not monitored and that criminal behaviour has little risk of detection (Herbert & Brown, 2006).

The theory assumes that the landscape communicates to people. A broken window transmits to criminals the message that a community displays a lack of informal social control and so is unable or unwilling to defend itself against a criminal invasion. It is not so much the actual broken window that is important, but the message the broken window sends to people. It symbolizes the community defencelessness and vulnerability and represents the lack of cohesiveness of the people within. Neighbourhoods with a strong sense of cohesion fix broken windows and assert social responsibility on them by effectively giving themselves control over their space (Herbert & Brown, 2006).

The theory emphasizes the built environment but must also consider human behaviour. Under the impression that a broken window left unfixed leads to more serious problems, residents begin to change the way they see their community. In an attempt to stay safe, a cohesive community starts to fall apart, as individuals start to spend less time in communal space to avoid potential violent attacks by strangers (Wilson & Kelling, 1982). The slow deterioration of a community as a result of broken windows modifies the way people behave when it comes to their communal space, which, in turn, breaks down community control as a result of confronting situations (Ronald, 2018). As rowdy teenagers, panhandlers, addicts and prostitutes slowly make their way into a community, it signifies that the community cannot assert informal social control, and citizens become afraid that worse things will happen. As a result, they spend less time in the streets to avoid these subjects and feel more and more disconnected from their community as the problems persist.

At times, residents tolerate "broken windows" because they feel they belong in the community and know their place. Problems, however, arise when outsiders begin to disrupt the community's cultural fabric. That is the difference between regulars and strangers in a community. The way that regulars act represents the culture within, but strangers are "outsiders" who do not belong to the community (Herbert & Brown, 2006). Consequently, daily activities considered normal for residents now become uncomfortable, as the culture of the community carries a different feeling

from the way it was. With regard to social geography, the broken windows theory is a way of explaining people and their interactions with space (Sampson & Raudenbush, 2004). The culture of a community can deteriorate and change over time with the influence of unwanted people and behaviours changing the landscape. The theory can be seen as people shaping space as the civility and attitude of the community create spaces used for specific purposes by residents. On the other hand, it can also be seen as space shaping people with elements of the environment influencing and restricting day-to-day decision making (Enyidah-Okey & Nnam, 2017).

However, with policing efforts to remove unwanted disorderly people that put fear in the public's eyes, the argument would seem to be in favour of people shaping space as public policies are enacted and help to determine how one is supposed to behave. All spaces have their own codes of conduct, and what is considered to be right and normal will vary from place to place (Wilcox, Quisenberry, Cabrera & Jones, 2004).

Methodology

The study adopts the survey research design. The population of the study is made up of the entire residents in Oredo Local Government Area and the police officers in the various police stations located in the study area. The sample size of the study is four hundred (400) respondents. Three hundred and fifty (350) respondents will be drawn from the various subunits or neighbourhood divide in Oredo Local Government Area, while the remaining fifty (50) respondents will be drawn from the police officers in the police stations located in the study area. The sampling technique that will be adopted in this study is the simple random sampling techniques to choose sample of the respondents in the study area. The instrument of data collection for the study will be questionnaire. Data collected in the study were presented and analyzed using the simple percentage and Pearson's Correlation Coefficient (via SPSS 21) to facilitate objectivity and clarity.

Data Analysis

Hypothesis One

1. Ho: There is no significant relationship between community policing and detection of security challenges in Oredo LGA.

Table 1: Correlation between community policing and detection of security challenges in Oredo LGA.

Correlations

		Community Policing	Detection of Security Challenges
Community Policing	Pearson Correlation	1	.971**
	Sig. (2-tailed)		.000
	N	371	371
Detection of Security Challenges	Pearson Correlation	.971**	1
	Sig. (2-tailed)	.000	
	N	371	371

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

Table 1 reveals that, there exist a significant relationship between detection of security challenges in Oredo local government area with a correlation coefficient *R* value of 0.971, indicating that, community policing has a strong influence on detection of security challenges in Oredo local government area. Furthermore, with the *p*-value (Sig = 0.000) less than (<) 0.01, the study is mandated to reject the null hypothesis (there is no significant relationship between detection of security challenges in Oredo local government area) and accept the research hypothesis (there is a significant relationship between detection of security challenges in Oredo local government area).

Hypothesis Two

2. Ho: There is no significant relationship between community policing and community partnership in Oredo LGA.

Table 2: Correlation between community policing and community partnership in Oredo LGA.

Correlations

		Community Policing	Community Partnership
Community Policing	Pearson Correlation	1	.947**
	Sig. (2-tailed)		.000
	N	371	371
Community Partnership	Pearson Correlation	.947**	1
	Sig. (2-tailed)	.000	
	N	371	371

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

Table 2 analysis reveals a positive relationship between community policing and community partnership in Oredo LGA, due to the high rate of *R* coefficient which is 0.947, hence signifying a strong relationship between community policing and community partnership in Oredo LGA. The data from table 23 also reveals a *p*-value (sig = 0.000) which is < 0.01, indicating that the researcher rejects the null hypothesis which state that, there is no significant relationship between community policing and community partnership in Oredo LGA, and accepts the research hypothesis which states that, there is a significant relationship between community policing and community partnership in Oredo LGA.

Hypothesis Three

4. Ho: There is no significant relationship between community policing and vigilante security group in preventing crimes in Oredo LGA.

Table 24: Correlation between community policing and vigilante security group in preventing crimes in Oredo LGA.

Correlations

		Community Policing	Vigilante Security Group
Community Policing	Pearson Correlation	1	.921**
	Sig. (2-tailed)		.000
	N	371	371
Vigilante Security Group	Pearson Correlation	.921**	1
	Sig. (2-tailed)	.000	
	N	371	371

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

Table 24 reveals that, there exist a significant relationship between community policing and vigilante security group in preventing crimes in Oredo LGA with a correlation coefficient *R* value of 0.921, indicating that, the concept of community policing has a strong influence on vigilante security group in preventing crimes in Oredo LGA. Furthermore, with the *p*-value (Sig = 0.000) less than (<) 0.01, the study is required to reject the null hypothesis (there is no significant relationship between community policing and vigilante security group in preventing crimes in Oredo LGA) and accept the research hypothesis (there is a significant relationship between community policing and vigilante security group in preventing crimes in Oredo LGA).

Discussion of Findings

With regards to the linkage between community policing and detection of security challenges in Oredo LGA, the study shows a connection between the two variables (community policing and detection of security challenges). The study reveals an empirical evidence of a strong influence of community policing on security challenges in Oredo LGA. The result concurs with the studies conducted by Arisukwu & Okunola, (2013); who found that, there exist a positive relationship between community policing and detection of security challenges in Nigeria. The study reveals that, youth unemployment, poverty, hunger, poor health and living conditions and ethno-religious challenges are responsible for violence and disenchantment within the rural communities which led to the model of community policing in Nigeria. Also, Okeshola and Madiare, (2013), investigated empirical analysis of community policing and detention of security challenges in Nigeria. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data using correlation. The findings of this study emphasized that community policing acts as an instrument to serving the communities through prevention of insecurity.

In another study, Ibidapo, (2019), investigated the influence of community policing and detection of security challenges in Nigeria. This was aimed at exploring the influence of community policing on security challenges detention. Questionnaire was distributed to 314 respondents in Nigeria. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data including correlation and reliabilities. The finding of the empirical test shows that community policing helps in the detection of security challenges in Nigeria. The study reveals a positive relationship between community policing and security challenges detection in Nigeria.

With the data gotten from the field, the study also examined the co-relation between community policing and community partnership in Oredo LGA. The study reveals a significant relationship between community policing and community partnership in Oredo LGA. With regards to the findings of hypothesis three, Arisukwu, (2017), community policing model is characterised by police-citizen partnership which involves problem solving. This is a fundamental element of community policing philosophy which has been neglected in Nigeria. In this regards, it emphasises partnership between communities and police force through the proactive integration of the citizens in a creative way in order to solve community security problems. This includes crime and criminality control in the neighbourhood to prevent security challenges through fundamental changes geared toward achieving peaceful

communities in Nigeria. These areas not only affect the way police responds to security challenges, but also the way they try to prevent crime in the society.

Also, Barlow (2000), opined that, the experiment of community policing in Nigeria is to bring out the major features of community policing through cooperation and collaboration between police and citizens to prevent and control security challenges in rural areas. In the study of Onyeije, Anyaoha & Osita-Njoku, (2019), they discovered that, community policing implies recognizing that police rarely can solve public safety resulting from crimes and other related problems alone; it has to do with encouraging interactive partnerships with relevant stakeholders.

Examining the linkage between community policing and vigilante security group in preventing crimes in Oredo LGA, the study shows a connection between the two variables (community policing and vigilante security group crime prevention). The study demonstrates an empirical evidence of a strong relationship between community policing and vigilante security group in preventing crimes in Oredo LGA. The result concurs with the study by Chinwokwu (2016) who examined the management of police personnel for effective crime control and prevention in Nigeria. The study adopted both quantitative and qualitative designs to attempt to identify the criteria used in posting police officers. Data were obtained through questionnaires from 360 randomly selected respondents complemented by 15 In-Depth Interviews (IDI) undertaken in three geo-political regions in Nigeria namely: southeast, southwest and north central. The three geo-political regions were purposively chosen based on the incidences of armed robbery recorded in each. The study also used secondary data sourced from the National Bureau of Statistics and the Nigeria Police Force as reference materials. Simple percentages and chi-squared tests were employed to analyse the collected data. The qualitative data were content analysed. The findings revealed that factors such as crime rate, population size, industrial development and land mass or political interference were not clearly defined criteria used in the posting of personnel. The number of police in a region does not equate to more or less crime; effective crime control and prevention depends on proper and effective utilization, as well as management of police personnel. Police authorities are culpable of mismanagement of police personnel for personal gain to the detriment of citizens; most states are under-policed and under-staffed.

Conclusion

In terms of conclusion, the study thus concludes amongst others that, community policing improves citizen perception about the police. The study further concludes that, perceptions that officers apply the law unevenly based on a person's race, ethnicity, or other personal characteristics affect security. It was also concluded

that, community policing is the bedrock of community partnership in creating safe and secure environment for all. Also, the study asserted that, inadequate manpower has been a major obstacle confronting effective community policing. The study also concludes that, poor incentives and weak operational strategies demoralize the police efforts in the fight against crime in Oredo Local Government Area.

Recommendations

Based on the findings of the study, the following recommendations become apt;

1. The Nigerian police force should create an atmosphere of trust between dwellers of Oredo local government in order to ensure good synergy between community vigilantes for effective community policing.
2. The Nigerian Police Force should be proactive in their fight against crime especially in Oredo local government and in Nigeria generally.
3. The Federal government should provide matter incentives to the Nigerian police force in a bid to encourage and motivate them in the fight against crime in Nigeria.
4. The government should put in place a policy training structure for both vigilante and police in the community level for proper handling of security matters both in the rural and urban area.

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REFOCUSING RURAL DEVELOPMENT INITIATIVES AS PANACEA FOR NIGERIA'S ECONOMIC AND SECURITY CHALLENGES IN A POST-COVID DISPENSATION

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Abstract

The study examined the challenges confronting the Nigeria economy and security over the years which seems unresolved, with redirection of focus on better development initiatives. The objectives of the study include identification of these challenges obstructing development in Nigeria; solutions proffered by government; factors mitigating against the effectiveness of such solutions and to redirect development initiatives towards curbing security and economic problems in Nigeria. The situational theory was adopted as the theoretical framework for the study, the study assumed that inflation, currency devaluation, terrorism amongst others had constituted a huge cog to economic and security advancement in Nigeria. Secondary sources of data were obtained from indexes of scholars' work on relevant literature through journal articles, book and papers. The descriptive analytical pattern was adopted in the study. Findings revealed that despite several governmental efforts to tackle these challenges, the solutions have not yielded the desired results as the problems still lingers and increases daily due to certain factors acting as impediments. Hence, the paper suggested and redirected the focus of curbing these challenges to rural development initiatives through strategic planning, access to alternate funding sources, education and skill improvement among others as best route to tackle these challenges in a post covid dispensation of Nigeria. The study therefore, recommended among others that there is urgent need for developmental reforms and policy redirection towards combating these challenges.

Keyword: Security Challenges, Economic Crisis, Rural Development Initiative, Strategic Planning

Introduction

Development initiatives has been tools for drastic improvement in human's environment over the years. Promoting sustainable economic and rural development is fundamental to a post covid dispensation globally. Focusing on sustainable economic and security advancement has become a core issue of attention globally

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over the years, especially in a contemporary post covid world. Globally, several mechanisms, initiatives, reforms and policies have been developed fostering economic and security challenges. Individuals, corporate bodies, government, local and international organisations have equally focused more on facilitating mechanism that can ameliorate some of these identifiable and unforeseen challenges that has developed recently in the world occasioned by several factors inclusive of the covid 19 emergence. These challenges posed great threat to the society, exposes fragility of developmental goals (Naido and Fisher: 2020). Khoo and Knorr (2014) as well as Knorr and Watzke (2019) observed that pandemic affects the economic and security systems in the world, thus, there is a drastic change to economic and security issues globally, in fact, life after Covid era became more economically cumbersome. Xiang et al (2021) further observed that the outbreak of Covid – 19 pandemics caused a profound consequence on the world economy and security which Nigeria is not excluded. Gallup and Sach (2000) analysis the impact of a pandemic to be huge economically.

Studies further revealed that the pandemic occasioned economic meltdown, inflation, poverty, insecurity and fear. Zhang et al (2020) illustrated that the pandemic led to unpredicted socio-economic and security effect on low and middle-income, communities and countries in the world. These challenges are traps that further restrict economic development (Farmer, 2001; Jong-Wook 2003) in rural communities and developing countries and threatened global economic survival and security (Juergenen, et al 2020). The stress fostered in the covid era ought to be ameliorated, studies revealed that several recommendations were proffered to those challenges, to wit, the suggestion of Knorr and Watzke (2019) that there is urgent need to develop an integrated approach system on economic values; cushioning the economic and security effects of the pandemic; enhancement of macroeconomic to boost investor confidence, protection of the poor and vulnerable, amongst other.

Prior to covid-19 pandemic, the Nigeria economy was unstable because the government already was dealing with non-covid related issues that constituted a cog to the economic and security development, some of these challenges included international trade restrictions, high rate of unemployment, insecurity, public economic deficit and debt issues, falling oil prices, poor fiscal and economic policies, inflation, naira devaluation, scarcity of agricultural products, brain drain, etc. with the advent of the pandemic, the Nigeria government made a drastic attempt to prevent the spread of the virus, this exacerbated the country's already precarious economic crisis. The virus prevention measures resulted into a fallen GDP growth rate from 1,87% and -6.10% in the first and second quarters respectively, this reflected a drop by 0.23% and 8.22% points below 2.10 and 2.12% recorded in

2019 first and second quarters (NBS, 2020). The National Bureau of Statistics (2020) further reported that the total GDP in 2020 was 433.29 billion which represents dwindled economy when compared with 2019 GDP of 448.12 billion. The report further indicated that since the pandemic, the Nigeria economy GDP has been on fluctuation from 0.51% in 2021 and 0.115% in 2020. Aimee and Akaome (2021) anticipated an increase to 2.5% in 2022 based on IMF prediction in 2021. As a way to amicably ameliorate these economy challenges has occasioned increase in crude oil output and prices due to fuel subsidy removal by government.

The focus on recovering from economic and security challenges in a post covid dispensation has not yielded to expectation, and where improvement tends to be recorded, it is on a very low scale; since standard of living has drastically fallen in Nigeria, there ought to be drastic measures towards recovery from these challenges especially in rural communities, to this end, the study intends to critically revealed and reshape modern and better mechanism and initiatives to redeem the present economic and security challenges in a post covid era.

Statement of problem

Security issue is fundamental towards economic success activities and economic success is geared towards improving the standard of living of the citizens. Almost every effort of individuals, Non-Governmental Organisations and government is tailored towards the advancement of standard of living and enhancement of development. The Nigeria government has over the years made policy and programme towards achieving better lifestyle for the citizens, these efforts were render insignificant over the years. In fact, the covid pandemic outbreak contributed negatively. Solutions has been fostered over the years through initiated strategies to redeem the impact of economic and security challenges. Despite these efforts, there seems to be difficulties in achieving development and overcoming these challenges amicably. Against this backdrop that the paper is intended to review some of these challenges and redirect the proffered solutions towards enhancing development especially in rural environments. The paper therefore seeks to answer the following questions; has there been economic and security challenges as well as recovery strategies from these issues in a post covid dispensation in Nigeria? If there are have, have they been effective? Are there challenges obstructing socio-economic and security recovery tools in a post covid era? Are there better initiatives to tackle these challenges in contemporary post covid dispensation.

Objectives of the study

The purpose of the study is to

1. Identify prevailing economic and security challenges in Nigeria

2. To know remedies initiated towards combating these challenges
3. Ascertain the impact of initiated solutions on economic and security challenges in Nigeria
4. Proffer better initiatives on tackling economic and security challenges in a post covid dispensation in Nigeria

Methodology

The study adopted methodology is the descriptive method where data were obtained from index of scholars' work on relevant literature through journal articles, newspapers, textbooks, publication, paper presented during seminars and conferences.

Theoretical Framework

Situational Leadership Theory

The situational leadership theory was developed by Hersey Paul and Blanchard Kenneth in the 1980s. This made it to be called Hersey-Blanchard situational leadership theory. The theory postulated that there is no single leadership style that is best, it further stated there is no particular way or strategy that is best suited to any task. That task is tackled in various strategies depending on the situation and circumstances surrounding the task at that relevant time. The theory iterated that most effective leadership and strategy to handle situations or people is that which is able to adapt to the style of the situation, nature or the people and type of role to perform at a particular time, so long that such adopted and adapted style proffers solutions to the situation at hand. The theory postulation further stressed that in adopting to situation at hand, people are informed about the situation, and allowed to participate with their new ideas to resolve difficult situations.

The application of this theory to this paper suggests that it is pertinent to adopt new ideas that can aid in resolving the identified issues confronting Nigeria presently. The application revealed that refocusing on rural development initiatives can be adopted as fundamental panacea for curbing economic and security challenges in Nigeria, especially in a post covid dispensation.

Conceptual Framework

Rural: consist of all territory, population and housing units located outside urban areas

Development: development is a process that creates growth, progress, positive change or the addition of physical, economic, environmental, social and demographic components

Initiatives: the power or opportunity to act or take charge before others do

Security: the state of being oor feeling secure

Challenge: a challenge is something new and difficult which requires great effort and determination

literature Review

Economic Crisis

The issues revolving around economic crisis are not new in this post covid dispensation because economic challenge is a complex social and global phenomenon; which Gevorkyan (2018) opined that, it has its indicators of employment, growth and inflation amongst others. The Nigeria economic crisis requires acute attention in critical time as this, because it is a conglomeration, Thus, Ighorhiohwunu and Igbesi (2022) opined that the economic crisis in Nigeria is not faceted, rather cut across every sphere of the economy, which did not commence immediately but it has been a continuous process over the years. To Ighorhiohwunu and Igbesi (2022), economic crisis is a sharp deterioration in a given economy of a country. The Nigeria's economic situation in contemporary days has deteriorated significantly, the country's purchasing and selling power and situation are dire, and depressing inflation has become an unbearable norm in the society. Prior to the emergence of covid pandemic, the World Bank (2014) postulated that Nigeria economy is the largest economy in Africa with Gross Domestic Product (GDP) of about US $500 billion. The economy recorded a significant growth in real GDP from 2009 to 2011 by average of Seven percent (7%) increase. Since independence, successive government have tried to expand the Nigeria economy, with focus on primary and secondary production. It was observed that the primary sector generated over 50% of output and the secondary sector contributed the least to the GDP in 2009 (CBN, 2010). Studies have revealed that government over the years shifted attention from several sectors to the oil sector of the economy, hence almost every other sector in the economy has remained unprogressively. Recently, Abiola et al (2018) observed that some other sectors of the economy have been given attention by government due to economic recession in 2015 and 2016 which affected adversely the oil sector. With the emergence of covid pandemic, the economy became stiff and worse, Onokwa (2020) pointed out that the economy became cumbersome to cope with as a result of high bank lending rate, high rate of inflation, infrastructural deficiencies. Ogaji (2023) noted that the Nigeria economy is purely fossil-fuel dependent, with thriving agricultural focus and policies of government geared towards diversification of the economy. Several challenges have been identified as factors contributing to Nigeria economic crisis in a post covid dispensation, some of these factors includes

1. **High rate of unemployment:** Unemployment is a two side if the sane coin to Nigeria economic challenges, because it serves as cause and effect of the poor

economic situation. This implies that increased rate if joblessness has occasioned the economic recession and the increase rate of unemployment has negatively affected the economy, through increase in crime such as oil theft, pipeline destruction, bank robbery, etc these activities dwindle the economy drastically.

2. **Poor infrastructure:** Most infrastructural facilities in Nigeria have deteriorated and those constructed presently are poorly made and maintained and are destroyed by terrorists. Infrastructure help to foster the economy and serves as machinery that drives the economy. Infrastructural facilities such as power, road, market places, etc help to encourage the economy movers and attracts foreign investors. Over the years, a lot of funds stashed out for improvement of the poor and other infrastructural development have been embezzled and misappropriated by corrupt individual in power, since infrastructural facilities are poorly maintained, many foreign companies hardly choose to invest their business in Nigeria due to these challenges.
3. **Over dependence on oil:** The Nigeria government since independence particularly since the beginning of the fourth republic has over focused on the oil sector to the detriment of other sectors of the economy like agriculture, industrialisation, manufacturing etc. the negligence of some of these economic sectors contributed to the huge challenges confronting the Nigeria economy generally especially as there is crude oil price fall, oil theft, bunkering of oil and lots more.
4. **High interest rate:** Nigeria government has been borrowing money from foreign countries and financial institutions like IMF, World bank. Etc and the interest rate on these debts inclusive of servicing the debts has been on the increase; the local bank and financial institutions borrowing rate to investors and business guru is on the increase as well as the interest rate, charges, fines, duties impose by government on investors, goods and services received from other countries inclusive of export rate are very high. The high interest rate has scared a lot of economic investors, internationally and locally, as well as decrease economic activities in Nigeria. in fact, many industries are folding up/winding up due to inability to cope with high interest rate.
5. **Poor planning:** Government plans over the years seems not realistic economically because of poor planning. When plans are not adequately made, it results into failure, hence poor planning has resulted into economic failures in Nigeria.
6. **Inconsistent economic policies:** The dearth of Nigeria economy is also occasioned by inconsistent policies over the years. Lack of consistency in economic policies is associated with greed of leaders, unstable administration, new policy initiatives that thwart previous administrations, as well as ineffective

policy execution. The Obasanjo administration policy on economy was to decrease poverty and reorient values, the successive government of YarÁdua/ Jonathan discarded this policy for new one of converting Nigeria into a top global biggest economy by 2020 and the Buhari administration gulped so much on money policy and presently, this administration policy is tactically focusing on a new policy of resources redirection. These inconsistent policies have contributed to Nigeria economic challenges in contemporary ages.

7. **Inflation and Devaluation of Naira:** Inflation has made livelihood cumbersome for citizens, causing devaluation of the naira. These factors made it difficult for an average Nigeria to afford necessities, due to inflation and naira devaluation every facet of life became too expensive to maintained. It is a bane to economy development
8. **Financial inaccessibility:** A lot of small and medium sized business that are expected to foster the economy are discouraged, dying and folding up due to inability to access finances to keep their business, industries and entrepreneurial ventures vitalised. Local industries and manufacturing companies are thwarted in growth or remain stagnant due to lack of finance to boost production. Boosting productivity is boosting the economy. Most commercial banks and financial institutions inclusive of government at all levels find it difficult to release finances towards these industries and SMEs, whenever there is attempt to so do, the process and procedure becomes too rigorous. These are the propellers of economic crisis in Nigeria.
9. **Poor education:** The educational system in Nigeria has become too porous and shabby. It is like a child's play. Students' unwillingness to learn, government unwillingness to encourage lecturers and students to foster education to a global standard created loopholes in the sector. Inadequacy of educational funding policy, poor education affects the economy by limiting the numbers of skilled personnel and reduced competitiveness.

Security challenges

Security is fundamental for development and intra societal coexistence, hence security issues became a global affair which takes local, national and international concern (Eze, et al; 2014). Adejumo (2012) cited in Taiye et al (2019) perceived security as the act of keeping peace within the existing territories. Taiye (2019) opined that security is the protection of a nation's territorial integrity, stability and other state interest. The issues of security have been bestowed upon the government of Nigeria by virtue of Section 14(1)(b) of the 1999 constitution of Nigeria as amended. The section provides that the security and welfare of Nigeria people shall be the elementary purpose of government. It has been observed that this primary duty of government can be arguably said to have been poorly performed by

government over the years. This position Taiye et al (2019) stated that failure of government to perform her security role is equated to failure of government existence; and failure of government existence is equal to failure to continue to exist, as well as failure to enhance development as people. The UN (2010) argued that security issues are both internal and national, with rarely clear-cut distinctions, this implies that every man is the security personnel of himself and his environment. This view was literarily reiterated differently by King (2016) that security is a stable and continuity of livelihood, predictability of daily life, protection from crime and freedom from psychological harm. Nwagboso (2012) postulated that security is the act of being safe from harm or danger. The defence, protection and preservation of values, and the absence of threats to acquired values.

Security challenges in Nigeria has threaten every facet of life over the years with little to nothing done to tackle the alarming daily increase of insecurity issues in Nigeria. Several factors have been identified as constitutors to the Nigeria insecurity issues, they include but not limited to

1. **Ethnic and Religious Conflict:** Tribal and religious crisis have constituted insecurity issues in Nigeria over time and thus, constituting threat to global peace and development (Osabiye: 2015). Ethnic and religious conflicts arise from different ethnic-religious lives, identity and beliefs/ teaching that citizens do reinforces actions or inactions towards adherence (Taiye, et al: 2019). Nigeria as a heterogeneous society has several ethnics and religious co-existing societies, the practices and adherence to these various ethnic-religious beliefs/practices has resulted into conflict of interest, this made Nigeria very tense continuously (Idike, et at: 2015). Yusuf (1987) cited in Taiye et al (2019) argued that the complex indigenous / non-indigenous or Christians and Muslim uprisings have forcefully made many Nigerians to face harsh reality that religion and ethnic crisis are being systematically manipulated by some forces to oppose unity and development in the country. some of these devasted ethnic-religious conflicts experienced in Nigeria recently includes the 2008, 2010, 2011, 2017, 2021, 2022 clashes in Jos and Plateau states; the 2008 Yelwa massacre, the 2009 Boko Haram uprising, 2013 Baga massacre, 2015-2016, 2020-2023 killings of Biafra protesters, the 2016 – 2017, 2021-2022 Southern Kaduna Killings, etc (Taiye et al: 2019). Ethno-religious crisis constitutes security challenges in Nigeria.
2. **Herdsmen / Farmers Conflict:** The herdsmen and farmer communities' conflict has become a major national crisis in contemporary Nigeria. Malcon and Adeleke (2016) opined that the causes of this conflict include increasing population of cattle, climate change, unavailability of water and forage crops in Northern Eastern Nigeria. Taiye et al (2019) noted that the

increasing conflict between farmers and Fulani herdsmen is traced to the invasion of the herdsmen into farmland with their cattle for grazing, has resulted into destruction of valuable food and cash crops in host communities (Daily Independence Newspapers: 2014). Many communities in almost every state in Nigeria has experienced the conflict with severe remarkable destruction of lives and properties. The incessant conflict between herdsmen and farmers has continued to constitute huge security challenges in Nigeria. Thus, hindering peace, unity and development

3. **Militancy:** Militancy is associated with group of people actively determined to achieve a course with the use of extreme force. Nigeria militancy activities is common within communities in the Niger Delta region of Nigeria. These group often engages in several forms of forces and violence which goes with criminality related actions such as holding hostage their victim, vandalization of oil pipeline and installation, illegal oil bunkering, sea piracy and business disruptions (Ojieh 2010; Nwogwugwu, et al, 2013; Taiye, et al: 2019). The Movement for Emancipation of the Niger Delta (MEND), Niger Delta Vigilante (NDV), Joint Revolutionary Council (JRC), etc are some of the groups whose activities has constituted challenges to security issues in Nigeria.
4. **Terrorism:** The institutions of Economic and Peace (2014) ranked Nigeria fourth (4^{th}) in the world terrorism index, and observed that over 80% of lives have been lost to terrorist, in Nigeria. This ranking revealed the degree of damage done to Nigeria development over the years, from the terrorist intentionally calculated executed violence and attacks on innocent citizens. The terrorist activities were observed to have increased recently with or without objective to attained. Prior to covid era, during and post covid period has witness high rate of terrorism activities in Nigeria. In fact, presently, the rate of the Boko Haram terrorist activities has overwhelmed the Nigeria security agencies because of the level of successes of the terrorist groups in recent days. This has confronted Nigeria security issues.
5. **Kidnapping Abduction:** Kidnapping is an insecurity challenges that has continued unabated in Nigeria, despite the prohibition of abduction by the Nigeria laws particularly Section 364, Chapter 77 of the Nigeria Criminal Code Acts of 1990, the activities has become a hotspot of business. Taiye et al (2019) observed that this heinous crime is also utilised by militants, terror gangs, and rituals in Nigeria. Hence, Oyewole (2016) opined that Nigeria is one of the hotspots of kidnapping activities on earth. Reports revealed that over 1000 cases of kidnapping has been recorded in almost every state in Nigeria prior covid era (Sunday Newspaper; 2010); Premium Times on June 11 2017 reported that most victims of kidnapping and terrorism

activities are killed, some pay ransoms and several has died out of the trauma occasioned by abduction activities, thus constituting cog to security issues in Nigeria.

Initiated remedies and challenges / factors hindering adequate security in Nigeria

For effective protection of lives and properties, and to enhance development, governments at all levels and times has made several attempts to amicably proffer solutions to security challenges in Nigeria. These efforts entail increasing security personnel, equipment, promoting security cooperation and synergy; training and reorientating citizens on tolerance of ethnic-religious differences and unity in diversity; closure of borders and empowering youths for communities' leadership on self-security techniques, improving financing of security activities amongst others. Despite these efforts, the incessant rate of insecurity and economic crisis has advanced to a different complicated level, thus, the followings reasons were observed as some attributes or factors preventing adequate security measure in Nigeria.

1. **Porous Border:** It is on record that the government administration led by President Buhari is rightly closed all borders as a means to combat security and economic challenges in Nigeria, yet these challenges increases because the Nigeria borders are very porous, Chuwang (2016) observed that the Nigeria Immigration Service (NIS) has disclosed that there are over 1,400 illegal border routes into Nigeria; these illegal routes were identified by Vicent (2013) to be more pronounced in North East Nigeria. Hence, insecurity issues seem not to have end if closure of borders alone is utilised to curtained insecurity in Nigeria.
2. **Low Cooperation Level Amongst Security Agencies:** This has created a huge negative impact on security operation as well as collective interest / effort is Nigeria. This Taiye et al (2019) pointed that this has often resulted in loosing confidence on security agencies by the civilian population
3. **Ignorance and Illiteracy:** Most communal conflicts are caused by the illiterate and those who ignorantly allowed themselves to be used as tools to ignite communal conflict and war; the educational level of such people seems to be low. More so, some of these people belief on local myths, thus, Faith (2013) observed that Nigeria is still a superstitious society submerged in an abyss of ignorance. Again, emulating foreign countries' adopted means to resolve their security challenges may not adequately be appropriate to Nigeria situation, so purely adopting such techniques will results to failure of efforts to resolve security challenges in Nigeria.
4. **Lack of Patriotism:** Some personnel have neglected government instituted security mechanism to resolve insecurity. Ntayi (2013) keenly recounted

that lack of patriotism is the failure of security. Personnel to show concern on national security issues, it is a man's lackadaisical attitude, which results into allowing self defence to prevail over national and collective efforts geared towards national defences. This allows forces of insecurity to contend robustly with the country security agencies.

5. **Faulty Recruitment/Training Process:** The process of recruitment in Nigeria security agents is quite defaulted when compare to contemporary countries' processes, even those already recruited are not adequately trained, and when they are trained, the training arrangement seems obsolete when compared with the insurgency's activities in modern society. Shabby training and backyard recruitment prevent forceful knowledge impartation on such personnel who lacks adequate and complete training of security tactics. Taiye, et al (2019) opined that there are several deficiencies in the syllabi and inadequacies in on-the-job training process of Nigeria security personnel, thus results to failure to tackle security challenges in Nigeria.
6. **Loss of Societal Value and Morality:** Morality is a code of conduct which humans adopted to regulate their daily lifestyles. They are guided by values of the society- that is principles, standards, or desirable qualities. Value and morality are tools for life enhancement. Namara (2012) depicted those moral values like freedom, charity, truth, etc that are functional are themselves life enhancer. Regrettably, the Nigeria societal values and morals such as handwork, diligence, dignity in labour, good character, truth, commitment and discipline, etc have drastically dwindled and paved way for laziness, quick money syndrome, greed, and several unholy activities. Effects of loosing these values and moralities is the high rate of social vices which has become a bane to Nigeria society issue.
7. **Corrupt Practices:** Corruption has constituted a bane to Nigeria security advantages, over the years, the rate of corrupt practices has continued to persist, Taiye et al (2019) added that corrupt practice is the root cause of so much socio-political and economic problems in Nigeria and it has constituted seriously, to the present Nigeria insecurity situation and economic crisis. As a factor hindering combating security challenges, scholars argued that the practice of misappropriation and stealing of huge public money under the guise of combating insecurity or enhancing national security through procurement of confiscated equipment, for security agencies has increased scrutiny of Nigeria security issues (Funmaya, 2016; Taiye, et al 2019; Ighorhiohwunu and Igbesi, 2022).

Concept of Rural Development

The philosophy behind the concept of development of the rural setting has received several understandings and meaning, hence, various scholars had postulated the concept of rural development to represent different things from various disciplinary viewpoints. Definitely, rural is the contract of urban. Although both rural and urban setting share some common features, they are still district in several ways (Woods: 2011). Rural development entails efforts geared towards social and economic advancement. It is the collective sense of effort shared to escape from the harsh reality of the life scope (Marx: 2000). From the economic perspective, Steiner and Atterton (2015) perceived rural development as the undertaken for transformational outcome occasioned by globalisation, economic downturn, public sector budgetary pressures, climate and environmental changes. Irwin et al (2010) added, it is a dramatic shift in traditional rural jobs of farming, mining, manufacturing to a balance job of employment in construction, transportation and other services. Rural development is the application of principles of smart development as many be seen in urban economies to a smaller-scale agglomeration tendencies for natural and recreational amenities in rural setting (Naidi, et al: 2015). To Atkinson (2017) rural development entails the efforts geared towards economic and social nature that intended to encourage the concepts of retention, growth and expansion in areas outside cities; including means of improving the quality of life for rural residents through activities.

Radhika (2019) defined rural development from the security and social perspective to means what involves building of human life which social, cultural, religious, security, political and economic conditions. This invariably implies that the concept of rural development is comprehensive because it takes several factors into consideration that enhances changes in the existing conditions for a better state. Over the years, the focus of rural development has been tailored towards economic advancement, hence, World Bank (1975) cited in Tadele (2020) perceived rural development as purely an economic issue or merely raising the low levels of rural income through agricultural modernisation. But in this contemporary age, the concept has extended beyond economic into other key factors like accounts, political, social, security, cultural, technological and psychological frame of the society (Adisa:2014).

The definition of rural development has advanced over the years, several scholars has postulated different meaning to the concept of rural development, in all these conceptualisation, one thing is common which is change. Adisa (2014) added that rural development characteristically is intended to address wholly everything that affects rural people and the quality of their life as evolves as well as integral part of the larger society and of course the world. Madhu (2000) broadly opined that rural development entails every activity that concerned the improvement of spatial and

socio-economic environments of rural areas to enhance the ability of the individuals for better sustainability well-being. Tadele (2020) holds that rural development is the process of improving the opportunities and well-being of rural people. Thus, rural development encompasses every facet of life such as education, health, and other social services, it uses multi-sector approach for promoting agriculture, extracting minerals, tourism, recreation, and niche manufacturing (IFAD, 2016). More recently, scholars began to connote rural development as a subset of development. This view was reflected in Singh (2009) that rural development connotes the overall development of rural areas with the intentions of improving the quality of life of the rural people. This view was equally held by Anriquez and Stamoulis (2007) that rural development is understood as development for improvement of the rural populace's standard of living or welfare. Sarabu (2018) opined that rural development is the process of improving the quality of life and economic well-being of people living in rural areas.

Rural Development Initiatives

Rural development is a multidimensional concept that focus on several global discipline, policy and research with general focus on development globally (Saqib, et al: 2019). In fact, the rationale behind advocating sustainable development for rural areas is to foster a prospective economic and security growth in the world (World Bank 2021). The UNDP (2021) observed that the poverty situation and life challenges commonly identified in this twenty first century is quite high, this has rendered many households hopelessly and powerlessly. Luqman et al (2018) opined that there is a think link and association between rurality and poverty., the societal challenges are the outcome or direct effect of rural community challenges over the years, and so, ameliorating security and economic challenges in a post covid era, requires thorough understanding of rural communities' problems with quality initiatives to tackle these issues from the grassroot for effective sustainable development (Lugman et al :2021).

Several factors have been observed to have contributed to these challenges in contemporary world which entails unequal distribution of resources towards rural areas (IFAD, 2016), employment limitations and limited income generation, activities to boost poverty level in rural communities, etc (Shahbaz, et al :2008), lack of technical knowledge and training; unavailability of infrastructural facilities, (Thapa, 2009); Small farming land size and subsistence farming methods (UNDP, 2021) etc. These factors contributed immensely towards economic and security challenges confronting the society in contemporary world. Hence, it is imperative to think out solutions for these issues presently. For development to be effective and sustained, it is pivotal to redirect focus towards development of rural areas as the panacea to solving security and economic challenges in Nigeria post covid

dispensation. The reason for refocusing on rural development initiatives is because, rural development scope entails multiple needs of the rural communities (Ekong, 2010), the strategic initiative became imperative because rural development is a continuous process that entails a complete change in individual behaviour and societal affairs.

The initiatives propelled for enhancing rural development in present day post covid dispensation of Nigeria includes:

1. **Partnership and Rural Hubs:** Rural communities are not monoliths thus their development initiatives will vary. However, a well-articulated approach to rural development at all levels should articulate a partnership that will allow rural areas to have opportunity to access limited resources directly, expertise input and institutional initiatives to collaborate with rural communities is ensuring that economic and security activities are adequately and judiciously fostered, thus, creating a rural hub. Rural hubs entail volunteerism, collaboration, capacity building towards speedy rural development and improvement. There is no foe in rural hub participation through series of workshops, work sessions, teamwork, technical assistance at all times to reutilise and recover rural values and contributions to economic viability (Man Street Economic Hubs, 2022), through a centralised 'hub' and building local leadership, translate move to action, theory to practices and established deeper regional economic relationship.
2. **SMEs Promotion:** Many citizens will be employed in Small and Medium-Sizes Enterprises (SMEs), Hanna and Mike (2021) observed that SMEs do have higher economic advantages in a nation when adequately promoted and supported and financed. Most benefits of SMEs are beyond direct employment opportunity, they entail wealth generation, profit maximisation, industrialisation and productivity for development. Rural communities SMEs when promoted tends to have better outcome and speedy development in the society (Troy, et al:2012). As a strategic means of rural development initiatives, SMEs should be encouraged to expand, upgrade and increases in every facet because, it will in tune retain high investment capacity, high taxes payment rate to government, job creation, leadership building, economic advancement and creativity practitioners together with government and stakeholders should support SMEs to access adequate loan, grants, equipment, training, communication to large corporation for sustainability and continuity towards enhancing economic and security development in modern Nigeria.
3. **Rural Connectivity and Synergy:** As an initiative to combating economic and security challenges confronting Nigeria today, rural area needs to be connected and synergise in every aspect of life. This entails total connectivity of services

and infrastructural amenities like good road construction for transportation, quality healthcare provision, electrification and power retention, construction and maintenance of good rural market places and strategies, art and cultural display for tourism and economic reasons, etc to attain quality of life for citizens, when there is synergy and connectivity among rural communities, ethno-religious, communal and herdsmen/farmer conflicts will reduce drastically. This will thrive countries successes in every facet of life and further catalyse economic growth. Economic innovation Group (2017) stated that rural communities' connectivity will help to build plan of action based on community-widen understanding of issues and opportunities, which help to close prosperous urban and distress rural areas widen gap. Peroff et al (2017) opined that a strong connectivity of rural communities will enhance display of communities' heritage, culture, natural resources, strength and relationship will be a centre of attraction for tourists and stir economic development

4. **Education and Ruralead Programme:** Education is the key to success, and it is a tool to good leadership skills. It is fundamental to exploit quality education in rural countries as a means to foster good and visioner leadership. Leadership differs from society to society, however, quality education, skill improvement and rural leadership programme will help address challenges of economic and security in the rural area. Almost every rural community has leadership – men and women and youth leaders, every member of rural areas required good education. Knowledge and skill improvement programme via training, retraining, orientation, re-orientation, and constant community seminal talks. The ruralead is a learning initiative that is capable of impacting leadership qualities and development strategies/ practices on members of the community in building a stronger society that can overcome security and economic challenges ideas and innovations. Ruralead initiatives is to develop rural and indigenous leadership, development practices and partners to collectively develop every sector of the society through quality leadership amongst men, women and youths. It promotes on-the-ground leadership development and adaptive technical support. Government effort therefore should be channelled towards fostering adequate ruralead programmes, training, skill upgrade and sound education to the rural people. Thus, enhancing standard of living of the rural indigenes for better economic and security prospects in a post covid dispensation of Nigeria.
5. **Agropreneur:** Rural development initiative entails creating every opportunity for rural people to see reasons to venture into agriculture instead of white-collar jobs. Government has not been able to recruit personnel into many sectors of the economy due to inadequate finances occasioned by economy and security challenges. Thus, rural people need to take agriculture as am alternative job

with focus on advancing agricultural activities, adequate support towards agriculture will enhance entrepreneurship development whereby farmers make enough money from agriculture products, services, trading and networking. To enhance agropreneur, there should be designed techniques to improve agricultural practices, creation of standardised new technologies and facilities, inventory of fabricated machines to aid agriculture farming and processing of raw materials with semi-finish goods, collaboration and shared responsibility among agricultural practitioners and where possible introduce farmer field schools, where agricultural development is opurely taught, thus, agricultural improvement will enhance self-reliance and self-sustenance to rural people. This is a key strategy to solving economic and security challenges presently.

6. **Inculcating Community Values and Morality:** Community values and morality should be encouraged, indices of societal values such as handwork pays, dignity in labour, integrity, tolerance and patience amongst other needs to be reawaken into the society strongly and be impacted seriously into every citizen at all levels with all possible opportunities.
7. **Strategic Planning:** Strategic planning directs and define steps of actions in reshaping phenomenon for better results oriented. It provides a blueprint for attainment of set goals (Steven, 2014). It is a concept that aid the growth, efficiency and effectiveness of plans that guides security. Strategic rural development plans foster actionable means of ameliorating security and economic challenges by drawing away from biases and flaws and refocused on development plans. With strategic planning, economic and security challenges are tackled effectively by every stakeholder through a defined, recognised set of activities, programmes and machinery of government.
8. **Alternate sources of finance:** Most rural activities that could foster speedy development requires capital and, in most cases, the rural people obtain fund through interest loan and at times government support via grants, these methods are not sufficient to develop economy effectively. Thus, to drastically attain security and economic development, there is urgent need to refocus on sourcing for finance, from loan and mere grants to crowdfunding, peer-to-peer friendly loan, and joint financial contributory grants, etc which will help proper people towards improvement of their community lifestyles and activities.

Conclusion And Recommendation

The study revealed that several economic and security challenges rocking Nigeria today have not been tackled due to some factors that constituted huge obstacle to tackling these identified challenges, despite the fact that government has made several efforts to resolve these issues over the years, they still linger and even expands, due to the direction and focus chosen to fixed the challenge. The study

therefore refocused on several means to annihilate these challenges which includes strategic planning, alternative financing sources, promotion of SMEs, networking and connectivity. The research adequately revealed related literature on economic crisis, security challenges, strategic planning, rural development on initiatives, the situational theory was applied to the study, there is anticipated hope that refocusing on rural development initiative is the panacea to Nigeria security and economic challenges in a post covid dispensation. Many fast-developing countries had embraced rural development initiatives for development purposes. Based on the research findings, the following recommendations were made

1. There is urgent need to initiate rural community dialogue to address crucial issues like ethnic marginalisation and unfair treatment.
2. Government and citizens should encourage incorruptible justice system
3. Rural -urban networking and connectivity should be encouraged
4. Crowdfunding system should be encouraged to help combat financial challenges in rural areas
5. Inculcation of societal values and moralities should be strongly revitalised in our society
6. Rural activities should be redirected towards agropreneur oriented
7. Government should design and foster ruralead and educational programmes for people

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CULTURAL DIVERSITY AND CUSTOMER SATISFACTION IN KAMPALA INTERNATIONAL UNIVERSITY, KAMPALA UGANDA

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Abstract

Organizational diversity cannot exist without diverse customers. Similarly, its policies, strategies and operations will not be productive if there are no employees to pivot the activities. Looking at the centric objectives of organization sustainability, this study examined the effect of organizational diversity on customer satisfaction in Kampala International University, Kampala Uganda. It determined the effect of cultural diversity on customer satisfaction using the four core culture in an organization system specifically the control, collaboration, competence and cultivation culture. To examine the effect of organizational diversity on customer satisfaction in KIU, Kampala Uganda, Slovenes formula was used to determine the sample size of 388 even though 372 responded out of 12603 targeted population who patronize the product and services of KIU. Descriptive correlation survey design was used to collect, present, interpret and analyze data with the use of SPSS version 22 to compute the mean, standard deviation, and regression analysis. Hence, the study found that organizational diversity had predictive strength of 64.4% to cause changes on customer satisfaction. The results revealed that employee multiformity had stronger effect on customer satisfaction (59.3%) than cultural diversity effect on customer satisfaction (56.2%). The study concluded that organizational diversity is relevant to customers because it has great effect to determine the extent of customer satisfaction by considering their plights, expectations and values that customers attached on products and services. Therefore, for KIU to achieve sustainable customer satisfaction and to gain stronger synergy over other competitors, it has to establish more diversity ties, appropriately integrate and motivate employees, and institute a "Win and Win" therapy for every business participant to be satisfied

Keywords: Cultural diversity, Customer satisfaction

Introduction

This study is about the effect of organizational diversity on customer satisfaction in Kampala International University, being known as one of the best reputable private

international institutions which anchored on diversity policy to satisfy their customers in Kampala Uganda (Javira, 2020).

The research covered historical perspective at the global, continental and national origin of Organizational Diversity and Customer Satisfaction including embedded theories, conceptual framework and contextual knowledge on the current situation regarding achieving customers' satisfaction in KIU within Kampala, the capital city of Uganda.

Globally, Organizational Diversity had emerged since the 19th century where human resource activities started being civilized through revolution process, influenced by diversified workforce services and unrest which led to Labor Rights Commission in 1987 (Robyn, 2016) aimed at accommodating and protecting different immigrants through socio-demography, cultural, legal and economic framework to promote Organizational diversity (Jayne & Dipboye, 2004).

In Europe, the Declaration of Human Rights 1947 by the UN geared freedom and justice for all in the EU-Zone which led to the integration of Europeans and establishment of free movement of workers within the EU geographical region but associated with some form of restrictions in Ireland, Germany and Austria. There were various forms of adjustments to cope with diversity issues in the 20s where the impact of migrant workers on the nation's socio-economic standards were reflected in the Organizations (Tatiana, Dawn, Pawel, Ana, & Lucy, 2011). The UK and Sweden had no restrictions against Free Mobility of Labor therefore tend to have higher labor and cultural diversity which had contributed to the improvement of their socio-economic values. In this 21st century some of the EU countries like Spain, France, UK had hosted 75% foreigners in 2010 (EU – OSHA, 2013). The Chinese Organization welcome diversity based on individual determination of the worker, workplace network system and degree of an organization or state expectations focus and using group identification and political power framework to determine the relevance of an employee (Jawad & Mustafa, 2010; Mercer, 2014).

Nigeria Organizational diversity is segregated and unbalanced because some elites dominate the majority by cropping resources that result into inequality and oppression depriving the commoners of their rights and privileges in the public and private sectors. This led to the struggle of social justice in 20th century to reinforce learning, training and development of skills and knowledge that has improved the people's ability to perform effectively. This effort was employed by government agencies and multinational companies like the UN, and some NGOs who had contributed to promote equality and social justice across the Nigerian metropolis (Loliya, 2016). South African Organizations suffer more on racial stigmatization. In

this 21st century South Africa diversity were accepted through various legislative Acts as the 1998 employment equity Act, the 2000 promotion of equality which prevented unfair and gender discrimination were institutionalized to eradicate any form of race and gender discrimination (Booysen et.al 2014).

But in Uganda diversity was embraced by allowing foreign agencies like FNGOs and industries for socio-economic reasons through resource acquisitioned expatriate mobilization who collaborate with government to establish institutions of learning, improve and develop socioeconomic understanding in workplace which had made goods and services production possible to solve societal demand and to satisfy social desires (Cross Cultural Foundation Uganda, 2009).

Products and services geared to improve productivity with excellent performance are meant to satisfy consumers in both developed and developing countries (Benald & Enos, 2013). In Nigerian scenario, education monopoly was regulated within government system to allow private universities establishment though more workers seek for greener pastures in foreign countries due to low remuneration and unemployment (Omomia et.al, 2014). In Kenya the struggle to reduce government expenditure in Universities paved way for private universities establishment and creating competitive advantages to encourage stakeholders' benefit, according to Paul (2014). Therefore, universities seek various mechanisms to attract, maintain and strengthen relationship with their potential consumers (Ogendi, 2017). This mechanism of diversifying organizational practices is used as a medium to attract, retain and to satisfy customers (Fiona & Lynda, 2012) even with the use of current day fastest technology (Paul, 2014).

Kampala International University located in the most workforce diverse city in Uganda "Kampala" (Abdulla, 2018) was established in 2001, chartered in 2009 and ranked 58th among African Universities with 4 colleges and 2 schools in the main campus with an approximate capacity of 7000 students and over 300 academic staff (Edward, 2012). The University operates a multi campus system; collaborates with other universities within and outside Uganda as it offers various academic programs to students (KIU, 2021). Diversity policy and cultural practices were so pronounced in KIU organizational culture, as diverse employees were absorbed into the institution (Samuel, Jimmy, Edward & Ronald, 2014) and multicultural group of students were admitted to portray internationalism beside learning experiences, it encourages co-existence among staffs and students to promote social interactions (Angela, 2018; KIU e-learning portal, 2021).

Currently, KIU had grown and made tangible improvement to engaged competent resourceful staff of high proficiency that deliver, gain satisfactory services (Samuel

et.al, 2014; Human resource, 2021) and maintain institutional core values in terms of expanding learning facilities geared to satisfy their customers and publications to attain the height of being the best private university in Uganda (Umar, 2021).

Dissatisfaction of products and services with KIU has been an issue faced by customers who facilitate, cooperate and improve core values of the university. The dilution of academic qualities and criticisms at KIU became evident when NCHE ruled against some PhD programs and unregulated courses in KIU (Jon, 2015). Customer dissatisfaction in the phase of diversity, socio-cultural differences with work value pose challenges to organization culture, performance and efficiency (Fiona & Lynda, 2012). The indication of customer dissatisfaction in KIU was unaccredited courses that were allowed to be offered (Daily, 2018), complains of missing marks as was seen in the case of Ssewanyang v KIU (ULII, 2019), inadequate delivery of teaching services, often calls made to lecturers by students for lectures to hold, unacceptable results by other universities beyond Uganda, high rate of unproductive and incompetent graduates in the society especially in technical fields due to lack of practicals had unveiled dissatisfaction with KIU services and products delivered (Benga, 2019; ULII, 2019).

These problems resulted to complains, discouragements, high turnover, low morale, mistrust and demonstration against the management by some customers (Davidson, 2018). The management of KIU do assured accreditation of courses (Davidson, 2018) of which some courses were accredited (Rebecca, 2020). Students were compelled for prompt payment of tuition fees, monitor and follow up of their results was enhanced for proper documentation (Benga, 2019; Isaac, 2021). Though the cause for customer dissatisfaction was linked up to mismanagement of organizational diversity (Fiona & Lynda, 2012) and solution for customer dissatisfactions are not fully known, yet it was being traced to effective management of Organizational Diversity that could improve satisfaction which is the basis of this study content gap.

Studies by Usmani, Kumani, and Hussain, (2015); PMatthij's and Stephan (2019); John, (2017); Amed, (2017); Patrick, Hui and Derek, (2011) has been conducted in the area of diversity and customer satisfaction within a few economic sectors which was not done in private educational sectors like KIU, thus creating a context gap, hence the current study launched into examining the effect of organizational diversity with the use of cultural diversity and employees multiformity influence on customer satisfaction based on the possibility of solving customers' problems in KIU as the reputable private university in Kampala, Uganda. The purpose of the study was to determine the effect of cultural diversity on customer satisfaction in Kampala International University, Kampala, Uganda.

Conceptual and Theoretical Review

The research conceptual framework is Organizational Diversity and Customer Satisfaction enjoyed by stakeholders with Kampala International University. Organizational diversity includes core cultures and employee multiformity that exist in an organization that is being embraced for the study. This core cultures are control, collaborative, competitive and cultivational with employees' ethnicity, gender, age and work value are means of diversity elements used to satisfy customers considering customer's plight, expectations and value on the products and services rendered by the school. Though some researchers buttress the whole makeup of employees' workforce and amount of diversity allowed in the workplace as organizational diversity (JVeil, & Krishna, 2017) while Rachel (2012) note its composition as normative value existing in a heterogeneous organization.

Tabitha and Margaret (2014) referred to Organizational diversity as an inclusive workplace environment that promotes good reputation through effective utilization of diverse work force resources. Organizational diversity was described as an inclusive culture of workforce that consists of relations-oriented diversity (interpersonal relationship between gender, age and religion), task-oriented diversity (qualification, experience and cognitive ability for performance), readily detected diversity (differences in characteristics in terms of age and nationality) and underlying diversity (personality or attitude) (Carolina & Paulo (2017).

Nejati (2013) termed customer satisfaction as stakeholders' experience of products also viewed as positive proclamations, constant purchase and brand loyalty by Biljana and Jusuf (2011). Customer satisfaction was referred to the discrepancy between the customer expectation and perception being influenced by service providing process (Ann-Christin & Punyasoore, 2015).

Benedict, Andrew, Kenneth, Primrose and Danie (2019) defined customer satisfaction as customer loyalty and retention being led by superior customer value. There are various concepts about organizational diversity and customer satisfaction respectively but this study operationalized organizational diversity as cultural diversity and employees multiformity while customer satisfaction is operationalized as customers' "plights, expectations and values.

The research was guided by Expectancy Disconfirmation Theory (EDT) of Morgeson (2012) and Adaptation- level theory by Jose (2018).

Expectancy Disconfirmation Theory (EDT) of Morgeson (2012) emphasized that satisfaction was not based on outcome only but depends on previous experiences and expectations which should be considered in an organization (Stephen &

Gregory, 2017). Satisfaction cannot be achieved if an organization is unable to identify the consumers' needs and desires as a priority tool to sustain business. The application of EDT extended from the external characteristics of service qualities to focus on the mind that include the psychological needs of an individual which had caused variation on desires and plights of consumers (Jiasheng, Wenna, Nicohi & Richard, 2021). EDT indicates changes in perception, expectation and satisfaction linked to managerial changes that has effect on satisfaction (Jiasheng et.al. 2021).

Adaptation-Level Theory by Jose (2018) explained the process that occurred in the transmission from Adaptation level theory to welfare analysis which measures and compares subjective satisfactions that was derived from the use of goods and services experienced to a long term commitment. He posed that adaptation level for pleasure can be modified or manipulated to influence happiness and keep stimulus level high to cause satisfaction or keep stimulus level low to cause dissatisfaction (Brickman & Campbell, 1971). Yutisia, Rudy and Reagen (2021) reviewed that adaptation capability of an individual depends on the person's behavioral, physical and social stimulation in an environment which constitute the psychological and physiology characteristics of that person's ability to adjust and solve problems. This implies adaptation strategy can be used to overcome unpleasant situation to derive satisfaction since adaptation strategy was referred to a coping strategy targeted to solve both emotional and physical problems,

Mogerson, (2012) emphasized that satisfaction judgment on experience through cognitive process do unveil the state of discomfort and the extent to which products and services were valued by the customers. Therefore, to examine satisfaction, the subjective features of customers needs and emotions with the objective features of products and services should be ascertained. A subtractive and a direct subjective question can be used to measure disconfirmation were the subtractive approach looks at the differences in mean and variance, the direct subjective approach was anchored in the direct experiences encountered with the product and services hence there was a link between need, plight, expectation, value, trust and satisfaction were expectation influenced disconfirmation to create effect on satisfaction (Jiasheng et.al. 2021). This was the reason why customer satisfaction was operationalized as customer plight, expectation and value in this study.

Hjortskov's (2019) buttressed that normative expectation has greater effect on satisfaction compared to the empirical expectations because customers do agree on desired outcome. Stephan and Gregory (2017) conceptual replication showed low performance result to low expectation while high performance led to high expectation although high performance could lead to low expectation due to customer psychological mechanism to confirm or disconfirm with services.

Jiasheng et.al (2021) reviewed variation between Expectancy Disconfirmation Model studies which considered various sources of heterogeneity in the experimental survey indicated in types of services, type of expectations and types of disconfirmation. A Meta – analytical procedure was conducted to confirm the use of Expectancy Disconfirmation Model to examine and measure customer satisfaction. Previous study had used EDT to ascertain patient satisfaction with telemedicine services (Christina, Vishal & Michael, 2018) and to determine citizen satisfaction in public sector (Jiasheng et.al.2021) while this research used EDT to examine customer satisfaction in KIU

Empirical Review

Patrick (2020) argued that diversity climate is more important than inclusion when he concluded that creating a culture of diversity is highly essential in an organization so as to eradicate blind hiring problems which has influence on customer satisfaction. Alexander and Jeff (2016) proposed that culture has great influence on customers' satisfaction. They used five cultural dimensions such as collectivistic culture being perceived to have effect on customer satisfaction through implicit affective promises while individualistic culture has effect on customer satisfaction through explicit formation promises; masculinity culture emphasized on product / service function, femininity culture emphasized on relationship cues; Power distance culture; Uncertain avoidance culture; high context / low context culture have various effect on sources of customer expectation leading to satisfaction which has not been thoroughly investigated in a learning institution.

Patrick et al (2011) begins a study from 2005 through 2008 with a longitudinal data collection of some respondents where the female representation had a negative effect on customer satisfaction compared to others like the pro-service minority sales personnel who had positive influence that led to customer satisfaction. This implied that increased enhancement of pro-service climate has further improved business-unit outcome. The study recommended that diversity climate can be used to predict customer satisfaction by applying other theories, hypotheses with other organization climates in the context of business units. However, this study used the control culture of plan policies / rules and regulation, collaborative culture of cooperation / integration, competence culture of demonstrative capability and cultivation culture of creativity as a part of organization climate to determine the effect of cultural diversity on customer satisfaction by applying Expectancy disconfirmation theory.

Karolina, (2018) expatiates on the importance of cultural awareness being associated to customer services that incorporate cultural diversity strategy in business so as to solve international problems, provide security, trust, confidence

and localization of services based on diverse customer experience to gain credibility because individuals are influenced by culture which has impact on purchase decisions (Ines, 2017). Ines (2017) proposed that customer service should be personalized than being standardized therefore created opportunity for this research to examine the effect of cultural diversity on customer satisfaction taken into consideration the request, needs, plight of individual customers with their expectations and values apportion by individuals in the utilization of KIU products and services.

William (2013) emphasized on the implication of cultural differences of customer satisfaction provided by Help Desk in two developed countries where the use of electronic services was evaluated and was not incorporated in this study instead a front line officers and quality assurance staff were used to examine customer services. William (2013) also measured customer satisfaction in two areas such as the United States and China to determine exited and non-exited difference in satisfaction scores provided by their Help Desk and found an increased satisfaction trend in China than in the United States which showed differences in customer metrics but this study examined and described the predictive strength of customer satisfaction in a private University at Uganda hence the need for further research in comparison with other international universities by the use of electronic services to determine customer satisfaction beyond Uganda became necessary.

Abebe (2019) found that a change in organizational culture lead to a change in employee's satisfaction that influenced customer satisfaction when the effect of organizational culture on customer satisfaction was examined as customer's needs were prioritized with a sample size of 249, a descriptive statics and multiple regression analysis resulted to positive correlation between organizational culture and customer satisfaction while this study includes diversity elements to examine the effect of organizational diversity on customers satisfaction in KIU, Kampala Uganda.

John (2017) suggested the need for organizations to have an appropriate diversity culture that can significantly have influence on customer satisfaction because customer reflects workforce diversity that is a tool for attraction and improvement of customer base results with the use of a reformed cultural diversity approaches to best fit diverse customer desires as explained by Alexander and Jeff, (2016). Cong (2020) buttress the fact that there are different approaches of understanding the relationship between cultural diversity and other specific context that could solve different problems of diverse group of which customer satisfaction in KIU consist of diverse customer voice which became a context of investigation in this study.

Adel (2019) empirically examined the effect of high performance work system service climate on customer satisfaction in Omani public sector and revealed that service climate do increase customer satisfaction even when expectations are not exceeded (Gabler et.al, 2018) but this study indicated that customers can achieve satisfaction immediately when their needs, requests or plights are solved either through a one-time encounter with products or an accumulated experience that leads to conformity or repurchase of products and services (Meesala & Paul, 2018) without an achieved expectation.

Adel (2019) found the role of HPWS effect on customer satisfaction as a long term transaction-specific satisfaction with the use of social exchange theory to ascertain staff attitude in a relationship between the HPWS and customer satisfaction (Jiang & Messersmith, 2018) whereas this study focused beyond service climate to cultural diversity climate that was the source of service climate and used expectancy disconfirmation theory to ascertain the effect of cultural diversity on customer satisfaction in a private international learning institution.

Abdul, Muhammad, & Mohd, (2018) investigated collectivism and individualism effect on customer satisfaction and found higher effect of individualism on customer satisfaction using Hofstede theory even when collectivism foster cooperation among team, socialization and higher commitment to duty (Holmes, 2017), it still had low level of expectations compared to individualism which had high expectation toward service quality (Omanwa, 2014) with a sample size of 103 respondent in a retail sector (Abdul et al, 2018). They recommended a larger sample size and other hypothetical study which was considered in this study with the use of adaptation level theory to examine the level of customer satisfaction of sample size 372 respondents and expectancy disconfirmation theory to determine the extent of disconfirmation against cultural diversity of control, collaboration, competency and cultivation culture because Overby, (2015) posed that customer satisfaction differs in respect to their diverse cultural foundation to form different opinions, feelings and attitudes towards the product and services experienced

Methodology

A Descriptive correlation and a case study survey design were used to collect data, analyze and interpret results so as to achieve the stated study objectives. The descriptive survey enabled the observation of current trend among customers, correlation measurement enabled the researcher to understand the strength of relationship that existed between organization diversity and customer satisfaction for future prediction and the theoretical perspective was used to explain the phenomena. A closed ended questionnaire for quantitative analysis was used to conduct this study because quantitative analysis granted access for quick responses

and prompt retrieval of response for easy research analysis (Susan, 2016). This enabled specific clear outcome of opinions to be categorized, converted to numeric data and better interpretation of results (Smart, 2021).

The same structure of questionnaire was responded to by both staffs and students who are indirect and direct customers with KIU. This facilitated quick achievement of the study objectives within the stipulated period of time for completion.

Results and discussions

One sample statistics

Descriptive statistics for cultural diversity

Table 4.3: Descriptive Statistics for Cultural diversity

Control culture (B1) / A	Mean	Std. Deviation	Interpretation
The university KIU embraces diversity	3.4059	.82041	High Satisfaction
There is high rate of international presence in this school	3.3333	.79870	High Satisfaction
Diverse staff and customers are respected in accordance to school rules…..	3.2930	.77887	High Satisfaction
Customers' rights and privileges are often protected by this university	3.1048	.93294	Satisfaction
Unaccredited courses are not allowed to be offered in KIU	2.9113	1.11117	Satisfaction
Valid N (372) **Average Mean**	**3.20966**	**0.8884**	**Satisfaction**
Collaborative culture (B1) / B	Mean	Std. Deviation	Interpretation
The institution (KIU) works with other business partners	3.1532	.90263	Satisfaction
You have made the university a school of reference to your friends and……	3.2258	.87034	Satisfaction
There is corporate team work and respect between staff and students in KIU	3.2177	.85839	Satisfaction
This university organize symposium and invites other universities	3.1559	.84827	Satisfaction
Kampala International University permits some social functions in the school	3.3817	.76970	High Satisfaction
Valid N (372) **Average Mean**	**3.2269**	**0.8499**	**Satisfaction**

Maximum measurement variable value=4.00 and Minimum measurement variable value=1.00

Source: Primary data

The presented results indicate that the university embraces diversity with the majority response of high satisfaction mean rate of 3.40 who confirmed high presence of internationals including diverse staff and customers adhering to the school rules and regulation, whose right and privileges were protected by the school shows a satisfactory mean rate of 3.10 and a std. of 1.11 unaccredited courses not allowed to be offered by the students. This entails that most students pursue accredited course programs though there were awareness of unaccredited.