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International Academy of Public Administration & Management (IAPA&M) of International University of East Africa Uganda

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v. Findings
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ASSESSMENT OF ADOPTION OF ICT- BASED EDUCATIONAL TECHNOLOGIES IN NIGERIAN OPEN AND DISTANCE LEARING CENTERS.

OLADIMEJI, EYITAYO JONATHAN, JEGEDE, MARGARET OLUSOLAPE, & AYANLADE, OLUWATOYIN SEUN*

Abstract

This study identified and examined the existing educational technologies of open and distance learning centers (ODL) in South-western Nigeria. It also determined the level of adoption of these technologies and investigated the factors influencing the use of these educational technologies in South-western Nigeria. The study adopted a survey design with all lecturers, technical staff and students of all the National Universities Commission (NUC) approved Open and Distance Learning universities centers as population for the study. Multi-stage sampling procedure was employed. An ICT-Based Educational Technology Adoption Questionnaire was administered on 60 Course Lecturers, 60 Technical Personnel and 120 students (totalling 240 respondents) from the 6 ODL centers in south-western Nigeria. The resulting data were analysed using descriptive statistics and binary logistics regression model. Findings revealed that Internet/network bandwidth (98.4%); Interactive social media such as twitter, Facebook etc. (94.8%); Standby generator (93.3%); Learning Management System., Group Mobile study App, CCTV, PCs were the most available ICT-based educational technologies. Cloud networking system, E-library ,Video/Audio teleconferencing were hardly available The most adopted technologies included recording /storage device (96.3%), Standby Gen. with a capacity to power ICT (100kva-250kva)(95.3%), Interactive white board (94.8%), Internet/Network Bandwidth (155mpbs- 465mbps)(84.8%), Learning Management System (LMS) (79.7%), Factors affecting the use of ICT − based Educational Technology included bandwith size with ($\beta = 1.12,\ \mathrm{SE} = 0.427,\ \mathrm{Wald} = 0.525,\ \mathrm{p} = 0.000$); *cost of ICT in educational technology* (β = - *0.585, SE = 0.69, Wald = 0.181, p=0.001); Type of mobile networks(with* β = *0.147, SE = 0.23, Wald = 1.526, p=0.000); ICT support facilities (* β = - *0.13, SE = 0.386, Wald = 0.02, p=0.000); facilitating conditions* (β = - *0.872, SE = 0.101, Wald = 3.079, p=0.000); ICT maintenance and upgrading* (β = *0.684, SE = 0.473, Wald = 0.02, p=0.023); attitude of ICT user* (β = *0.019, SE = 0.202, Wald = 2.921, p=0.000);Relevant recommendations were made.*

Keywords: Open Distance Learning, ICT-Based Technologies, Adoption, Assessment

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Introduction

Since the end of the World War II, there have been growing demands for access to higher education and shift from elitist model of universities (Guri-Rosenblit, Sebkova & Teichler, 2007). The landscape of higher education globally continues to shift remarkably. In 1970, for example there were 32.6 million students enrolled in higher education institutions compared to 99.9 million in 2000. It is estimated that by 2030 there will be 377.4, 471.4 million by 2035 and 594.1 million students by 2040 (Calderon, 2018). New data from Nigeria National Bureau of Statistics (NBS) and the Joint Admissions and Matriculation Board (JAMB) showed that between 2010 and 2015, of the 10 million applicants that sought entry into Nigerian tertiary institutions, only 26% gained admission (National Bureau of Statistics, 2017). This was as a result of low carrying capacity of existing institutions. In Nigeria context specifically, population growth and increase in national demand for tertiary education is giving credence to the need for alternative form of tertiary education (Ojelewe, Orji, Osinem, & Rose-Keziah. 2020). The need for this alternative form of education became more glaring when during the COVID-19 pandemic most Nigerian university students lost close to a session as they could not access regular classroom activities (Geethu, & Mohammmed. 2021). Open Distance Learning (ODL) system has become an important option for educational planners, schools and policy makers all over the world to mitigate this challenge. This opinion had earlier been supported by Popov ski. Nielsen. Stefano Vic, De Carvalho, Strom, Trillingsgaard, & Sorensen (2018). Simonson, Zvacek, & Smaldino (2019) described distance learning as a method of education that provide information and access to learning, where the source of information is separated by location or time, or by both from learners.. Distance learning has been employed for a long time.

Open learning on the other hands is more recent and is defined as ability to learn by using internet and other important technologies to develop material for educational purposes, instructional delivery, and programme management (Adedoyin, & Soykan., 2020).Open and Distance Learning (ODL) system is a system wherein teachers and learners need not necessarily be present either at same place or same time and is flexible in regard to modalities and timing of teaching and learning as also the admission criteria without compromising necessary quality considerations.(Department of Higher Education, Government of India,2017) Open and distance learning, in Nigeria implied an all-inclusive contact, no contact, and part-time education, as a form of learning where learners are separated in time and location from the teacher. Nigeria's National Education Policy (FRN, 2004, 2013) recognized the importance of a range of media and technology; when making reference about the subject open distance learning it can be a combination of distance education and may at the same time combine other flexible mode of learning (sandwich programs). Provisions of ODL may require that some categories of students (Adult

and aged student) do not need special pre-requisites or requirements before gaining admission to study and also provide learners some level of control on when, what, or how learning is conducted. ODL system will definitely enhance access to university education and at the same time expand the scope of study as both students and lecturers will have better access to large amount of information on internet. In most universities, classroom and space for lectures are major problems. Teaching effectiveness are often impeded particularly in large classes. Lectures are sometimes cancelled due to clash in venue schedules for lectures. Other benefit of ODL when compared to face-to-face class contact is that more income will be generated after the initial cost of course content development for the programs because the developed contents can be reused for years (Guragain, 2016).Apart from this, learning becomes largely personalized and individualized .

The objectives and aims of ODL are explicitly stated in Nigeria's National Education Policy which is to provide opportunity of high-quality education and equal educational opportunities for individuals who would have probably been denied (Okebukola, 2013). Informal observation shows that these objectives are far from being achieved in Nigeria. The use of ICT in developed nations opens up a wider range of potential for participants, including encouraging meaningful interactions between instructors and students. It as well gives access to a vast array of resources.

To improve accessibility and the efficiency of the ODL programs, many African universities are about to adopt a greater use of technology. However, majority of them are faced with diverse obstacles and challenges when it comes to providing high-quality ODL instructional materials delivery, some of these problems are:

(i) Technology access: Gaining the required access to technological information most especially in the remote areas of Africa can sometimes prove difficult when compare to the other region within the same African continent. Poor infrastructures as makes it difficult for the under developed country to embrace and access ICT (Bariu, 2020).

(ii) Digital Communication Device: Digital communication devices in most parts of Africa is a major challenge. The use of technology for instructional and information delivery in ODL education is severely constraint by this. Most scholars are of opinion that the digital gap prevents e-learning students from obtaining the necessary information's required for studies, thus marginalizing the information. (Alhumaid, Ali, Waheed, Zahid, & Habes, 2020). Cultural constraints were also found as one of the factors hindering technological progression in Africa.

(iii) Another difficulty in ODL teaching in Africa is lack of teaching expertise among e-learning instructors. ODL tutors must gain the necessary skills to

teach e-learning courses by using the approved learning management system platform (LMS), and they also have the task of creating exploratory curriculum that include students making inquiry hands-on after lectures.
The situation may not be different in Nigeria, however if the stated objective will be achieved, there is the need to assess the existing educational technology architecture in the various centers of the country. This study (even though) may not be able to assess the totality of the existing architecture for the successful ODL deployment, it attempts to examine some of the critical variables needed for the deployment.

The following objectives will guide the study

1. Identify and examine the existing educational technologies for Open and Distance Learning Centers in South-western Nigeria universities;

2. Determine the level of adoption of these technologies in-line with the National Universities Commission guidelines; and

3. Investigate the factors influencing the use of these educational technologies in the various centers.

Methods

The study adopted a survey design with all lecturers, technical staff and students of all the National Universities Commission (NUC) approved Open and distance learning universities centers as population for the study.Multi-stage sampling procedure was employed The first stage was a purposive selection of south-western geopolitical zone. The basis for selecting the zone was because majority of the approved ODL centers are in south-western zone. The second stage involved the total population sampling of all the six open and distance learning university centers in the southwest. Random selection of respondent's among the course tutors, technical member of staff and students from the Open and distance learning centers was based on their availability was the third stage. Relevant information were elicited with the aid of an ICT-Based Educational Technologies Adoption Questionnaire. The instrument enquired information on the availability and type of ICT-based educational technologies in the study centers as well as the level of adoption of those technologies. Factors affecting the adoption were also enquired with the questionnaire. The questionnaires were administered on 10 (Ten) technical staff member; 10 (Ten) course tutors; 20 (Twenty) students in each of the centers visited, giving a total number of 240 respondents. However, only 192 respondents returned the questionnaires. The resulting data were analysed using descriptive statistics and binary logistics regression model.

The Binary Logistic Regression became adequate because the 192 response retrieved from the respondents were Yes or No category and were used for calculating the probability of getting/having a dependent variable from an independent. For this study the categorical explanatory variables are the factors influencing the use of ICT educational technologies in Open and distance learning centers in Southwest Nigeria.

RESULTS

Table 1: Existing Educational Technologies in the Study Centers

ICT Tools	Frequency	Percentage of exiting edu tech.
Internet network bandwidth (155 mbps - 465mbps)	189	98.4
Interactive social media (twitter, Facebook etc.)	182	94.8
Standby generator with adequate capacity (100kva -250kva)	179	93.2
Learning Management System (LMS) e.g. (Moodle, Anthology's blackboard learn, etc.)	178	92.7
Group mobile study App (What Sapp, zoom etc.)	175	91.2
Closed circuit television camera (CCTV)	174	90.6
Desktops/laptop & tablets	171	89.1
Tutorial rooms with intranet or internet facilities	164	85.4
Overhead projector & screen	163	84.9
UPS, Solar Inverter system	155	80.7
Interactive Whiteboard	153	79.7
Computer laboratory with internet facility	147	76.6
Internet control server	145	75.5
Recording tools/storage device (USB sticks, External storage disc, etc.)	140	72.9
e-learning Recording Camera/Studio	116	60.4
Cloud networking system (Internet backup)	77	40.1
Resource/Studies centres	76	39.6
Video/Audio teleconferencing facility	58	30.2
e-Library, and e-payment	33	17.2

Table 2: Level of Adoption of Educational Technologies in the Study Centers.

Table 3: Factors Influencing the Use of Educational Technologies in the Study Centers

+Dependent Variable	Beta	Standard	Wald	Df	. *p* Value	Odd Ratio
Use of ICT technologies	**Coeff.**	**Error**	**Statistics**			**(OR)**
Management Style	0.476	0.354	0.323	1	0.576	0.817
Bandwidth size (155mpbs- 465mbps)	1.12	0.427	0.525	1	0.000*	1.379
Availability of experts	0.49	0.398	0.068	1	0.021	0.583
organizational structure	0.871	0.313	1.744	1	0.187	3.297
Infrastructure repairs	0.169	0.54	12.891	1	0.09	0.908
Cost of ICT Educ. Tech.	-0.585	0.69	0.181	1	0. 001*	0.872
Cost of training	-0.483	0.434	2.728	1	0.143	3.258
Type of mobile network (Mtn, Glo, 9Mobile, etc.)	0.147	0.23	1.526	1	0.000*	0.431
Social Influence	0.052	0.397	0.113	1	0.321	1.569
User Behaviour	0.468	0.276	13.406	1	0.567	0.913
ICT support facilities	-0.13	0.386	0.02	1	0.000*	0.516
Finance	-0.091	0.24	1.385	1	0.341	1.944
Facilitating conditions	-0.872	0.101	3.079	1	0.000*	0.466
Impact Experience of ICT	0.371	0.37	0.006	1	0.668	0.991
e-learning policy	-0.781	0.386	0.113	1	0.211	0.913
ICT Maint. & Upgrading	0.684	0.473	0.02	1	0.023*	0.786
Performance expectancy	0.772	0.23	0.06	1	0.76	0.468
Effort expectancy	0.273	0.393	3.09	1	0.676	1.045
Attitude of ICT users	0.019	0.202	2.921	1	0.000*	0.567
Availability and level of ICT	-0.534	0.209	0.423	1	0.036	0.716
Behavioral Intentions	0.025	0.327	4.427	1	0.94	0.339

*= (p Value significant @ 0.05)

To identify and examine the existing educational technologies for Open and Distance.Learning.The respondents were to indicate the available educational technology facilities in their centers. Descriptive statistics such as frequencies and percentages were used to analyze the data. The result is as stated in table 1. From the table, the results indicated that Internet/network bandwidth (98.4%); Interactive social media such as twitter, Facebook etc. (94.8%); Standby generator with adequate capacity to power the ICT facilities (93.3%); were the most available ICT-based educational technologies in the Open and distance learning centers. ICT Based-

educational technologies that were sparingly available in the study centers included e- Library and e-payment (39.6%) .Less than 17.2% of the centers has e-library and e-payment platform, while 39.6% were with Resource /ODL study centers and 30.2% of the centers had Video/audio teleconferencing facilities respectively.

To determine the level of adoption of the various educational technologies, respondents were to indicate their level of adoption on 5-point Likert scale as stated:

i. Awareness of available educational technologies by the respondents.
ii. Interest in the use of the existing educational technologies by the respondents.
iii. Evaluate the existing educational technologies in the study area.
iv. Trying the existing educational technology for effectiveness and others.
v. Adoption of the educational technologies by the centers.

The results were also analysed using descriptive statistics. The result is as stated in table 2. From the table, the following adoption levels were obtained;

Highly adopted technologies included recording /storage device (USB sticks, external storage disc, etc.)(96.3%), Standby Gen. with a capacity to power ICT (100kva-250kva)(95.3%), Interactive white board (94.8%), Internet/Network Bandwidth (155mpbs- 465mbps)(84.8%), Learning Management System (LMS) e.g. (Moodle, Anthology's blackboard, etc.) (79.7%), Closed-circuit television Camera (CCTV)(76.1%), Group Mobile App (What Sapp, Zoom)(75.8%), Desktop/Laptop and Tablets(75.0%), Overhead projector and screens(75.0%) while averagely adopted technologies were e-Learning Recording Studio/camera(57,8%),

Interactive Social Media (Facebook, Zoom etc.,) (69.8%), Internet Control servers (65.1%), Cloud Networking System (60.9%), Computer Lab with Internet facility (60.4%), e-Learning Recording Studio/camera (57.8%).

Weakly adopted technology was UPS/Solar Inverter System (40.1%) while technologies that were poorly adopted included e- Library and e-payment (30.2%), Resource/Study Centre (25.0%), Video/Audio Teleconferencing Facility (20.3%).

To investigate the factors affecting the use of the identified educational technologies in the study canters, 22 possible factors based on experience and literatures were identified while respondents responded dichotomously. Binary Logistic Regression became appropriate because the 192 response retrieved from the respondents were Yes or No category and were used for calculating the probability of getting/having a dependent variable from an independent. For this study the categorical explanatory variables are the factors influencing the use of ICT educational technologies in Open and distance learning centers as shown in table 3.

The Exp. p Value in table 3 shows the odd ratio of an event occurring which is define as the ratio that the probability will occur to the probability that it will not occur. The higher the value, the more the effect the predictor has on the model's outcome. From the table, the cost of ICT educational technologies is 0.001* {from Exp (p Value) on the table} shows that it's highly significant to the adoption and use of ICT-Based educational technology in the study area. We note that if the Wald statistic is more than zero (0) and has a significant value of less than 0.05, the predictor is significant for our model and this study. The Beta Coefficient and Standard Error (SE) were used to calculate the Wald statistics value. To inspect the relationship between predictor variables listed in Table 3, the independent variables which were the factors influencing the use of educational technologies by using binary logistic regression indicate that the following predictors (cost of ICT educational technologies with p value 0.001; bandwidth size with p value 0.000; Type of mobile networks i.e. Mtn, Glo, 9Mobile, Airtel, with P value 0.000; ICT support facilities with P value 0.000; facilitating conditions with P value 0.000; ICT maintenance and upgrading with P value 0.023 and Attitude of ICT users with P value 0.000) are significant predictors at 0.05 level i.e for any increase or decrease in any of these dependents variables, there will be a corresponding increase or decrease in the use of ICT educational technologies in the study centers. The other fourteen (14) predictors (management style, availability of the expert, organisational structure, infrastructure repairs, cost of training, social influence, user behaviour, finance, Impact experience of ICT, e-learning policy, performance expectancy, effort expectancy, availability and level of ICT and behaviour intention) with their P value greater than 0.05 were not significant predictors of the use of educational technology in open and distance learning centres in South-western Nigeria at 5% level. However, these variables in the table that were not significant predictors such as organisational structure had the largest odds ratio of 3.297, indicating that if the adoption of educational technology improves in open and distance learning centres it is 3.297 times more likely to have a significant positive effect on the use of ICT-based technologies in open and distance learning centres in the study area.

The bandwith size with ($\beta = 1.12,\ \mathrm{SE} = 0.427,\ \mathrm{Wald} = 0.525,\ \mathrm{p} = 0.000,$ ($\mathrm{p} < 0.05$); cost of ICT in educational technology β = - 0.585, SE = 0.69, Wald = 0.181, p=0.001 (p < 0.05); Type of mobile networks Mtn, Glo, 9Mobile, Airtel, etc. with $\beta = 0.147$, SE = 0.23, Wald =

1.526, p=0.000 (p < 0.05); ICT support facilities β = - 0.13, SE = 0.386, Wald = 0.02, p=0.000 (p < 0.05); facilitating conditions β = - 0.872, SE = 0.101, Wald = 3.079, p=0.000 (p < 0.05); ICT maintenance and upgrading $\beta = 0.684$, SE = 0.473, Wald = 0.02, p=0.023 (p < 0.05); attitude of ICT users $\beta = 0.019$, SE = 0.202, Wald = 2.921, p=0.000 (p < 0.05); all the 21 predictors in the study explain varia-

bility of the effects of the use of ICT Based educational technology in the study area.

Summarily, it was observed that among the factors presented in this study, availability of experts, cost of ICT educational technologies, Type of mobile network (Mtn, Glo, and 9Mobile, Airtel, etc.), ICT support services, facilitating conditions, ICT maintenance and upgrading, organizational structure and attitude of ICT users are significantly associated with the use of ICT educational technologies in the ODL study area`

Discussions

The findings corroborated those of Eze & Aja, (2014), who found out that majority of the Universities in South-western Nigeria make use of ICT educational tools particularly internet bandwidth, routers, servers etc. to their full potential The finding of Eze *et al* derived from investigations on conventional universities however. But, the results do not agree with the findings of Obielodan. (2020) who showed that only 5 of the 19 ICT educational technology items specified (desktops/laptops/tablets, computers, recording camera, projectors, and generators) were found to be readily available, and are not in regular use due to obsolescence and old age. The discrepancy in this case was perhaps due to the fact that the study was conducted outside of the south western zone and also not on ODL centers. The result was at variance with what obtains in civilized climes as it revealed that some required ICT-based educational technologies were not available such as server back-up, intranets, access control and data capturing software in some of the Open and distance learning centers in Southwest Nigeria universities, and can adversely affect the performance of such canters. It should thus be emphasized that as computer technology advances, more computer-based learning software are being introduced and available to distance learners. These platforms provide 24/7 hours nonhindrances for long life learning, by allowing for more flexible learning activities that may be disseminated across a variety of learning platforms (Herold. 2016).

Furthermore, finding revealed that the use of ICT-based educational technologies in open and distance learning centers in Southwest Nigeria universities has been widely adopted in line with the NUC guidelines with about 95% of the canters making use of the various ICT-based educational technologies like Learning Management System (LMS), e- learning recording studio, computer laboratory with internet work station, Closed-circuit television camera (CCTV) for security surveillance and monitoring, Internet/network bandwidth, Group mobile App, standby generator, interactive social media among others. However some ODL canters are interested, but still evaluating the use of some of the educational technologies like e-Library and e-

Payment; Desktop/laptops and tablets; Resource/study canters; cloud networking system (Internet backup); video/audio teleconferencing facility among others.

Also, the study obtained that the level of adoption of the educational technologies in the study area has reached the adoption stage for the following; learning management system; e-learning recording camera/studio; Cloud networking system; Computer laboratory with internet facility; Desktop/laptops and tablets; Overhead projector and screen; Internet/network bandwidth; Tutorial rooms with internet connections; standby generator, Closed-circuit television camera (CCTV); Interactive whiteboard; and Recording devices (USB Sticks, external storage disc, etc.).

Finally, the study concluded that some of the factors influencing the use of ICT-based educational technologies in open and distance learning centers in the Southwest Nigeria universities include, cost of the ICT technologies/equipment; bandwidth size; type of network (Mtn, Glo, 9mobile etc.); facilitating condition; ICT support facilities; attitude of ICT users;

The factors were both infrastructural and behavioural, outcome was perhaps as a result of paucity of funds born out of underfunding of educational sector. For example.in 2022, out of the N16.39 trillion budget, education got N705.27 billion. The recurrent budget comprising funds for salaries, training of employees and running of offices; was N593. 47 billion and funds for infrastructural development in the sector, known as the capital budget, took N111.80 billion. The percentage allocation for the sector was 4.3 per cent of total budget. (Guardian Newspaper, February 2, 2023).Greater efforts are also needed for training and retraining of personnel for the adoption and utilization of modern educational technologies. Another issue of utmost concern is epileptic power supply which could frustrate the technology and impede its adoption. Even though, high power generators were procured, fuelling and routine maintenance were major issues particularly as the country resumes the era of fuel subsidy removal. Alternative source of energy are therefore needed for effective implementation of ICT-based technology in today's Nigeria.

A major limitation of the study is that determining the availability of ICT-based educational technologies would not be sufficient in assessing the adequacy of existing facilities but also determining the modernity and exact models of the technologies is of importance. As available but obsolete facilities would not be helpful for 21st century ODL.Further studies are also needed in replicating the study in other geopolitical zones to ensure generalization of findings.

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LIVELIHOODS PROSPECTS FOR RETURNING INTERNALLY DISPLACED PERSONS IN KONDUGA LOCAL GOVERNMENT AREA OF BORNO STATE, NIGERIA

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Abstract

Improvement in security situation in insurgency ravaged areas of Borno State has put 'return' on the agenda of government and development partners as a durable solution to the challenge of internal displacement. However, return cannot be feasible if livelihood opportunities are grossly inadequate or non-existent as IDPs require livelihoods to live decently and successfully reintegrate into their communities. It is against this backdrop that the study attempts an assessment of livelihood opportunities available to returning IDPs in Borno State with specific focus on Konduga Local Government Area. The study adopts the survey research design and was conducted in four selected communities of Konduga LGA. Returning IDPs, staff of NGOs (development partners) as well as staff of Borno State Emergency Management Authority constituted population of the study. Data were generated from mainly primary source through the administration of questionnaires and conduct of focused group discussion. Findings of the study revealed that means of livelihood previously engaged in by returning IDPs prior to their displacement have been severely damaged leaving them with little or nothing to fall back on. However, a significant number of IDPs have acquired new knowledge, skills and vocations such that if adequately harnessed and utilised would impact positively on the local economy. On this basis, the study recommends assisting returning IDPs with start-up grants, soft loans, technical support, agricultural inputs, establishment of cottage industries, etc. as these would no doubt enhance livelihood opportunities for returning IDPs and promote successful reintegration of the IDPs.

Keywords*:* Durable Solution, Internal Displacement, Internally Displaced Persons, Livelihood, Prospects

Introduction

Internal displacement has assumed one of the dire humanitarian challenges facing Africa and indeed the world today. Forced to abandon their homes, property and livelihoods and habitually persecuted by actors in armed conflict and sometimes by their own government, internally displaced persons (hereafter referred to as IDPs)

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constitute some of the most helpless and neglected people on earth. Describing the plights of IDPs, former United Nations Secretary-General Kofi Anaan averred that internal displacement is the greatest tragedy of our time and that internally displaced people are among the most vulnerable of the human family (Guiding Principles on Internal Displacement, 2004). Forced internal displacement usually occur as a result of armed conflict characterised by situations of generalised violence and gross violation of human rights, natural of human-made disasters and development projects.

From 2009, the violent conflict in North East Nigeria prompted by Boko Haram terrorists has led to widespread displacements, resulting in serious protection risks, violations of human rights and fatalities. Over the past years, terrorist related-deaths increased by over 300% to 7,512 fatalities, making Boko Haram one of the most-deadly terrorist group in the world today (Askederin, Omole, & Shonibare, 2022). The violence perpetrated by Boko Haram has affected nearly 15 million persons and left widespread devastation in North Eastern parts of Nigeria. An estimated 20,000 people have lost their lives; over 2 million people have been displaced internally and about 165,000 have sought refuge across international borders and an estimated 2,000 – 7,000 people have reportedly gone missing, including abducted women and girls. (Mohammed, 2022).

The last couple of years have however witnessed significant peace and normalcy in some parts of Borno state, particularly Manori, Konduga, Dalori, Maswa, Jere, etc. This has prompted calls for 'return' as a durable solution to the challenges of internal displacement in the state. Durable solution to internal displacement is broadly understood to encompass 3 options, which are voluntary return to places of origin, local integration in areas of displacement and resettlement in another location (UNHCR, 2017). As the returnees are moving back to the formerly boko haram controlled communities, the most critical interventions needed is the provision of a livelihood support models that will empower the communities to have some assets (material and social) and capital (human, financial and natural) so that they can have a more sustainable livelihood even after the emergency support being provided by the donors. There are concerns however, about the feasibility of planned return of IDPs given the apparent livelihood challenges in these communities and occasional insecurity.

However, there are concerns about the feasibility of planned return of IDPs given the lingering security challenges. IDPs are a substantial category among the general population who have spent a significant time in displacement. Their previous social network has either been lost or damaged. After returning to their place of origin, settling elsewhere or moving to an entirely new place (under land allocation schemes), both returnees and IDPs are obliged to rebuild their social network and

develop their means of livelihood in a new socio-economic and political setting. In order to help this special group integrate into their new environment, it is imperative to understand their current livelihood status, so as to make an informed decision capable of facilitating returning IDPs reintegrate into their communities. This constitute the motivation for this study. The study focused on communities in Konduga local government area of Borno State.

Objectives of the Study

The study attempts an assessment of livelihood opportunities available to returning IDPs in Borno State with specific focus on Konduga LGA. Specifically, the study seeks to do the following:

i. To assess the extent to which insurgent activities have damaged livelihood sources of communities in Konduga LGA.
ii. To assess the existing and prospective livelihood opportunities available to returning IDPs in Konduga LGA.
iii. To enhance awareness of existing and prospective livelihood opportunities capable of promoting resilience and reintegration of returning IDPs in Konduga LGA.

Literature Review

Internal Displacement and Internally Displaced Persons (IDPs)

Although the issue of internal displacement has gained international prominence during the last four decades, a single definition of the term remains to be agreed upon. Questions of who should be covered by the category, whether it is a useful one and the consequences of applying it in humanitarian interventions are widely debated. Internally displaced persons often shortened as IDPs are people who flee their home as a result of violent conflict but look for a temporary settlement within the border of their country. IDP therefore is distinguishable from refugees which some people use indiscriminately. The distinguishing feature between IDPs and refugees is that IDPs are displaced from their home and settle within their country's boarder, while refugees are displaced population that flee beyond the border of their country and are protected by international law. The United Nations Guiding Principles on the protection and assistance of Internally Displaced Persons (IDPs) has offered elaborate definition of IDPs as people or groups of people who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized State border. (UNGP, 1998). This definition is all encompassing and vividly shows that people may flee

their home when there is imminent attack to a safer place to avoid loss of lives and destruction of moveable properties.

IDPs are individuals or groups who are forced to flee their homes, for one reason or another, but remain inside the borders of their own country. The Internal Displacement Monitoring Centre attributes two key characteristics to IDPs: 1) The coercive or otherwise involuntary character of movement, and 2) the fact that such movement takes place within national borders. Much of internal displacement comes as a result of prolonged conflict and violence within a country. Indeed, as Walter Kälin, the Representative of the Secretary General on Human Rights of Internally Displaced Persons, has noted: "IDPs are often the main victims of conflict… [and they] often have specific needs". This is particularly true for vulnerable groups such as women, children, and the elderly and disabled. Females in particular present a challenge for the humanitarian community – it is estimated that about 80 percent of internally displaced populations consist of women and girls. (Finger, 2011)

In his own contribution to the meaning of IDPs, Ladan using international law approach described IDPs as persons or groups of persons who have been forced or obligated to flee or to have cause to leave their homes or place of habitual residence in particular, due to or in order to stave off the effect of armed conflict, violations of human rights, situations of generalized violence, natural or man-made disasters, to another place considered relatively safe either within their own national borders (as internally displaced persons) or travel across an internationally recognized state border (as refugees) (Ladan, 2006). Ladan's definition buttresses on the UN Guiding Principles' definition by developing a dichotomy between IDPs and refugees. Displacement of persons could be caused by many factors. IDPs are often defined as those uprooted by conflict, human rights violations and natural or human-made disasters, Robinson (2003) expanded the scope to also include those displaced by development projects. Most times, the focus of sympathetic attention and international aid centre round those displaced by disaster than for victims of development. (Letswa & Isyaku, 2018)

According to the African Union Convention for Protection and Assistance of Internally Displaced Persons in Africa (Kampala Convention, 2009), the term ―Internally Displaced Persons is defined as ―persons or groups of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized State border. Internally displaced persons (IDPs) are citizens of a country who are displaced within the territory of a country as a result of natural disasters such as erosion, desertification, flooding etc. People can also be displaced as a result of human-caused

disaster such as civil war, internal armed conflict, terrorism and so forth. In this situation, people are left with the option of fleeing their homes for safety.

When families are displaced they only run for the survival of their children and themselves. It is a situation where the victims face untold economic hardship, psychological trauma and social dislocation. In this regard, they need the assistance of the government and other humanitarian groups that could intervene to cushion the effect of hardship in order to bring succor to the IDPs.

Betts et al., (2006) submitted that various reasons have been attributed to the persistent rise of internally displaced persons as against refugees in the today's world. One of which is that sometimes mountains and rivers restrict migration across international borders. Another reason is that displaced persons at times prefer to remain in environments familiar to them and so they prefer to stay back in their own countries rather than cross national borders. Most importantly is the fact that neighboring countries have adopted strict policies on the migration of refugees into their country which is as a result of the economic burden, displaced persons place on their societies. On the bases of these, there is an opposite relationship between the increasing numbers of internally displaced persons and the decreasing numbers of refugees. For instance, in 2001 during the Afghanistan war, the number of internally displaced persons in the country was 2 million. That same year, only 200,000 Afghans crossed the national border into Pakistan as refugees. This is also evident in African countries. In the Democratic Republic of Congo (DRC), there was an estimated 1.5 million displaced in the country, however only 469,000 became refugees. Also in Sudan, of the 6 million displaced persons in the country, only 703,000 persons became refugees. The Global IDP Survey posited that over 13 million IDPs are in Africa, between 5 and 6 million IDPs are in Asia, with 3 million in Europe and between 3 and 4 million in the Americas. This goes on to show the increase of internally displaced persons as against refugees in the world today (Ejiofor, Oni & Sejro, 2017).

According to Bhagwan (2013) internal displacement disrupts socioeconomic activities and systems of areas left behind by the displaced persons and areas to which these displaced persons flee into. One feature of internal displacement according to the Asplet (2013) is that internal displacement occurs on a massive scale. Hence, large scale of the migration of internally displaced persons into an area can disrupt an entire region especially if such regions are not prepared for such influx or the region is under resourced to cater for the influx of internally displaced persons into the area. However, from the definition of the United Nations Guiding Principles on Internal Displacement, Asplet identified three phases of internal displacement which are pre-displacement, during displacement, and post- displacement. By pre-

displacement, the central focus of the state is to prevent the causes of displacement from occurring. During displacement, the basis of concentration is the protection of the internally displaced persons as well as rendering assistance to these persons. The post- displacement phases emphasize finding long lasting solutions for the affected internally displaced persons as well as building sustainable livelihoods for these persons.

Concept of Livelihoods

Livelihood refers to the means by which individuals or communities earn a living, typically through employment, entrepreneurship, or other productive activities. It encompasses the resources, skills, and opportunities necessary for sustaining one's life and supporting oneself and one's family. Livelihoods can include various forms of work, such as agriculture, fishing, manufacturing, services, trade, and more. It's not just about earning money but also about ensuring access to basic needs such as food, shelter, education, and healthcare. Livelihoods can be affected by factors such as economic conditions, technological advancements, social dynamics, environmental changes, and government policies (Gabriel, 2015).

Livelihoods in other words refer to the resources, capabilities, and activities that people use to make a living. It encompasses the means by which individuals and households generate income, meet their basic needs, and pursue their goals and aspirations. Livelihoods can include various forms of employment, self-employment, entrepreneurship, and other income-generating activities, such as agriculture, fishing, livestock rearing, small businesses, wage labour, and service provision. Additionally, livelihoods encompass access to productive assets, including land, capital, technology, skills, and social networks, which enable individuals to sustain themselves and their families over time. Livelihoods are influenced by a wide range of factors, including economic, social, cultural, environmental, and political conditions, and they play a critical role in determining people's well-being, resilience, and opportunities for development. The concept of livelihoods encompasses a holistic understanding of how individuals and communities sustain themselves economically, socially, and culturally. It goes beyond mere income generation to consider the broader context in which people live and work

Concept of Reintegration

The integration of IDPs refers to the process of facilitating their inclusion and participation in the host communities or societies where they have sought refuge, with the aim of enabling them to rebuild their lives and livelihoods in a sustainable manner. Integration typically involves several dimensions such as social, economic, legal, psychosocial, cultural and infrastructural.

Social integration involves fostering social cohesion and harmony between IDPs and host communities. Economic integration focuses on facilitating the access of IDPs to livelihood opportunities, employment, and income-generating activities in the host communities. It may involve providing vocational training, skills development, entrepreneurship support, and access to credit and market. Legal integration entails ensuring that IDPs have access to legal rights and protections in accordance with national and international law. Psychosocial integration involves addressing the emotional and psychological needs of IDPs, including trauma, loss, and displacement-related stress. Cultural integration involves preserving and respecting the cultural identity and heritage of IDPs while also promoting cultural exchange and interaction with host communities. Infrastructure and services integration also entails ensuring that IDPs have access to essential services and infrastructure, including education, healthcare, housing, water, sanitation, and other basic amenities. It involves providing adequate facilities and resources to meet the needs of both IDPs and host communities (Gabriel, 2015).

Overall, the integration of IDPs is a complex and multifaceted process that requires coordinated efforts from governments, humanitarian organizations, civil society, and local communities. It aims to promote the rights, dignity, and well-being of IDPs while also fostering social cohesion, resilience, and sustainable development in host communities. However, the reintegration of IDPs refers to the process of assisting and supporting them in returning to their communities of origin or resettling in new areas after being displaced by conflict, natural disasters, or other crises.

Empirical Review

Tskowa (2019) concerned it study with understanding the complexities of forced migration as a result of insurgency on IDPs with specific focus on women living in IDPs camp and settlements in Nigeria. Adopting a qualitative research, the study revealed that despite the enormous effect displacement has had on IDP women, government has complicated the situation by failing to cater for IDPs in camps in Abuja with the notion that the IDPs in Abuja are not legal IDPs due to non-registration and profiling. This attitude of the government exposed IDPs to deplorable living conditions thus worsening their psychological and emotional health. IDP women in the camp were faced with extreme hunger and poverty, crime, sexual violence and intimidation, elevated risk of disease and infection; undignified condition of child bearing and restricted access to public services and institutions.

Ifatimehin (2019) assessed inter-agency collaboration and its impact on management of IDPs in Maiduguri area of Borno. The research particularly focused on extent to which inter-agency collaboration has enhanced protection needs of IDPs;

improve their living standards; enhanced IDPs access to health care services and quality education. Findings of the study revealed that inter-agency collaboration has significantly offered protection to IDPs and to some extent improved access to healthcare and standard of living of IDPs. However, it has not significantly enhanced their access to education as well as health. The study further revealed that communication gap, organisational capacity, need for preservation of corporate identity and overbearing nature of government have constituted significant barriers to inter-agency collaboration in the management of IDPs in Maiduguri, Borno state.

Lopez (2017) provides a descriptive analysis of life-cycle of internally displaced peasants in Medellin, Columbia. The study was basically concerned with viewing displacement as beyond a single event but a life-long process that constitute 'a life-cycle of forced migration'. The research utilized mixed methods for gathering data and revealed that even after two decades of displacement, local peasants who have resettled in Medellin still identify themselves as displaced due to differential inclusion which has negatively affected their perception and status of citizenship. The study further revealed that displaced local peasants are not given adequate aids and attention by the state and were faced with stigmatisation from state actors as well as host communities.

Wanninayake (2017) examined the process of internal displacement, settlement, return as well as resettlement in threatened villages in Sri Lanka. The study employed qualitative methods where data were generated from both primary and secondary sources. The study revealed that there exist no single reason responsible for the decision of IDPs to remain in host communities or return to original villages but a combination of several key factors which include accessibility to land for cultivation and residence; social relationship and life security; and availability of infrastructural facilities.

Gundersen (2016) was concerned with IDPs in Khartoum, Sudan. The study specifically sought to investigate their situation in general and particularly their livelihood situation as well as coping strategies. Employing a qualitative research, the study revealed a very pitiable situation of IDPs in Khartoum as most of them live in squalid conditions. IDPs had to engage in various demeaning jobs and sometimes illegal activities in order to fend for themselves and families. The housing situation is below decent for most of them and many lack the means to afford education for their children and access health services. The study further revealed that CBOs have made no significant contributions to the livelihood situation of IDPs.

The study of Seguin (2016) was motivated by lack of research on the loss of resources and coping strategies among conflict affected populations with specific focus on women. The study employed a qualitative research design and submitted that coping efforts is a function of gender and exposure to trauma. Traumatic experienc-

es which has to do with exposure to combat, separation and death of loved ones as well as food and shelter difficulties resulted in mental health issues such as neuroticism and aggression. The women reported a range of coping strategies such as problem solving techniques; seeking support from friends, family and neighbours; escape avoidance techniques; distraction strategies; and cognitive restructuring approaches.

In a similar study by Gabriel (2015) which was carried out in Columbia with the major objective of finding out the extent to which Columbia government has complied with the guiding principles for the protection and assistance of IDPs by creating domestic or national laws and policies based on the GP to protect and assist IDPs as a result of the persistent conflict in the country. Both qualitative and quantitative data were generated from primary and secondary sources for the study and descriptive as well as inferential statistics tools were used for data analysis and test of hypotheses. The study revealed that international commitment to the GP grew steadily during the period under review (i.e. 1900 – 2010). The study found out that regional factors are key to the diffusion of IDP norms as evidenced by the significant influence exerted by Latin American regional politics in Colombia's evolving responses to its displacement crisis. More specifically, the study found that the region's previous experience with wars and displacement in Central America as well as the pre-existence of regional norms on forced migration and mature regional human rights institutions and activist networks account to a large extent in explaining why Columbia committed and increasingly complied with the GP.

The study of Ersland (2014) was driven by the quest to find out if returnees of forced migration due to armed conflict are burdened to communities or resource vital for post-conflict reconstruction and development. In achieving this, the study focused on the potentials of returnees to participate in post-conflict reconstruction and development (of their communities); factors that promote or hinder returnees from contributing to post-conflict reconstruction and development; and determine the extent to which returnees constitute a burden or resource to their communities. The study was a qualitative research in Juba, Southern Sudan and submitted that returnees possess various forms of capital such as material, human, social and cultural which are acquired either before displacement or during exile. The study revealed a significant high level of education and work experience among returnees coupled with social change in life styles, attitudes and values. Nevertheless, utilizing these potential in post conflict reconstruction and development was influenced by prevailing conditions particularly lack of employment opportunities, limited access to land, poor service delivery and social discrimination have inhibited the potentials of returnees' contribution to post-colonial reconstruction and development. The study concludes that return migration theoretically represent a transfer or re-

sources to returnees' communities/countries of origin, however, returnees have been unable to translate their capital (potentials) into either micro or macro contributions

Jornrud (2012) attempted an exploration of international laws and its protection mechanisms and the extent to which these laws cater for the protection needs of IDPs. The study was primarily concerned with identifying potential gaps in the protection of IDPs as regards international laws; determine if there is a need for a separate international law (or legal instruments) as well as specialised institutions/organisations devoted solely to the protection of IDPs; and examine the perceived fragmentation of international law particularly the relations between human rights laws and humanitarian laws. The study was conducted in the town of Juba, Republic of South Sudan. The study demonstrated that existing international and institutional protection mechanisms are inadequate when compared with the protection needs of IDPs. It further revealed that the lack of implementation regarding existing provisions and norms providing protection for IDPs should be main concern of international organisations. The study therefore conclude that the bodies of norms operate in a complementary manner and that the existence of conflicting norms has a very limited effect on the protection of IDPs.

Methodology

The study adopts a survey research design method. The population of the study comprise returning IDPs in four selected communities of Konduga LGA as well as selected staff of the Borno State Emergency Management Authority (BOSEMA). In total, the study has two hundred and thirty six (236) population. Two hundred and twenty eight returning IDPs from Konduga town, Manori, Maswa and Dalori and eight management staff BOSEMA. The study adopted purposive sampling technique in drawing its respondents from the study population.

This study was designed to examine the various dimensions that determine the way in which people find their means of livelihood survive and even grow in their targeted communities. In order to achieve objectives of the study, a mix of tools were designed and deployed. These included Focus Group Discussions (FGDs), Key Informant Interviews (KII) and Community Survey. While the FGD and KII were deployed to scoop qualitative details, the community survey scooped quantitative data to ensure balance in the analysis and reporting of study findings.

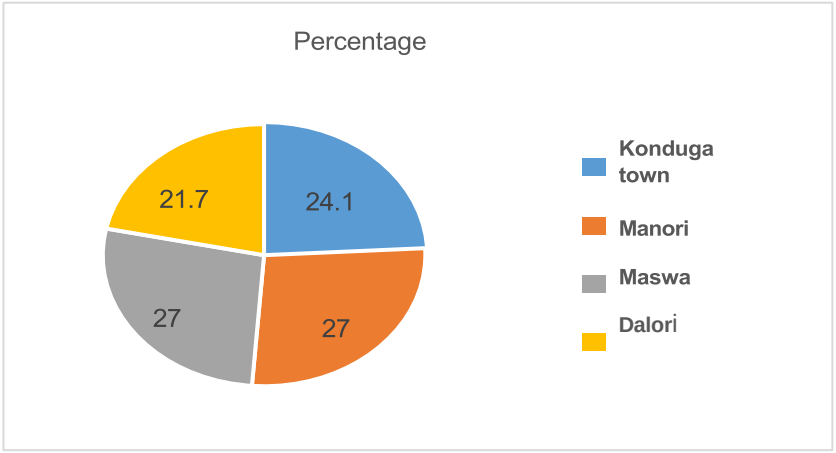
In addition, a mix of the quantitative and qualitative tools /assessments was adopted to enable the study of both the static and dynamic pattern of livelihood. Quantitative assessment reflects the aggregate situation of the parameters at a given moment, while qualitative analysis reveals the way in which livelihood is affected and

changed by various socio-economic-political factors over a period of time. Because of the multidimensional aspect of the task as shown above, information was collected by means of: one-to-one interviews and group discussions. This was complemented by field observation. Deployment of questionnaire for households that provided data for quantitative analysis at aggregate level. Quantitative data from the field were subjected to analysis using descriptive statistical tools while qualitative data were analysed thematically.

Results and Discussion

4.1 Demographic Characteristics of Respondents

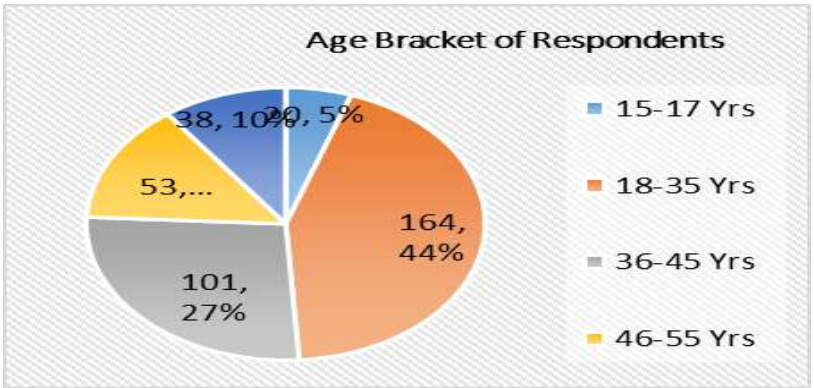
Figure 1: Percentages of Respondents by Community



Source: Field Survey, 2023

Data contained in Figure 1 above indicate that respondents for the survey were drawn from four communities in Konduga LGA. 24.1% of the respondents are from Konduga town, 27% from Manori, another 27% from Maswa and 21.70% from Dalori.

Figure 2: Age distribution of respondents



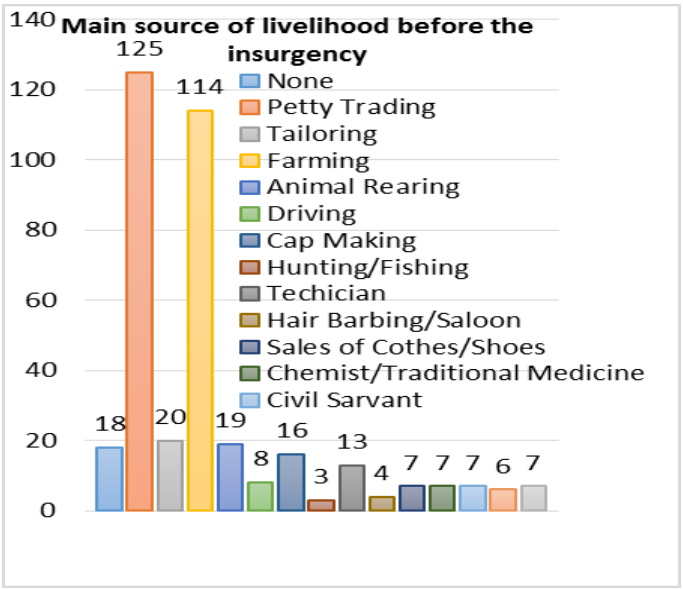
Source: *Field Survey, August 2023*

Majority of the respondents are young as 43.3% of them are within the age bracket of 18-35 years, while 27.0% are within the age bracket of 36-45 years. These constitute the most productive population of the communities. The majority 63% of the respondents were male compared to 37% that were female.

Existing means of livelihood before displacement

Findings of the study revealed that respondents were engaged in different means of livelihood before the insurgency as shown by Figure 3 below:

Figure 3: Main source of Livelihood prior to displacement



Source: *Field Survey, 2023*

As shown above, the finding of the survey showed that 18 respondents do not engage in any economic activities before the conflict, 125 were petty traders (provision, firewood, vegetables, beans cake, (akara), beans and flour dumpling (danwake), ground nut oil extraction, petrol, food stuff, fish and meat, tea, pure and bottle water, roasted corn, phone and accessories sales and charging), 20 were tailors, 114 were farmers, 19 reared livestock, 8 were drivers, 16 made and sold native caps (kubi), 3 were into fishing and hunting, 13 were technicians (mechanics, welders, carpenters, masons, bricklayers, vulcanizers, watch repairers and radio mechanics), 4 had hair and barbing saloons, 7 sold clothes and shoes, 7 had chemist shops and sold traditional medicine, 7 were civil servants, 6 were casual labourers' while 7 had restaurants before the beginning of the insurgency.

Table 1: Main sources of livelihoods prior to displacement on basis of community

	KONDUGA			
	Konduga Town	**Wanori Community**	**Maswa Community**	**Dalori Community**
Elderly Men	- Farming - Livestock rearing - Firewood sales - Hair barbing - Sales of food stuff - Sales of animal skin - Provision sales	- Brick laying - Farming - Sales of meat/fish -REARING of livestock	- Tailoring - Provision - Sales of food stuff -Manson/brick laying - Farming - Livestock rearing	- **Tailoring** - **Provision** - **Sales of food stuff** **-Manson/brick laying** - **Farming** - **Livestock rearing**
Elderly Women	- Farming - Tailoring - Grinding/milling -Groundnut oil extraction - Sales of food stuff - Sales of clothes - Sales of ice block - Sales of local spaghetti - Tailoring	- sales of beans cake -Groundnut oil extraction - sales of Fire wood - Provision sales - Farming - Animal rearing	-Sales Beans cake -Livestock rearing - Farming - Sales of firewood - Tailoring - Grinding/Milling - Groundnut oil extraction	**-Sales Beans cake** **- Livestock rearing** - **Farming** - **Sales of firewood** - **Tailoring** - **Grinding/Milling** **-Groundnut oil extraction**
Young Me	-Farming - Sales of	- Farming - Sales of clothes	- Hair barbing	- **Hair barbing**

n	Food stuff - Taxi driving - Cattle rearing	- Sales of provision - Hair barbing - Sales of Fruits/vegetables - sales of animal feeds	- Farming - Sales of food stuff - Tailoring	- **Farming** - **Sales of food stuff** - **Tailoring**
Young Women	- **Farming** - **Tailoring** - **Groundnut oil extraction** - **Sales of ice block** - **Sales of clothes**	**-Ground oil extraction** - **sales of local cap** **-Sales of local noodles**	**-Grinding mill** **-Tailoring** **-Sales of Food stuff**	**-Grinding mill** **-Tailoring** **-Sales of Food stuff**

Source: Field survey, 2023

The common means of livelihood among the elderly men prior to the insurgency included farming, tractor driving, rearing and fattening of livestock, sales of food stuff, meat and fish, sales of provision, sales of clothes, taxi driving, brick laying, mason, sales of kola nut, tailoring, hair barbing, chemist, mechanics, taxi driving. Most of the elderly male participants said the trades were very effective and enabled them generate income that they used in taking care of their households, relatives and render assistance to their neighbors. The income generated is used to provide food, shelter, clothing, payment of the school fees of their children and wards, payment for medical and health care services and travelling.

For the elderly women, groundnut oil extraction, sales of firewood, cow milk, beans cake, beans and flour dumpling, vegetable, fruits, food stuff and provision, ice block, local spaghetti, clothes, farming, livestock rearing restaurant, tailoring, hair dressing, and grinding mills were common. The majority of elderly women that participated in the FGD said they use the income generated from the trade to meet extra expenses in their household and to support their husbands in catering for the need of their households and paying of their children's school fees. Some of the women who are widows said it helps them since they are the sole bread winners of their households to raise their children.

Young men were commonly engaged in sales of provision, spare parts, food stuff,

petrol, diesel and engine oil, clothes and textiles, cutting and sale of fire wood, sales of phone, accessories and charging, farming, livestock rearing, taxi driving, hair barbing, tailoring, brick laying, shoe making, sales of building materials, carpentry, casual labor, and chopping and sales of fire wood. Most of the young male participants revealed that their trade was their major source of income and has helped in sustaining there family needs.

Furthermore, young women means of livelihood include farming, making and sales of cap, sales of vegetable, perfume, food stuff, firewood, ice block, local spaghetti, groundnut oil extraction, clothes, beans cake, tailoring, grinding mills, restaurant, knitting of cap, livestock rearing and making and sales of local cap. Most of the young women asserted that the profit generated from their trade is used the pay school fees, buying clothes, and taking care of their parents and family and also to support their husbands.

Prospective means of Livelihood for Returning IDPs

On available major means of livelihood in the communities, the findings of the survey also revealed that in Konduga town, more than half of the respondents (59%) identified farming as the major source of livelihood available in their community. The case in Manori, Maswa and Dalori showed that 47%, 25% and 28% of the respondents submitted that farming is also the major source of livelihoods in their communities. The outcome on petty trading indicate that 24% of respondents in Konduga town and Manori, 37% of respondents from Maswa and 41% from Dalori said petty trading is the major source of means of livelihood in their communities. With regards to tailoring, 9% of the respondents in Dalori, 4% of the respondents in Manori and 1% of Konduga town respondents said tailoring is the major source of livelihood in community. In addition, findings on cap making showed that 1% of respondents from both Dalori and Maswa said cap making is the main source of livelihood in their communities. Furthermore, 10% of Manori respondents stated that livestock rearing is the main source of livelihood in their communities and 2% of respondents from Maswa said rearing of livestock is the mainn source of livelihood in their communities.

By and large, there is no significant shift in the livelihood activities undertaken by the communities studied. Farming and petty trading remain the major sources of livelihood to them as findings of the study revealed. The main types of crops cultivated in these areas include sorghum, maize, millet, beans and rice, in addition to some cash crops such as – groundnuts and beans. Although farming practice is substantial, production is low as most households produce for just their consumption and not at a large scale for sale. However, there is a significant increase in the number of households that are currently living on coping support.

Furthermore, findings from skills gap analysis and value chain studies conducted through FGDs indicate some prospective livelihood opportunities in the studied communities. Most of the recommended businesses are already existing businesses. This means the targeted communities already have experience of running these businesses, but most of the challenges identified by respondents still remain capital and skills set. The most common occupations across the communities are presented below:

Farming: The studied communities are rural in nature and agriculture has always been their major economic activity and source of livelihood. Most households practice agriculture in order to produce what they eat and sell to generate income for their upkeep. Cereals and other food crops are the most prospective items grown considering the limitations in terms of access to farm inputs and the limited size of the farmlands. Periods of July – November are the months where there is rain; as such, it is this period that farming seems most possible in all the communities. This is part of the reasons why most of the returnees are not satisfied with what they do, and have to venture into other non- seasonal activities to make additional income (culled from interviews and FGD responses).

Livestock fattening and trading: This is another important business that is feasible for the returnees in some communities. The most common livestock found are goats, sheep, and cattle. The traders take the livestock to the markets where butchers and meat sellers purchase them. There is significant shift in the feasibility of livestock business in the pre and post insurgency periods. The activity is less feasible now due to security reasons and limited grazing land. In Dalori, for instance, insurgents usually attack owners of animals at night to rustle them. Thus, people do not want to venture into livestock again. Community members of Maswa and Manori LGAs said that despite limited access to grazing land, livestock business is still viable and can be conducted safely through fattening. However, for a successful and profitable fattening, consistent access to veterinary services is required which is obviously lacking (culled from interviews and FGD responses).

Shoe Making and Repair: This is an area with great potential, but it was just a few people who are currently engaged in it across the communities. There is the need for locally made shoes. Interested persons can be linked to vocational skills training centres to acquire necessary skills to venture into the business. (Culled from interviews and FGD responses).

Groundnut oil processing: This is a vital value addition of ground nuts production. It is mostly done by adult women. They use the traditional manual mill and millstone to extract oil from the groundnuts and to also produce groundnut cake locally known as kuli which is also taken to external markets. There are numerous opportunities identified in this business. It is one of the trades that many women in the

studied locations are engaged in, and have the skills to perform. This trades doesn't depend on the local market as the extracted oil and other bye- products are taken to external communities for sale. (culled from interviews and FGD responses).

Making of local creams, soaps and perfumes: This trade is suitable for young and elderly women. They expressed interest in it, though, they are unable to do it because of lack of skills and start-up capital. There is shortage of skills in this trade despite the need for the products in the communities. The skill can be developed through skills acquisition training. (culled from interviews and FGD responses).

Value addition to crops and vegetables: Whilst there is some value addition that is already happening, this is currently being done to a lesser extent. There is an opportunity of value addition of many crops including pepper, tomato, groundnuts, beans, fruits, and others through storage and packaging.

Vehicle repairs: People in the communities' use several means of transportation to convey goods and to also move from one place to another. Nevertheless, while the available means of transport seem sufficient, there is a dearth of skilled mechanics, auto electricians and vulcanizers to repair the vehicles in the study areas. Thus, like in other technical areas, the services of those with these skills are routinely subcontracted from the neighboring urban areas. In Maswa for instance, FGD with union of trade workers revealed that there is dearth of qualified and good auto mechanics. People have to travel long distances to get very good mechanics, because the ones in the community do not have the required skill set. There are no vehicle spare parts dealers in Askira. Therefore, the people must travel to Mubi and Maiduguri to buy spare parts.

Repair of electronics (generators, refrigerators, GSM): Borno State high temperatures needs extensive use of refrigerators for cooling water, soft drinks, fruits as well as other perishable goods. Yet, there is a scarcity of power supply in rural and some of the urban areas. This scenario compels many people to use generators as their source of power to conduct most businesses. However, this study found that there is a skill gap on maintenance or repair of such equipments, especially in the rural areas. Most of the technicians are subcontracted from urban areas. This is more in demand in communities like Konduga, Askira and Gajiram.

Technical skills for tailoring and fashion design: Tailoring as an occupation is being practiced by many men and women in the communities studied. Many INGOs and programmes trained so many youths in tailoring. Lack of means of income by the returnee communities led to low demand for tailoring services. There is the need to diversify and explore other related activities such as making of bags, beads, local jewellery and other fashion accessories as well as bed sheets and pillows

which can be produced for external markets.

Construction technical skills: This include skills like basic electrical installations and maintenance, plumbing and pipefitting, carpentry, welding, masonry, block and bricklaying. There is less opportunity in masonry and block making as many youths who are engaged in the governments funded reconstruction work are/will be out of job after completing the government work in their communities. Very few community members can demand for the services of masons and block makers. Other related skills such as electrical installation, carpentry, plumbing and welding are continuously demanded by individuals mostly for maintenance.

A summary of means of livelihood activities FGD participants across the LGAs want to engage in their communities is presented below:

KONDUGA LGA				
Category	**Konduga Town**	**Muswa Community**	**Wanori Community**	**Dalori Community**
Elderly Men	-Farming -Livestock Rearing	-Farming -Livestock Rearing -Tailoring	-Sales of food stuff -Farming Sales of animal skin -Sales of food stuff Livestock rearing -Sales of kitchen utensils	**-Sales of food stuff** **-Farming** **Sales of animal skin** **-Sales of food stuff Livestock rearing** **-Sales of kitchen utensils**
Elderly Women	-Tailoring -Grinding/Milling -Sales Clothes	-Beans ca -Sales of firewood -Tailoring -Grinding/Milling machine-Groundnut oil extraction	-Tailoring -Farming -Sales of beans cake Grinding/Milling Machine	**-Tailoring** **-Farming** **-Sales of beans cake Grinding/Milling Machine**

Young Men	-Farming -Sales of Food stuff -Taxi driving - Cattle rearing -Keke Napep	-Farming -Livestock rearing -	-Tailoring -Grinding/Milling Business -Sales of clothes/shoes -sales of smoked fish -barbing saloon -keke Napep riding -	**-Tailoring** **-Grinding/Milling Business** **-Sales of clothes/shoes** **-sales of smoked fish** **-barbing saloon** **-keke Napep riding** -
Young Women	-Tailoring _grinding/ milling trade -Sales of clothes -Keke Napep	Grinding mill Tailoring Sales of Food stuff	-Grinding mill -Tailoring -Sales of Food stuff -groundnut oil Extraction	-Grinding mill -Tailoring -Sales of Food stuff -groundnut oil Extraction

Source: Field survey, 2023

Reasons for Choice of Trades

Most of the elderly men consulted in the FGD said they are aged and will find it very challenging to learn new skills. Their current trade is what they know how to do and inherited from their forebears are factors that influenced their decision to select their preferences for the trade of their choice. The elderly women cited the need to engage themselves in a viable business venture and not to remain idle, and to enable them to meet their needs and the needs of their children. Inheritance of the trade and need for financial security are the factors that influenced their decision to select their preferred prospective trade.

Young men that participated in the FGD said the profitability of the trade, the skills they have already acquired and/or the trade they have learnt from their parents are factors that influenced their decision to select the trades. Furthermore, most of the FGD young women's trade are handed down to them by their parents.

Respondents who choose farming as a means for their livelihood said they have no other livelihood activity because of their backgrounds and skills. They grow crops to feed their families from their harvest, which is not sufficient for the family. Ma-

jority of the FGD participants who partake in petty trading stated that the customers and clients that patronize their trade are members of their community, or people from the surrounding communities and settlements, or commuters that are travelling through their communities and also traders. Thus, Inheritance, high demands for the commodities, viability and profit are the factors that influenced their decision to select their preferred prospective trade. There are more unemployed persons in the communities in the post insurgency era than before. This is largely due to the loss of assets and capital.

Respondents identify lack of capital as a major challenge to most occupation in the study area. On their views on lack of good business environment, 1.0% of the respondents from Manori and 2.5% of the respondents from Dalori identified lack of good business environment as a challenge to their occupation. Another challenge to occupation stated by the respondents of the survey shows that 19.8% of the respondents from Konduga town, 6.9% of the respondents from Manori, 29.6% of the respondent's from Dalori and 18.1% of the respondents from Maswa said that lack of customers/patronage is a challenge to their trade. On their views on lack of safety and security, study findings indicate that 3.3 of the respondents from Konduga, 3.0% from both Manori and Askiri Uba and 3.7% of the respondents from Dalori stated that lack of safety and security is a challenge to their occupation The outcome of FGDs also showed that insecurity and risk of being killed in the bush pose threat to those in the trade of cutting of trees and selling firewood. Jealousy and competition as well as extortion by some security men is also a threat to those in the petty trading occupation. Some respondents also mentioned lack of shelter as affecting their livelihood activities. Returnees have to use the little they have, and their time to make their residence habitable instead of investing in a livelihood activity. By and large, in addition to the difficulties already identified by respondents coupled with reasons provided for choice of trades, the table below summarise the general difficulties encountered by returnees to their previous businesses (displacement):

Table 6: Difficulties encountered by returning IDPs

Challenges	Konduga town	Manori	Maswa	Dalori	Total
None	9	13	4	22	**48**
	9.9%	12. 9%	4.9 %	21.8%	**12. 8%**
Lack of capital and funds	41	64	43	40	**188**
	45.1	63.	53.1	39.6%	**50.**

	%	4%	%		**3%**
Lack of good business environment	0	1	2	0	**3**
	0.0%	1.0 %	2.5 %	0.0%	**0.8 %**
Lack of customers/patronage	18	7	24	19	**68**
	19.8 %	6.9 %	29.6 %	18.8%	**18. 2%**
Lack of safety and security	3	3	3	3	**12**
	3.3%	3.0 %	3.7 %	3.0%	**3.2 %**
Lack of agricultural and farm implements	5	8	1	7	**21**
	5.5%	7.9 %	1.2 %	6.9%	**5.6 %**
Lack of food security	5	1	2	0	**8**
	5.5%	1.0 %	2.5 %	0.0%	**2.1 %**
Lack of shelter	2	1	2	7	**12**
	2.2%	1.0%	2.5%	6.9%	**3.2%**
Restriction of movement of people by the military	3	0	0	1	**4**
	3.3%	0.0%	0.0%	1.0%	**1.1%**
Lack of shelter	2	1	2	7	**12**
Debt of Customers	2	0	0	1	**3**

	2.2%	0.0%	0.0%	1.0%	**0.8%**
Lack of electricity	3	3	0	1	**7**
	3.3%	3.0%	0.0%	1.0%	**1.9%**
Total	91	101	81	101	**374**
	100.0%	**100 .0%**	**100.0%**	**100.0%**	**100.0%**

Source: Field survey, 2023

From the above, findings from the survey shows that 9.9% of the respondents from Konduga LGA, 12.9% of respondents from Manori, 4.9% of respondents from Dalori and 21.8% of respondents from Maswa did not state any challenge. With regard to lack of capital and funds to carry out the occupation 45.1% of the respondents from Konduga town, 63.4% of the respondents from Manori, 53.1% of respondents from Dalori and 39.6% of respondents from Maswa said they lack capital. This implies that lack of capital is a major challenge to most occupation in the study area. On the view on lack of good business environment 1.0% of the respondents from Manori and 2.5% of the respondents from Dalori said lack of good business environment is a challenge to their occupation. Another challenge to occupation stated by the respondents of the survey shows that 19.8% of the respondents from Konduga town, 6.9% of respondents from Manori, 29.6% of respondents from Dalori and 18.1% of respondents from Maswa said lack of customers/patronage is a challenge to their trade. The view on lack of safety and security indicates that 3.3% of the respondents from Konduga, 3.0% from both Manori and Maswa and 3.7% of the respondents from Dalori stated that lack of safety and security is a challenge to their occupation.

The outcome on lack of agricultural and farm implements reveals that 5.5% of the respondents from Konduga town, 7.9% of respondents from Manori, 1.2% of respondents from Dalori and 6.9% of respondents from Maswa complained of lack of agricultural and farm implement. The finding on lack of shelter reveal that 2.2% of the respondents from Konduga town, 1.0% of respondents from Manori, 2.5% of respondents from Dalori and 3.2% of respondents from Maswa stated that lack of shelter is challenge to their occupation. On the aspect of restriction of peoples movement by the military 3.3% of the respondents from Dalori and 1.0% from Maswa complained of lack of restriction of people's movement by the military. The result of the survey also shows that 2.2% of the respondents from Konduga town and 1.0% of the respondents from Maswa reported debt from customers as a challenge to their occupation. Furthermore, 3.3% of the respondents from Konduga,

3.0% of the respondents from Manori and 1.0% of the respondents from Maswa said lack of electricity is a challenge to their occupation.

Conclusion and Recommendations

This study provides an insight to the existing and promising livelihood opportunities of returning IDPs in selected communities of Konduga LGA of Borno State. Though conducted in four communities, most of the key findings are relatively similar and therefore, this makes the recommendations applicable to all parts of the local government area and by extension the state. The returnees are anxious to continue with the livelihood activities they are used to, prior to their displacement.

On the basis of findings, it is recommended that as most of the returnees lack understanding of the socio – economic changes that might have affected the viability of those occupations in the communities, there is a need for the government and NGOs to provide sensitization and guidance services to enable the community members think of diversified and innovative livelihood activities they can partake.

In addition, returnees should be supported to explore opportunities for new trades and to dispel the notion that people must go on with the trades they learnt from their forebears since there is limited land for farming and petty trading could easily be over saturated.

Low purchasing power by the community members, coupled with lack of capital on the part of the enterprises make it hard for the local economy to grow and create new jobs for the inhabitants. It is recommended that any planned interventions should be aimed at injecting cash into the local economy for it to have the prospects of growth. Monies can be injected through various models such as cash for work and provision of cash grants for MSEs which should include soft loans etc.

Other sustainable livelihood interventions that can support the local economy include establishment of cottage industries based on the available natural resources in the communities that will be producing in mass quantity for external use as well as provision of irrigation facilities to enable dry season farming. This approach has already been supported by development partners and humanitarian actors.

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IMPACTS OF GREEN SUPPLY CHAIN MANAGEMENT TECHNOLOGIES AND PRACTICES ON THE PERFORMANCE OF SELECTED PHARMACEUTICAL AND TEXTILE FIRMS IN SOUTHWESTERN NIGERIA

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Abstract

The study examined the impacts of green supply chain management (GSCM) technologies and practices on the performance of selected pharmaceutical and textile firms in Southwestern Nigeria. The study was carried out in 10 pharmaceutical and 10 textile firms in Lagos and Ogun States, because of the high concentration of industrial firms in these two states. Primary data were collected through two sets of structured questionnaires administered to 1 Production Manager; 2 Suppliers; 3 Distributors; 3 Retailers; and 3 Consumers in each firm, making a total of two hundred and forty (240) respondents. The harvested quantitative data were subjected to frequencies and mean analysis in SPSS. This study used mean ranking to measure the impacts of Green Supply Chain Management (GSCM) technologies and practices on firm performance, which were minimum, maximum mean. The study concluded that the impacts of GSCM practices and technologies are felt on so many aspects of industrial firms, which included enhancing firm profitability, reduction in energy consumption, and decrease in the costs of waste treatments, increase in market share and enhanced customer retention.

Keywords: Green Supply Chain Management Technologies and Practices, Pharmaceutical, Textile, Firms.

Introduction

Green Supply Chain Management (GSCM) involves all the stages of Supply Chain Management (SCM) starting with the designing of the product, to end of its lifetime, to recycling stage or disposal stage taking environmental concern in each stage of the supply chain. GSCM is also the networks through which additional environmentally friendly goods can be manufactured, thus, consumer necessities are regularly integrated into the idea of green supply chain. Consequently, collaboration may occur concurrently upstream in an eco-friendly manner.

Therefore, Green supply chain management practices are the processes in which environment is considered in life cycle of a product, and it consists of greening de-

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sign, greening procurement, greening manufacturing, greening packaging, greening delivery, and product recovery. It is important for these processes to interact with one another to maximize environmental benefits (Cheng *et al.,* 2012). Nowadays, academicians and professionals' interests lie in implementing the technologies and practices of GSCM, so as to mitigate greenhouse gases, wastewater, refuse, and poisonous substances, thereby increasing environmental performance. However, the major concern is ensuring that environmental performance efforts eventually result in a robust market participation and cost-effectiveness (Kenneth *et al*., 2012). The need for GSCM was necessitated due to fast reduction of natural resources, environmental dilapidation, rapid environmental contamination, climate emergency, extensive utilization of poisonous material and reduction in non-renewable energy (Luthra *et al.,* 2014). Thus, GSCM is said to be the incorporation of conservational intelligence into the chain of production.

The major aim of GSCM is to promote effectiveness and efficiency of operations, thereby achieving profit satisfaction. GSCM is a very imperative strategy for industrial sector that wishes to save cost, position herself for stronger brand recognition, and strategic competitive advantage (Roehrich *et al*., 2017). GSCM thus involves the implementation of ecological monitoring ideologies to all activities of customer order cycle such as product design, procurement process, manufacturing, assembly of products, packaging, logistics, dissemination of information and communications technology (ICT), distribution of products, and evaluation of products at the end of its lifespan (Uygun *et al*., 2016).

Similarly, green supply chain management technologies are the application of technological skills to produce environmentally friendly products (Ramdhani *et al*., 2017). It is also defined as the utilization of scientific tools and methods to reduce the negative effects of mankind actions on ecosystem. Some of the benefits of all green technologies are mitigating degeneration of the environmental resources; reduction in carbondioxide emission to the minimal; and promoting a safe ecosystem for living things. Green Technology cuts across manufacturing and intake of technology (Hooshyar and Iravani, 2017). The application of green technology involves taking advantage of the technology in the environment for assessing and checkmating environmental contaminations. This technology is applied to compute and trail environmental conditions, as it relates to the natural resources. Green Technology adopts environmental friendliness knowledge to achieve a healthy environment as well as preserve natural materials.

The adoption of green technology is a way out of the environmental issues humanity is passing through today. Thus, green technology key functions are to satisfy requirements of humanity, without necessarily causing any harm to environmental resources and also adopting a living that is sustained, build renewable resources,

reduces the creation of wastes, preserves the usage of raw materials, manufacturing of goods that are environmentally friendly and creating alternatives to operations which unfavorably distress mankind and its surroundings.

Therefore, the adoption of green supply chain management technologies offers benefits such as (i) providing the capacity that is required for locally manufactured products showcased in foreign marketplace. Goods produced in emerging nations like Nigeria need to meet rigorous ecological requirements before it can be exported to developed nations. Therefore, a sustainable competitive advantage may be attained through the implementation of green technology (ii) Reduction in the costs of input such as cost of electricity, maintenance and operation through the adoption of green technology. (iii) The implementation of green technology facilitates firm's business environment standard, thereby making a firm to stand out in the business community. Thus, some of the advantages of green technology are mitigating the release of harmful substances into air; enhancing profitability; it requires a lesser amount for maintenance; sustainable process; and reduction in the effects of greenhouse gases by mitigating carbondioxide emission.

The pharmaceutical and textile firms have contributed largely to both water and air pollutions. Singh *et al.* (2016) confirmed that inadequate management of pharmaceutical products' waste, such as mismanagement of expired drugs could cause pollution. Likewise, Cai and Choi (2020) stated that textile firms are major contributors of pollution to the environment because they use a lot of energy such as electricity, resources like wool, cotton, linen etc., and water. They further mentioned that there is huge water pollution in the dyeing process of textiles, thus causing 'colourful rivers and streams.'

Table 1 reveals three (3) impacts of green supply chain technologies and practices on the performance of industrial firms that were identified in the various literatures reviewed. The is necessary because the present state of the supply chain in the pharmaceutical and textile industries in Nigeria, in terms of environmental sustainability, is critical, especially in terms of waste management. Therefore, the adoption of GSCM could bring about environmental friendliness for industrial firms to strive.

Table 1: Impacts of Green Supply Chain Technologies and Practices on the Performance of Pharmaceutical and Textile Firms

Impact	Description
Impacts on environmental performance e.g. Diab et al., 2015	Reduction in production of wastes and hazardous substances; reduction in unconscious intake of wastes and hazardous substances; conservation of natural resources; decrease in environmental accidents; significant communities' improvements; reduced maintenance and downtime of plant machinery; reduction in level of energy and materials usage; extended life of final products due to special material used; improved occupational health and safety of plant workers; and easy to handle, install and operate the final green product.
Impacts on financial performance e.g. Diab et al., 2015	Enhanced profitability; reduction in energy consumption; decrease in the costs of waste treatments; increase in market share; enhanced customer retention; generation of new revenue s treams and expediting logistic processes.
Impacts on Social performance e.g., Diab et al., 2015	Elimination of child labor in factory operations; improved focus on customer health and safety; enhanced collaboration and building capacity; identification of risky suppliers; and improving overall organizational image.

Literature Review

Impacts of Green Supply Chain Management on Performance Sustainability

Green Supply Chain Management integrates environmental factors at all phases of production, beginning from procurement, planning, manufacturing, and delivery. Good number of research studies clearly stated the impacts of GCSM on corporate performance. Younis *et al*. (2019) stated that the implementation of green supply chain in production process has impact on the economic, environment, and social performance. United Nations Climate Change Conference (UNCCC) in 2015 stated that efforts must be made to save the world. This can be achieved through taking the necessary precautionary measures in the production sector, and also ensuring a healthy environment. In a wider perspective, corporate effectiveness is expected to be delivered economically, environmentally, and socially (Ahi and Searcy, 2013; Seth and Shrivastava, 2016; Wang and Dai, 2018). The impacts of green supply chain on production practices for a sustainable performance is a subject that many scholars have researched into in the context of advanced nations, whereas developing nations like Nigeria have not touched extensively. Koo *et al*. (2014) confirmed that a sustainable organizational performance widely considers problems like the possible adverse effects business activities pose on the environment, in both developing and developed economies. Seth and Shrivastava (2016) established that social

welfare, like essential human-being needs being met can guarantee that environmental recyclable and non-recyclable materials are preserved for future generations. Therefore, organizational sustainability lies within economic, environmental, and social performances.

Economic performance: This is a systematic way organizations reduces the costs spent on activities such as procurement of materials, energy consumption, waste management, and reduction of levies for environmental disaster (Green *et al*., 2012; Zailani *et al*., 2012; Chowdhury, 2014 and Das, 2018). In addition, the studies carried out by Laari (2016) and Yang *et al*. (2013) also adopted economic performance for an enhanced profitability. Therefore, the adoption of GSCM practices by industrial sector will boost environmental and economic performances (Green *et al*., 2012; Perotti *et al*., 2012 and Yang *et al*., 2013).

Environmental performance: This is a process whereby an industrial sector minimizes all forms of contamination. In other words, it is the ability of an organization to execute proper waste management and mitigate the usage of dangerous and poisonous resources in order to decrease the occurrence of environmental disasters, thus ensuring a breakthrough in the area of energy conservation (Chowdhury, 2014; De Giovanni and Vinzi, 2012; Yang *et al*., 2013; Laari, 2016). According to Das (2018), mitigation of frequent environmental disasters is a different component of environmental performance. Furthermore, promotion of business environmental conditions was projected by Esfahbodi *et al*. (2016).

Social performance: Social performance in GSCM practices received increased considerations, due to increased sensitization on healthiness and human protection; and enlightenment in the societies (Eriksson and Svensson, 2015). The implementation of GSCM practices tends to advance social performance of an organization's supply chain (Wang and Dai, 2018). Social performance was assessed on the basis of the availability of medical institutions to indigenous population (Main *et al*., 2016; Das, 2018), reflecting in boosting job and business performances in the society (Das, 2018).

Methodology

The study focused on the respondents from pharmaceutical and textile firms in Southwestern Nigeria. Although the Southwestern geopolitical zone of Nigeria includes six states, which are Ekiti, Lagos, Ogun, Ondo, Osun and Oyo. However, the study focused on two states among the six: Lagos and Ogun States, because of the high concentration of textile and pharmaceutical firms in the states.

Multi-stage sampling was used for the study. For instance, using purposive sampling, Lagos and Ogun states were selected from all the Southwestern states, be-

cause they have high concentration of pharmaceutical and textile firms. Purposive sampling was also used to select two industrial subsectors: pharmaceutical and textile firms, out of many firms in the selected states, because of their association with high levels of water and air pollutions. Likewise, purposive sampling was also used to select ten (10) pharmaceutical and ten (10) textile firms in the two states, based on their volumes of production. Primary data were collected through two sets of structured questionnaires administered to 1 Production Manager; 2 Suppliers; 3 Distributors; 3 Retailers; and 3 Consumers in each firm, making a total of two hundred and forty (240) respondents. The first set of questionnaires was given to the Production Managers, Suppliers and Distributors, while the second set was given to the Retailers and Consumers. The two different sets of questionnaires were necessary to cater for professional questions that were specific to the roles. Random sampling was however used in selecting these respondents from each of the firms, so that every participant had an equal chance of being chosen.

The presented impacts GSCM technologies and practices under study were broadly grouped into three, as stated in Table 1. The study used mean ranking to measure the impacts of green supply chain management technologies and Practices on the elected pharmaceutical and textile firms.

Results and Discussion

A total of two hundred and forty (240) questionnaires were distributed, two hundred and twenty-six (226) copies were retrieved, thus making a ninety-four-point two percent (94.2%) response rate. The analysis is shown in Table 2.

The Table shows that ten (10) of the respondents were production managers, representing 4.4% of the respondents, while forty (40) were suppliers which was about 17.7%, distributors and retailers were 58 (25.7%) each, and sixty (60) of the respondents were consumers, which represent 26.5% of the respondents. These stakeholders were considered for this study because they constitute members of the supply chain.

Table 2: Distribution and Retrieval of Questionnaires to the Selected Respondents in the Study Area

	Location	**PM**	**S**	**D**	**R**	**C**	**TR**	**TD**
Pharmaceutical	Lagos (60)	3	10	15	15	15	58	60
	Ogun (60)	2	10	15	14	15	56	60
	Total	**5**	**20**	**30**	**29**	**30**	**114**	**120**
Textile	Lagos (60)	4	10	15	15	15	59	60
	Ogun (60)	1	10	13	14	15	53	60
	Total	**5**	**20**	**28**	**29**	**30**	**112**	**120**

Key: PM – Production Managers, S – Suppliers, D – Distributors, R – Retailers, C – Consumers, TR - Total Retrieved, TD - Total Distributed

Table 3 reveals that the respondents agreed that adoption of GSCM technologies and practices have impact on all the indicators of environmental performance, but slight lower in GSCM being 'easy to handle, install and operate the final green product'. On environmental factors, the impact of GSCM is highest (with mean of 4.23) on the 'improved occupational health and safety of plant workers', which might be because some of the wastes and hazardous substances that could lead to ill health might have been taken care of by the adoption of green supply chain management technologies and practices. This result is in line with Das (2018) findings which stated that the adoption of GSCM practices improves the health of the society, and in turn leads to positive institutional performance.

Similarly, the table further shows that adoption of GSCM technologies and practices have impact on all the indicators of financial performance, but 'increase in market share' impact indicator, with mean score of 4.24, ranked higher than other indicators in the group. The adoption of green technologies and practices facilitates firm's business environment standard, thereby making a firm to stand out in the business community, and this might lead to increase in market share. According to Roehrich *et al*. (2017), GSCM practice is a very important strategy for industrial sectors that wish to save cost, position herself for stronger brand recognition and strategic competitive advantage (or increased market share), which is in support of this study.

Table 3: Mean Ranking of the Impacts of Green Supply Chain Management Technologies and Practices on the Selected Industrial Firms

S/N	Impact	Minimum	Maximum	Mean
Impacts on environmental performance				
i.	Improved occupational health and safety of plant workers	1	5	4.23
ii.	Conservation of natural resources	1	5	4.16
iii.	Decrease in environmental accidents	1	5	4.15
iv.	Reduction in consumption of wastes and hazardous substances	1	5	4.14
v.	Significant Communities' improvements	1	5	4.10
vi.	Reduction in production of wastes and hazardous substances	1	5	4.08
vii.	Reduction in level of energy and materials usage	1	5	4.05
viii.	Reduced maintenance and downtime of plant machinery	1	5	4.03
ix.	Extended life of final products due to special material used	1	5	4.02
x.	Easy to handle, install and operate the final green product	1	5	3.81
Impacts on Financial performance				
xi.	Increase in market share	1	5	4.24
xii.	Enhanced customer retention	1	5	4.18
xiii.	Generation of new revenue streams	1	5	4.17
xiv.	Enhanced profitability	1	5	4.16
xv.	Decrease in the costs of waste treatments	1	5	4.12
xvi.	Reduction in energy consumption	1	5	4.11
xvii.	Expediting logistic processes	1	5	4.07
Impacts on Social performance				
xviii.	Improved focus on customer health and safety	1	5	4.24
xix.	Improving overall organizational image	1	5	4.16
xx.	Enhanced collaboration and building capacity	1	5	4.10
xxi.	Identification of risky suppliers	1	5	4.03
xxii.	Elimination of Child labour in factory operations	1	5	3.96

Key: Strongly Disagreed: 0.0-1.44; Disagreed: 1.5-2.44; Undecided 2.5-3.44; Agreed 3.5-4.44; Strongly Agreed 4.45-5.0.

Finally, the adoption of GSCM technologies and practices has impact on all the indicators of social performance, but impact on' improved focus on customer health and safety', with mean score of 4.24, ranked higher than other indicators in the group. In this regard, the finding of this study is in the same direction with Micheli *et al*. (2020), which suggested that the adoption of GSCM practices have great impact on social performance. Therefore, the adoption of green supply chain management technologies and practices leads to the production of environmentally friendly products that may guarantee the health and safety of customers.

Table 4: presents general mean ranking of the combined impacts of green supply chain management technologies and practices on the selected industrial firms. Here, the highest impacts identified based on respondents' responses were 'increase in market share', and 'improved focus on customer health and safety', both with a mean score of 4.24, and thus ranked highest in general mean ranking of the combined impacts. This may be because most of the adopters of GSCM technologies and practices are concerned with the health and safety of their customers, which in return will lead to a larger market share; in line with Roehrich *et al*. (2017) and Micheli *et al*.(2020).

Table 5 presents the inferential results of standardized regression estimates of the hypothesized model. The table also reveals the significant and non-significant paths in the model as well as the contribution of the exogenous variables on the endogenous variables. Moreover, there is a direct and positive significant relationship of customer factor on financial performance with the score of $t = 2.358$, $\beta = 0.166$, $p<0.05$; on environmental performance with the score of $t = 1.730$, $\beta = 0.151$, $p<0.05$; and social performance with the score of $t = 3.199$, $\beta = 0.269$, and $p<0.05$ respectively. Thus, the relationship among all the unobserved latent variables, also referred to as endogenous (dependent), and exogenous (independent) variables, is assessed using structural equation modeling.

Table 4: General Mean Ranking of the Combined Impacts of Green Supply Chain Management Technologies and Practices on the Selected Industrial Firms

S/N	Factor	Minimum	Maximum	Mean
1.	Increase in market share	1	5	4.24
2.	Improved focus on customer health and safety	1	5	4.24
3.	Improved occupational health and safety of plant workers	1	5	4.23
4.	Enhanced customer retention	1	5	4.18
5.	Generation of new revenue streams	1	5	4.17
6.	Enhanced profitability	1	5	4.16
7.	Improving overall organizational image	1	5	4.16
8.	Conservation of natural resources	1	5	4.16
9.	Decrease in environmental accidents	1	5	4.15
10.	Reduction in consumption of wastes and hazardous substances	1	5	4.14
11.	Decrease in the costs of waste treatments	1	5	4.12
12.	Reduction in energy consumption	1	5	4.11
13.	Significant Communities' improvements	1	5	4.10
14.	Enhanced collaboration and building capacity	1	5	4.10
15.	Reduction in production of wastes and hazardous substances	1	5	4.08
16.	Expediting logistic processes	1	5	4.07
17.	Reduction in level of energy and materials usage	1	5	4.05
18.	Reduced maintenance and downtime of plant machinery	1	5	4.03
19.	Extended life of final products due to special material used	1	5	4.02
20.	Elimination of Child labour in factory operations	1	5	3.96
21.	Easy to handle, install and operate the final green product	1	5	3.81

Key: Strongly Disagreed: 0.0-1.44; Disagreed: 1.5-2.44; Undecided 2.5-3.44; Agreed 3.5-4.44; Strongly Agreed 4.45-5.0.

Table 5: Regression Estimate of Unobserved Latent Variables

Path	β	SD	T -Values	P Values
C_FACTOR-> GT ADOPTION	0.107	0.078	1.368	0.172
C_FACTOR-> I_F_PERFORM	0.166	0.071	2.358	0.019
C_FACTOR-> I_S_PERFORM	0.015	0.091	0.159	0.874
E_FACTOR-> I_E_PERFORM	0.151	0.087	1.730	0.084
E_FACTOR-> I_F_PERFORM	0.130	0.067	1.931	0.054
E_FACTOR -> I_S_PERFORM	0.269	0.084	3.199	0.001
GT ADOPTION-> I_F_PERFORM	0.116	0.065	1.783	0.075
GT ADOPTION -> I_S_PERFORM	0.146	0.067	2.186	0.029
P_FACTOR -> GT ADOPTION	0.090	0.092	0.972	0.331
P_FACTOR -> I_F_PERFORM	0.272	0.080	3.383	0.001
P_FACTOR -> I_S_PERFORM	0.188	0.084	2.248	0.025

Source: Field Survey (2021)

Conclusions

It is concluded that the impacts of GSCM practices and technologies are felt on so many aspects of industrial firms, which included enhancing firm profitability, reduction in energy consumption, decrease in the costs of waste treatments, increase in market share and enhanced customer retention. Therefore, the study recommends that the Federal Ministry of Industry, Trade and Investment (FMITI) intensifies enlightenment trainings on the positive impacts of green manufacturing practices and technologies.

The study was conducted in two Southwestern states (Lagos and Ogun States). Similar studies could be carried out in other states and regions of the country. Further to this, the study was focused on pharmaceutical and textile firms, other firms in the industrial sector as well as in other sectors of the national economy, are suggested for further studies.

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FEDERAL LEGISLATURE AND COST OF GOVERNANCE IN NIGERIA (2015-2023).

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Abstract

The thrust of this paper was to interrogate the cost of governance in Nigeria's Federal Legislature. The study applied the secondary source of data collection relying on journal articles, newspapers, textbooks and other relevant materials. The governance theory was adopted as the theoretical framework for the study. The study was analyzed by the application of desk research technique which involved the use of both the quantitative and qualitative desk research methods. The system of bicameral legislature, cost of office equipment, large number of legislative aides, budget padding and lucrative remunerations were identified as the determinants of cost of governance in Nigeria's Federal Legislature. The implications of this phenomenon were the negative public perception of the National Assembly as one of the institutions of democratic State, development setback and under-performance of Nigeria's public service among others. The paper revealed fundamental erosion of trust between the constituents and the legislators in that service delivery to the governed was seriously undermined and their welfare less prioritized. The study concluded that Nigeria has an expensive governance system despite its weak economic base. Without reducing the expensive cost of governance, the study believed that the future would be bleak as the challenges of development and social welfare will become acute. It recommended constitutional amendment to reduce the numerical strength of membership of the federal legislature in Nigeria and improved economic development via the effective implementation of monetary and fiscal policies by the appropriate Ministries, Departments and Agencies (MDA) in Nigeria among others.

Keywords*; Cost*, Governance, Public Service, Federal Legislature.

Introduction

Governance in the world is critical to proffering solutions to societal problems and providing quality service delivery that aid the sustainability of the welfare of the citizenry (Ekpu & Omorede, 2018). It is at the core of exercising political authority and the management of public resources for socio-economic development of a country (Osborne & Gaebler, 1992). In a functioning representative democracy, the

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legislature is crucial because government cannot be premised on the rule of law where the law-making institution does not exist. The import of this is that Nigeria cannot do without the legislature within the purview of practicing democratic governance (Nwabueze, 2000). It is perhaps the idea of this indispensability that has imbued the federal legislators with the enormous tasks of contributing to nation building and socio-economic development in Nigeria (Olurode, 2006).

The principle of separation of powers as enshrined in the provisions of the 1999 Constitution of the Federal Republic of Nigeria as (Amended) recognized the primacy of the federal legislature where the legislative powers of the federal government is vested upon (Sections 4, 5 and 6, Constitution of Federal Republic of Nigeria, CFRN).

Essentially, the performance of any government is hinged on the availability of resources and cost-efficiency evident in sound resource management is fundamental to national development (Kumolu, 2023). Over the years in Nigeria, costs associated with the remuneration of public office holders and public administration have increased dramatically leaving less proportion of public funds for developmental purposes (Central Bank of Nigeria, 2005, Aigbokhan, 2007). The federal legislature in Nigeria is one of the most important democratic institutions and as such the cost of running it needs to be examined with the intent of promoting public financial management and accountability. The justification for choosing the duration of 2015 – 2023 is borne out of the emergence of Muhammadu Buhari-led administration.

Statement of the Research Problem

An elected legislature is one of the fundamental pillars of democratic governance. It discharges its constitutional roles of serious lawmaking for order, peace and security and acting as a watchdog on the other two (2) arms of government (Kalu & Obi, 2018). In Nigeria the elected legislatures are not left out in this task. Nigeria practices federal and presidential systems of government, as such, it might affect the cost of its governance structure (Onumah, 2013). Olaopa (2021) asserted that any attempt at deconstructing the Nigeria administrative predicament and governance conundrum must begin at the level of interrogating the federal governance structure with its attendant loophole of alleged high cost of governance. Ohuabunwa (2015) opined that Nigeria is gradually consuming significant share of its national budget as recurrent expenditure grows at a geometric progression while national income grows at an arithmetical progression. Nigeria is one of the third world countries whose economy is fundamentally weak caused by excessive oil dependence, systemic corruption and economic policies implementation failures and it is alleged to having one of the highest paid federal lawmakers in the globe (Chukwu, 2019). Concerted efforts made by past administrations such as the 2005 National Political Reform Conference, the 2012 Presidential Committee on Restructuring and Ration-

alizing of Federal Government Parastatals, Commissions and Agencies popularly known as the Stephen Oronsaye Report and the 2014 National Political Conference aimed at stemming the tide of astronomical cost of governance were well documented but were marred by lack of political will to implement the specified recommendations (Adejuwon, 2023). The paper was guided by the following questions: what are the factors responsible for the cost of governance in Nigeria's federal legislature? What are the implications of the cost of governance by the federal legislature on national development? What measures ought to be taken to manage cost of governance in Nigeria's federal legislature? Based on these questions, the paper sought to investigate federal legislature and cost of governance in Nigeria.

Research Objectives

This paper sought to achieve the following specific objectives namely:

i. To explain the factors responsible for the cost of governance in the Nigerian's Federal Legislature;
ii. Elucidate on the implications of the cost of governance in Nigerian's development dynamics;
iii. Suggest measures on how to manage cost of governance in Nigeria's Federal Legislature.

Literature Review

Conceptual Clarification

The federal legislature of Nigeria is a bicameral legislature established under section four (4) of the 1999 Constitution of the Federal Republic of Nigeria as (Amended). It is known as the National Assembly and as such it is the nation's highest legislative body. It comprises of the Senate and the House of Representatives. The former is composed of one hundred and nine (109) members; three (3) each from the thirty-six (36) States in the country and one (1) from the Federal Capital Territory, Abuja while the latter is composed of three hundred and sixty (360) members representing federal constituencies on a varying population of the States of the federation. The leadership of the National Assembly is vested on the Senate President and the Speaker of House of Representatives respectively and they are assisted by the Deputy Senate President and Deputy Speaker respectively. The Bureaucracy of the National Assembly is managed by the National Assembly Service Commission. Both chambers are constitutionally mandated to sit for at least one hundred and eighty-one (181) days in a year. The primary functions of this body is to make laws for good governance and are expected to perform the following functions as identified by Ubani et al. (2010) includes: law making activities, service to constituents, representation of diverse interests, authorization and appropriation,

consensus building, policy clarification and formulation, overseeing the bureaucracy, resolving conflicts in Nigeria and amendment of constitution if need be, where and when necessary. Also the Constitution confers exclusive powers to the Senate among them:-the power to scrutinize and confirm major appointments of the executive, specifically, the appointments of Ministers, Special Advisers, Ambassadors, top Judicial Officers heading specified levels of courts, the Auditor-General of the federation, all vital and statutory National Commissions. Basically, both chambers (the Senate and the House of Representatives) have broad oversight functions to establish Committees of its members to scrutinize bills and the conduct of government institutions and officials. The House of Representatives, (the lower chamber) is also empowered by the Constitution to legislate on Exclusive, Concurrent and Residual lists but they must be ratified by the Senate during joint session of the National Assembly.

Cost of Governance

Governance refers broadly to the development of a state's resources for development purposes. Kjar (2004), governance is the institutional capacity of public organizations to provide public and other goods demanded by a country's citizens in an effective, transparent, impartial and accountable manner, subject to resource constraints. In a simple definition, governance is the way those in the corridors of political power use institutions of the State to actualize development purposes (Chigozie, 2013). Tinubu (2013) espoused the need for altering the political structure of the country where he advocated for balance and equity. He affirmed that every geo-political zone should have seven (7) States for a total of forty-two (42) States. He supported the scrapping of the Senate and the adoption of unicameral National Assembly made up of five (5) representatives from each State (42) States for a total of two hundred and ten (210) members, who will operate on a part-time basis.

Ohuabunwa (2015) argued that the Federal Government does not really need to operate a bicameral legislature. To him, this is a costly arrangement that leads to unnecessary duplication and delays. He was of the view that one legislative house at the centre with the right caliber of people will suffice. The All-Progressives Congress Report of the APC Committee on True Federalism in its submission on the type of legislature, the country needs stated thus: retention of the current bicameral system of legislature but with downward review of the running cost. Obasi (2018) postulated a return to regionalism which will reduce cost of governance as it relates to the federal legislature in Nigeria. According to him, since there are six (6) geopolitical zones in the country, each region should have twelve (12) persons represented in the Senate and three (3) persons representing the Federal Capital Territory (FCT) and eighteen (18) persons from each region and three (3) persons representing the Federal Capital Territory (FCT) in the House of Representatives. That is

having a total of Seventy-Five **(75)** members in the Senate and one hundred and eleven (111) in the House of Representatives. This gives us a grand total of one hundred and eighty-six (186) members of the Federal legislature. This implies that two hundred and eighty-three (283) federal lawmakers would be edged out of the four hundred and sixty nine (469) National Assembly members and ultimately guarantees that significant public funds, if not misappropriated and embezzled by corrupt public office holders would be channeled into the provision of critical infrastructures such as constant electricity supply, improved health care in the country among others.

Okorocha & Okorie (2019) lamented over the high cost of governance in the federal legislature in Nigeria. They contended that a general reduction of cost of governance in Nigeria was expedient. According to them, this can be done by reducing the number of lawmakers representing each State in the Senate to one (1) and the number of members representing every State at the House of Representatives to three (3). They reasoned that the proposed arrangement would bring the total number of Federal Legislators to one hundred and forty-six. That is one Senator per State, three (3) members for the House of Representatives (HOR), one (1) Senator and one (1) House member for the Federal Capital Territory (FCT), Abuja, from the current four hundred and sixty-nine (469). This can result to a significant reduction in the numerical size of federal legislature and requires an amendment of sections 48 and 49 of the 1999 Constitution which provides for (109) Senators and (360) members of the House of Representatives for the entire country.

Kayode (2020) opposed the existence of bicameral legislature in Nigeria. He saliently stated that the Senate should be scrapped in order to save cost and reduce financial burden in the National Assembly. According to him, the type of legislative system that would be more productive for Nigeria in this current situation is a unicameral legislature. The crystallization of all the ideas, espoused by the various scholars translates into a viable template for socio-political and governance reconstruction. That is, how to achieve the best political order and administrative dynamics, conducive to democracy and development. Both Tinubu (2013) and Kayode (2020) had the same views of scrapping the Senate while retaining the House of Representatives but they differed in view of legislative man hours. Nevertheless, there are two missing links in the various scholarly postulations, namely; the absence of effective strategy on how Nigeria should think of increasing its earning power in order to meet up with its economic needs and administrative expenditures and the obvious forgetfulness of the financial outlays that are incidental to public service in Nigeria which entails the prohibitive parliamentary election cost, expected generous donations to their political parties, charities, town unions, indigent

members of their constituencies, countless trips to their constituencies and a host of other essential groups.

Determinants of Cost of Governance in Nigeria's Federal Legislature.

Attempts had been made by scholars and public policy analysts to unravel the fundamental determinants of cost of governance in Nigeria's Federal Legislature. Some of the determinants include:-

i. The Practice of Bicameral Legislature: Bicameralism is the practice of having a legislature divided into two separate assemblies, chambers or houses. Bicameral system of legislature means running the Senate (the Upper Legislative House) and the House of Representatives (the Lower Legislative House). Scholars such as (Kalu & Obi, 2018) had listed the advantages and disadvantages of bicameral legislature. Bicameral Legislatures make it possible for better laws to be enacted in the country, since bills are properly debated. Also, it is difficult for the executive arm to dominate the two chambers. It checks and prevents hasty and ill-considered passage of bills unlike in the case of a unicameral legislature. Nevertheless, two cardinal demerits of bicameral legislature are waste of public funds and duplication of functions.

In Nigeria, the 1999 Constitution of the Federal Republic of Nigeria as (Amended) recognizes the practice of bicameral legislatures at the federal tier of government. The Constitution vests on the President and the National Assembly with powers to direct the affairs of the Federal Government. There are one hundred and nine (109) senators and three-hundred and sixty (360) members of the House of Representatives in the National Assembly. This brings it to a sum total of four hundred and sixty-nine (469) members of the National Assembly (the federal legislature). As a result, the large number is capable of increasing the astronomical cost of governance. The Senate membership size and composition are based on equal representation while that of the House of Representatives is hinged on population of each of the thirty-six (36) States of the Federation. Only Lagos and Kano States have the same numbers of Senate and House of Representatives membership size of three (3) and twenty-four (24) respectively.

ii Cost of Office Equipment for Efficient Service Delivery

The modern trend is to equip the legislature with up-to-date gadgets to maximize their efficiency. The most notable adaptation of electronic gadgets by modern legislatures is the electronic roll-call voting machines now in use in the federal legislature of Nigeria. These machines save much legislative time by instantly recording and tabulating votes when legislators activate switches at their desks, as compared with the name-by-name call of the roll by a Clerk or the inconvenience of viva-voice voting. Other office items needed include: Desktop/laptop computers, stationery, furniture, among others. purchasing the above mentioned items would definite-

ly cost huge amount of money in view of the hyper inflation in the nation. (Akhihiero, 1999).

iii. The Large Number of Legislative Aides.

The legislature must have a retinue of several supporting staff to carry out administrative functions. Also individual legislator is entitled to some staff attached to them to ease their duties. They include Secretarial Assistants, Research Assistants and Personal Assistants. As the business of legislature increases, it seems inevitable that the provision of such staff services will also increase. For example, Senators have constituency offices in their senatorial districts to enhance effective communication with their constituents. Such constituency offices must have resident constituency assistants. (Opara, 2013).

With the size of its membership including aides, the federal legislature in Nigeria is one of the institutions that consume a large portion of the national budget yearly. The National Assembly Act empowers the legislators to have aides; and their appointments are valid as long as they remain appointees of Senators and House of Representatives Members. However, according to the Act, each of the lawmakers, excluding Principal Officers is entitled to five (5) aides. The number comprises a Senior Legislative Aides, two (2) Legislative aides, a Personal Assistant and a Secretary. Records reveal that senior legislative aides are placed between Salary Grade Level (SGL, 14 and 16). Legislative aides, SGL 10-12, Secretary (SGL 7-8), Personal Assistant SGL 8 – and Legislative Assistant SGL 9.

The Act provides a different number of aides for the Senate President, Deputy Senate President, Principal Officers of the Senate, Speaker of the House of Representatives, Deputy Speaker and Principal Officers of the House of Representatives. The Office of the Senate President is entitled to forty-five (45) appointees, Deputy Senate President, thirty (30), Principal Officers of the Senate Twenty (20), House of Representatives Speaker Thirty-Five (35), Deputy House Speaker, fifteen (15) and Principal Officers, ten (10) each. The Senate and House of Representatives have eight Principal Officers each, making it sixteen for both chambers. A breakdown shows that four hundred and fifty one (451) members, excluding two (2) Presiding Officers in both the Senate and House of Representatives and sixteen **(16)** Principal Officers of both the upper and lower legislative houses, would have two thousand two hundred and forty five (449 x 5 = 2, 245) legislative aides. The Breakdown of the Legislative Aides of the tenth ($10^{th)}$ National Assembly in Nigeria is stated below.

Table 1a: The Number of Legislative Aides of the 10th National Assembly Federal Republic of Nigeria (2023-2027).

S/N	Official Position	No of Legislative Aides	Political Party
1	Senate President	**45**	APC
2	Deputy Senate President	**30**	APC
3	Majority Leader	**20**	APC
4	Deputy Majority Leader	**20**	APC
5	Chief Whip	**20**	APC
6	Deputy Chief Whip	**20**	APC
7	Minority Leader	**20**	PDP
8	Deputy Minority Leader	**20**	PDP
9	Minority Whip	**20**	LP
10	Deputy Minority Whip	**20**	NNPP
	TOTAL	**235**	
	Other Senators, Committee Chairmen and Members	**5**	
	109 -10 = 99	**99 x 5 = 495**	**495**
	GRAND TOTAL	**235 + 495**	**730**

Data Source: Kumolu (2023), published by Sunday Vanguard Newspapers, July 2 & July 9, 2023, pgs 9-10.

APC – All Progressives Congress is the ruling political party of the Federal Government of Nigeria with majority seats in the Senate and House of Representatives Chambers; having significant number of State Governors and State Lawmakers.

PDP – People's Democratic Party, is the main opposition party of the country since 2015 consequent upon losing presidential elections to the All Progressives Congress.

LP – Labour Party, is an old quiet party that became resurgent owing to Mr. Peter Obi's new found soaring political influence and relevance in the just concluded Nigeria's 2023 General Elections.

NNPP – New Nigeria People's Party, is the newest political party founded by former Governor of Kano State, Alhaji Rabiu Musa Kwankwaso.

Table 1b: The Number of Legislative Aides of the Tenth (10th) House of Representatives 2023 -2027.

S/N	Official Position	Numbers of Legislative Aides	Political Party
1	House Speaker	**35**	APC
2	Deputy Speaker	**15**	APC
3	House Majority Leader	**10**	APC
4	Deputy Majority Leader	**10**	APC
5	Chief Whip	**10**	APC
6	Deputy Chief Whip	**10**	APC
7	Minority Leader	**10**	PDP
8	Deputy Minority Leader	**10**	NNPP
9	Minority Whip	**10**	PDP
10	Deputy Minority Whip	**10**	LP
	Total	**130**	
	Members of House of Representatives, Committee Chairmen and Members	**5**	
	360 – 10 = 350	**350 x 5**	**1,750**
	Total for House of Representatives	**130+1,750 =**	**1,880**
	Grand Total for Senate and House of Representatives	**730 + 1,880 =**	**2,610**

Data Source:Kumolu (2023), published by Sunday Vanguard Newspaper, July 2 & July 9, 2023, pgs 9-10.

In Tables 1a and 1b above, the perception of the federal legislators is that the appointment of these legislative Aides would ensure effective service delivery to the legislative agenda of the tenth (10th) National Assembly. The Senate alone has a total number of seven hundred and thirty (730) legislative aides while the House of Representatives has a total of one thousand, eight hundred and eighty (1,880) legislative aides which bring it to a grand total of Two Thousand Six Hundred and Ten (2,610) legislative aides working for the federal legislatures in Nigeria. This implied that Twenty-eight percent (28%) constituted the legislative aides of the Nigerian Senate while seventy-two percent (72%) represented the legislative aides of the

House of Representatives. The financial implication of these large number of legislative aides is conspicuous in that Nigeria is running a federal legislature whereby the number of political aides to federal legislators far outnumber the Four Hundred and Sixty Nine (469) members of the National Assembly. A natural consequence of this squander-mania is paucity of funds to build the critical infrastructures that can lift the country out of developmental quagmire to the top echelon of development.

iv. The Remuneration (Emoluments) of Legislators

Consistent with the global principle of fair wage for labour/services, all citizens who give their time and talents to the State (government) should receive a compensation for their services proportionate to the importance of their duties and also to the expenditures which they must necessarily incur in performing them. The 1999 Constitution of the Federal Republic of Nigeria as (Amended) assigns the responsibility of the remuneration of all political office holders to a neutral agency known as Revenue Mobilization, Allocation and Fiscal Commission (RMAFC) (Section 84, sub-sections 1-4, 1999 Constitution).

Also, it is to be expected that the Commission will take cognizance of the state of the nation's economy, while fixing the remuneration of the members of the National Assembly. It is very important to note that the salary of a Nigerian senator is made up of two components: a basic salary and a number of allowances. Below is a breakdown of Nigerian Federal Law makers' salaries and allowances:

Table 2: Annual Pay Structure of the Eight (8th) National Assembly

	Newspaper Allowance	15%	₦ 303,960.00	₦297,781.88
	Wardrobe Allowance	25%	₦ 506,600.00	₦ 496,303.13
	Recess Allowance	10%	₦202,640.00	₦198,521.25
	Accommodation	200%	₦4,052,800.00	₦ 3,970,425.00
	Utility Allowance	30%	₦607,920.00	₦595,563.75
	Entertainment Allowance	30%	₦607,920.00	₦595,563.75
	Domestic Staff Allowance	75%	₦1,519,800.00	₦1,488,909.38
	Personal Assistants	25%	₦506,600.00	₦496,303.13
	Leave Allowance	10%	₦ 202,640.00	₦198,521.25
	Vehicle Maintenance Allowance	75%	₦ 1,519,800.00	₦1,488,909.38
	Car Allowance	400%	₦ 8,105,600.00	₦7,940,850.00
	Severance Allowance	300%	₦6,079,200.00	₦ 5,955,637.50

	Total Per Senator/House of Reps		**₦30,294,680.00**	**₦ 29,678,926.88**	
	Total for 107 Senators/358 House of Reps		**₦3,241,530,760.00**	**₦10,625,055,821.25**	
	Senate President/ House of Reps Speaker		**₦ 37,139,425.38**	**₦ 37,032,794.50**	
	Deputy Senate President/Deputy Speaker		**₦ 34,522,042.91**	**₦ 34,191,162.04**	
	Grand Total for 109 Senators/ 360 House of Reps		**₦3,313,192,228.29**	**₦10,696,279,777.79**	

Data Source: Economic Confidential:www.economicconfidential.conhttp ://www.economicconfidential.com/date of retrieval: 11/05/2018

Table 2 presents the very lucrative pay packages for the Federal Legislators in Nigeria, whereas an average Nigerian worker based on the current National Minimum Wage of Thirty Thousand (₦30,000) per month, earns Three Hundred And Sixty Thousand Naira (₦360,000) annually. It would take an average Nigerian worker Eighty Four (84) years Four (4) months and Five (5) days to earn the annual salary of a Nigerian Senator and Eighty Two (82) years (4) Four months to earn the annual salary of a member of House of Representatives. The lucrative remunerations for the Federal legislators might be sufficient to build a new functionary refinery that will serve and drastically reduce the economic hardship facing the Nigeria citizenry caused by the removal of fuel subsidy by the current President Bola Ahmed Tinubu administration.

V. Budget Padding

Budget padding simply means the act of altering/tampering with the original national budget submitted to the National Assembly for approval by the President. It became more pronounced in the Eight (8th) National Assembly. It is perceived to be a factor responsible for influencing cost of governance in Nigeria's federal legislature. For example, in 2017, the National Assembly had inserted One thousand one hundred and seventy **(1,170)** new projects in the 2017 budget of the Federal Ministry of Power, Works and Housing. They had increased the budget from Three hundred and sixty four billion, two million naira (NGN364,2,000,000) to Five hundred and eighty six billion, six million naira (NGN586,6,000,000), (Ibrahim, 2018). In tampering with the budget of the ministry, they simply removed monies allocated to key national projects such as the Abuja-Lokoja dual carriageway, the second Niger-Bridge, the Mambilla and Zungeru Hydropower Projects and the Katsina Farm En-

ergy Project. They then replaced these key national projects with thousands of petty projects, mainly in their constituencies.

Effects of the Cost of Governance in Nigeria's Federal Legislature on National Development.

A careful consideration of the determinants of cost of governance in Nigeria's Federal Legislature supports the assertion that they might be on the high side and the consequences include:

i. Negative Public Perception of the Federal Legislature.

The members of the National Assembly in Nigeria are perceived to be prodigal in that they find it difficult to put aside their personal benefits as a contribution to the resurgence of a viable nation. Iredia (2013) argued that as to what truly motivates the federal legislators is hinged on personal aggrandizement and not patriotism. The 10th National Assembly shared one hundred and fifty million naira (NGN150,000,000) to each of the three hundred and sixty (360) members of House of Representatives as constituency allowance (Omogbolagun, 2023). The constituency allowance is provided to the federal lawmakers as statutory grant from tax payers' money to undertake meaningful development projects in their various constituencies in order to draw democracy dividends closer to the constituency indigenes and residents. Unfortunately, not less than fifty percent **(50%)** of this intervention fund ends up in the private purse of some of the lawmakers (ICPC, 2022).

ii. Developmental Setback

The socio-economic condition of Nigerians is unfavourable in view of its low rank in Human Development Index (HDI). Human Development Index is the bedrock of development in the 21st century civilization, (Nwala, 2022). Its parameters include: education, health and income distribution. Morbidity and mortality rates keep increasing, abject poverty subsists, ignominious number of out-of-school children and huge income disparity abound. As at the last count in 2022 by National Bureau of Statistics, over half of the Nigerian population; one hundred and thirty three million (133,000,000**)** are multi-dimensionally poor. If that number was as at November, 2022, it must have increased phenomenally between 30th of May, 2023 till present, when President Tinubu announced the end of fuel subsidy in his Inaugural Speech, (Orebe, 2023). Amaka (2023) cited the data of poor Nigerians as released by the National Bureau of Statistics (NBS), where the data show that Eighty-nine million, eight hundred thousand (89,800,000) Nigerians fell below the poverty line at the start of 2023, and with an additional four million (4,000,000) making it Ninety-three million, eight hundred thousand (93,800,000) at the end of May of 2023 and this accounts for forty-three percent (43%) of Nigeria's Two hundred and sixteen million (216,000,000) people.

iii Under Performance of Nigeria's Public Service The general perception amongst the average knowledgeable citizens is that the public/civil service at the Federal and State levels is not delivering optimally on the citizens' expectations (Oronsaye, 2023). Poor remuneration of the Nigerian public servants amidst the lucrative remunerations of the Federal lawmakers is alleged to be partly responsible for the perceived culture of bureaucratic corruption that blunts the edge of its efficiency and performance. The meagre wage might have resulted into the stark reality of degraded professionalism evident in the existence of demoralized and demotivated public service workforce. Nigeria has the unfortunate and reoccurring records of paying low remunerations to its technical and professional staff in the Nigeria Public service and as such they are tempted to be engaging in corrupt practices (moonlighting, absenteeism) (Olaopa, 2016).

Theoretical Framework

Theories abound in the knowledge enclave of the Social Sciences but the governance theory is considered the most appropriate for this study. The theory was propounded in 1997 by Gerry Stoker a Professor of Governance and Politics, in the Department of Government, University of Strathclyde, Glasgow, United Kingdom. It is a hybrid of some element of liberal democratic ideology and new public management thoughts. The fundamental significance of this theory to this study is hinged on the relevance of the federal legislature as one of the vital democratic institutions that supports governance in any country in relation to entrenching prudent management of public funds for national development.

The nuances (tenets) of the Governance theory include the following: enlarged public participation and citizens' empowerment, using lean resources to achieve service delivery efficiency, focusing on the state's capacity to fulfill its expectations towards the people by delivering the much-needed public goods for accelerated development.

A discreet application of some of the nuances of this theory in Africa and by extension, Nigeria would clearly reveal that governance has become a deeply flawed exercise. Nigeria is one of the countries where State capture is very real. This is a dire predicament meticulously engineered by self-serving interests determined to maintain their firm grip of the nation. The federal legislators appear to be exhibiting less concern for the welfare of the populace and as such many Nigerians have had to endure high level of poverty and low standard of living. This resonates with the assertion of Daren Acemoglu and James Robinson in their book, "Why Nations Fail", where they stated that the parasitic political and economic classes are the primary cause of failure of governance. Legislating for the common good and national development in order to command national loyalty which entrenches patriotism is a

mirage in that significant public funds were shared by the members of the Tenth (10th) National Assembly as recess allowances and one hundred and sixty million (N160,00,000) naira spent on each member of the three hundred and sixty (360) House of Representatives under conditions of extreme resource constraints occasioned by the fuel subsidy removal by the current President Tinubu administration.

Research Methodology

This paper was an explanatory research in that it sought to explain the factors responsible for cost of governance in Nigerian's federal legislator. Secondary source of information was utilized to gather data from textbooks, newspapers, journals, the 1999 Constitution of the Federal Republic of Nigeria as (amended) among other relevant materials. Desk analysis of the tabulated quantitative data was done in line with the thematic issues generated from the objectives of the study and conclusion arrived at deductively.

Discussion of Findings

In Tables 1a and 1b, with the size of the membership of the National Assembly (federal legislature) including their legislative aides in Nigeria, the federal legislature as one of the most foremost democratic institutions consume a large portion of the National budget on yearly basis. This lends credence to the assertion of Opara, 2013. In Table 2, the lucrative remunerations of the federal legislators for legislating three (3) times in a week and embarking on a six week vacation in a year with recess allowances are responsible for the opulence and affluence they evinced and this has remained one of the burning governance issues in the public space. This resonates with the scholarly views of Okorocha & Okorie, 2019, Ohuabunwa, 2015, Chukwu, 2019. This stark reality is at variance in the Nigerian public service which does not offer competitive salaries and benefits, because its salary structure does not reflect commitment in attracting and retaining talented, intelligent and patriotic would-be public servants.

Conclusion

Governance is fundamental to national development. The issue of cost of governance remains an important consideration in public administration. The paradox of resource constraint in the face of increasing demands for developmental projects and programmes persists. Nigeria has unquestionably struggled with the burden of unsustainable cost of governance which has certainly led to a significant development crisis that has affected majority of the citizens negatively. It is concluded that with the large number of the federal legislature in Nigeria including the aides; the National Assembly is one of the institutions that consume a large portion of the national budget yearly. This comes with a high cost of public sector expenditure and impart negatively on the development of the country.

Recommendations

Based on the salient issues raised in this paper, the following recommendations were made viz:

i. Constitutional amendment to determine the type of legislature and the nature of man hours input in Nigeria's National Assembly. This might lead to adopting unicameral and part-time legislature as it is currently the practice in some countries. This option will drastically reduce the huge expenditure on the National Assembly.

ii. Engineering a resilient and sustainable economy by the National Economic Council (NEC) where significant economic decisions are made to reposition the national economy for better output (boosting revenue generation and reducing budget deficits) via the effective implementation of monetary and fiscal policies by the appropriate Ministries, Departments and Agencies (MDAs)

iii. Embarking on institutional capacity building for the Revenue Mobilization, Allocation and Fiscal Commission (RMAFC).This is very vital to reducing the overwhelming influence of the National Assembly on the Chairman, National Commissioners of Revenue Mobilization, Allocation and Fiscal Commission (RMAFC) and its bureaucratic officers.

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THE EFFECT OF INTERNET BANKING ON CUSTOMER SATIS FACTION

A CASE STUDY OF TRUST BANK LIMITED

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Abstract

The aim of this investigation is to examine the contributions of Internet Banking to service delivery to Trust Bank customers, to examine the influence of Internet Banking on customer satisfaction and loyalty at Trust Bank Ltd, and assess the challenges Internet Banking users face at Trust Bank. The study adopts a descriptive survey design, and a combination of mixed approach: Quantitative (Administration of questionnaire) and qualitative (Conduct of interviews). The researcher discovered that with the introduction of e-Banking, it has effectively reduced the need for customers to wait in queues, saving valuable time and offering convenience. Moreover, the researcher discovered that Internet Banking, including the Real Time Gross Settlement (RTGS), ATM (Automated Teller Machine) and the Mobile App feature, has played a crucial role in enhancing service delivery at Trust Bank. RTGS enables customers to conduct swift and efficient money transfers to other banks, thereby contributing to improved overall service quality. Hence, in terms of the expenses associated with e-banking, customers find it more convenient to avoid visiting branches for every transaction, and they have the ability to monitor and review their account balances round the clock. The study also highlights the importance of maintaining and improving the security measures of online banking platforms to ensure customer trust and loyalty. Despite the fact that internet banking created all these benefits, there are still hindrances faced by staff and stakeholders in their efforts to ensure effective internet banking services. These challenges include limited knowledge and understanding of internet banking services. The study found that IB to the service delivery of Trust Bank Limited (TBL) has an impact on customer satisfaction. In conclusion, the results demonstrate that internet banking holds significant importance in driving customer satisfaction and fostering loyalty among TBL's customer base. To meet the increasing demand for contactless banking options and ensure uninterrupted access to services round the clock, it is imperative for the bank to persistently invest in and enhance its online banking services.

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Introduction

As stated by Anesti (2018)**,** technology has a significant and far-reaching impact on the banking industry, with limitless possibilities in the financial services market. The implementation and effective utilization of information technology and communication (ITC) have become essential for banks to sustain their operations both locally and globally. Ticharwa (2017), emphasizes that in today's rapidly evolving business environment characterized by technological advancements, the financial sector experiences dynamic changes that enable financial institution to deliver services to their clients through online platforms. The influence of technology on banks is pervasive, affecting all aspects of the financial services sector. Therefore, the implementation of values, policies, regulations, and the application of IT and communication technology have become crucial considerations for banks, ensuring their competitiveness in the global and multinational financial landscape.

Amaoko (2012), highlighted that in a highly competitive and rapidly changing financial industry, banks are compelled to provide services to customers through online channels. The banking sector is recognized as a crucial pillar for economic growth and the overall resilience of a nation. The Banking industry play a fundamental role in the fiscal landscape of any country, implementing essential practices such as streamlining product offerings and services to cater to new markets and enhance liquidity. These practices enable banks to create employment opportunities, allocate capital for profitable investments, and facilitate external transactions and trade, thereby contributing to economic growth. In the present day, it is rare to find a bank in any country that does not offer some form of electronic banking services, even in the most remote regions. Internet banking services (IBS) have become ubiquitous and are now utilized as a competitive approach by banks worldwide.

As stated by Callaway (2011), in the global banking industry, competition necessitates the development of online platforms. Banks have recognized the need to adopt, investigate, assess, and strive to integrate Internet banking services in order to minimize wait times, reduce delays, lower costs, and enhance customer support. IBS empower customers to access their personal accounts and conveniently conduct transactions online, whether from the comfort of their homes or workplaces, using computers or smartphones. With advancements in technology and a growing preference among individuals to carry out their daily transactions online, the banking industry has elevated the value of its services by expanding its competitive offerings to the digital environment through IBS.

According to Burns (2005), innovative technologies have transformed the way organizations adapt to evolving customer needs by introducing new and improved products and services. The banking industry is no exception to this trend. Banks

continuously adapt and transform their core operations through the successful integration of advanced IT and telecommunications applications. Modern banks utilize cutting-edge software to offer their discerning customers enhanced services as well as solutions. In the Gambia, the financial institutions are experiencing memorable and interesting phase. The banking industry reforms in the country have resulted in substantial transformations within the sector. These changes encompass the enlargement and diversification of product and service offerings, the introduction of new private sector and foreign banks, institutional overhauls, the adoption of cutting-edge technology, and the establishment of global banking operations as stated by CBG Annual Reports (2020).

Banks play a crucial role as major financial providers in any country's economy, and their significance has grown significantly in the Gambian economy, particularly since 1996. In the Gambia, banks face fierce competition in their pursuit of customer satisfaction, aiming to retain existing customers and expand their customer base to achieve a strong market position. Starting from around 2010, most banks in the country have introduced advanced banking services utilizing ICT. Nevertheless, it is crucial to recognize that ICT-based banking services may not completely fulfill the diverse needs of customers. Therefore, it is vital to evaluate the potential risks associated with these services to provide suitable recommendations and enhancements that can facilitate their continued growth and development.

Customer retention has emerged as a crucial factor in the banking industry. With increased competition, banks are shifting their focus from profit-oriented strategies to prioritizing customer needs and mass banking as emphasized by Yohannes (2010). This shift has prompted the adoption of new customer-centric banking strategies aimed at enhancing customer satisfaction and retention. It is imperative for banks, both local and private, in the Gambia to not only retain their existing customers but also expand their customer base, considering the aggressive entry of foreign banks and financial institutions into the Gambian banking market. In order to accomplish this, financial institutions should aim to deliver exceptional services that cater to the varying requirements of their customers. An example of such a service is online banking, which is also refers to as Online banking (OB) or electronic banking (EB).

Online Banking has revolutionized the operations of traditional banks, bringing about innovation in the industry. Electronic funds transfers (EFT) have become a preferred method for transferring money between accounts and customers, surpassing the need for physical cash transactions or visiting bank branches. Choudary (2013), this electronic mode of banking is more efficient and convenient. The advancement of internet and communication technologies have greatly contributed to

the growth and popularity of Electronic Banking Services (EBS) worldwide. One of the key benefits of e-banking is the cost-effectiveness it offers to consumers. By conducting transactions online, customers can avoid the need to visit physical bank branches for every transaction, resulting in time and cost savings. Furthermore, customers have the flexibility to monitor and manage their account balances at any time.

In the Gambia, many banks have adopted online banking services, which offer cost-saving benefits by reducing the need for a large workforce and lowering operational expenses. The widespread adoption of internet banking and electronic marketing can be attributed to the cost advantages it provides. Traditional banking services tend to be more expensive, both for banks and customers. However, with the modern internet banking system, transaction costs are shifted to customers in the form of fees or commissions, resulting in cost savings for banks. Internet banking has witnessed global growth and is being increasingly adopted by countries worldwide, as highlighted by the research conducted by (Worku et al, 2016). Internet banking transcends geographical boundaries, offering users the ability to connect with the global community through the internet. Financial institutions have increasingly integrated internet banking into their regular operations and are expected to continue doing so in the future. The availability of internet banking services has enhanced convenience for customers, prompting banks to adopt online banking services. Information technology (IT) and the internet have significantly impacted the profitability and service offerings of banks. In the business world, innovations are harnessed to gain a competitive edge, improve productivity, and provide cost-effective solutions without compromising quality of service. This viewpoint is supported by (Callaway 2011).

(Nimako et al, 2013), the integration of ICT has brought about a transformative impact on the banking industry, enhancing operational efficiency and effectiveness in areas such as product delivery, marketing, management, and service quality enhancement. With the advent of the digital era, many banks have transitioned from traditional banking methods to embrace technological advancements. The evaluation of client satisfaction plays an important role in assessing the effectiveness of online banking services provided by banks. Higher levels of client gratification have a significant influence on customer loyalty towards banking services. This positive relationship between client satisfaction, client loyalty, and the provision of high-quality services is regarded as crucial for banks to attain a sustainable competitive advantage in the market, Shrimali (2015). Internet banking encompasses a wide range of services, including ATMs, mobile banking, online banking, and point-of-sale (POS) systems. The primary objectives of financial institutions revolve around increasing sales and revenue, which in turn benefit bank stakeholders.

The utilization of IB tools presents an opportunity to decrease costs and expenses. Mobile banking, as a component of internet banking, allows clients to conduct transactions and manage their accounts through a mobile application or by logging into the bank's website. With this application, customers can perform various daily tasks on their accounts, including monitoring account activities and initiating money transfers. These transfers can be made within the same branch or between different branches, ensuring round-the-clock accessibility for customers to conduct transactions, purchase products globally, make electronic payments, and engage in buying and selling stocks and bonds. Additionally, online banking exists as a similar concept to mobile banking, but it is accessed through a non-mobile website. The Point of Sale (POS) machine is another feature that enables customers to make payments for products and services using bank smart cards. These smart cards are also linked to e-banking, providing customers with a wide range of global products and services that can be purchased or sold using the cards. Essentially, these cards serve multiple purposes, such as facilitating ATM transactions, serving as electronic wallets, and eliminating the need for customers to carry physical cash in their pockets.

Maintaining customer satisfaction is a top priority for banks to establish a positive relationship with their customers and enhance their reputation in the market. Customer service plays a vital role in achieving this goal, and the attitude of bank employees towards customers significantly impacts customer happiness and loyalty. Ozatac et al. (2016), banks that offer high-quality Internet banking services tend to experience greater client satisfaction and increased client loyalty. Customer satisfaction is a key factor that drives competitiveness in the modern banking world. Regardless of the specific bank, customers seek to align their preferences with the services provided by banks. Therefore, if customers are fulfilled with the various internet banking products offered, they are more likely to continue using these services in the future and recommend the bank to others due to its overall quality and acceptability (Adams et al., 2016). Internet banking empowers banks to adopt a customer-centric approach and better cater to their customers' needs.

Wu et al. (2014), internet banking not only helps in customer retention but also provides banks with the opportunity to meet consumer expectations effectively. From a technological perspective, security risks have been a significant concern in e-banking, and ensuring the safety and consistency of transactions is of utmost importance to both banks and customers. Banks implement various technical measures to prevent hackers from targeting their networks and mitigate potential risks and threats. Ticharwa (2017) emphasizes the importance of aligning customer expectations with the services offered by banks. If the customers' requirements and expectations are not met, it can negatively impact customer satisfaction. Customer satisfac-

tion refers to the evaluation of the client's experience following the usage of a particular product or service.

Trust Bank Gambia Limited, which is also referred to as Trust Bank Limited, commenced its operations on 1 October 1997 following the acquisition of Meridian Biao Bank Gambia on 3 July of the same year. The bank actively provides a range of commercial, business, and international banking services. It boasts a complex management structure and has notable shareholders, including the Ghana databank, Social Security and Housing Finance Corporation, as well as notable Gambian organizations and individuals. An important achievement for Trust Bank Gambia was its listing on the Ghana Stock Exchange in November 2002, becoming the first company in the sub-region to be cross-border listed. Throughout the years, the bank has garnered multiple accolades, including being recognized as the 'Bank of the Year' by a reputable bankers' magazine, a subsidiary of the Business Financial Times in the United Kingdom. Notably, the bank achieved this esteemed title consecutively in 2003, 2004, and 2005, as well as in subsequent years such as 2010, 2011, and 2016

Statement of the research problem

Globalization, liberalization, technological advancements, and the rapid transformation of the financial sector in the banking industry has become increasingly intricate. These changes have bolstered the financial sector and highlighted the crucial role of management in business operations. In light of these challenges, both stakeholders and management have shown a growing interest in identifying the factors that contribute to a bank's profitability. Presently, customers in the banking sector are not solely focused on receiving quality products or services; they also prioritize efficient, secure, and dependable banking software.

The banking industry in The Gambia has witnessed a vital increment in the adoption of Information and Communication Technologies (ICTs), leading to intense competition among banks. Consequently, financial institutions are placing a strong emphasis on enhancing client satisfaction and loyalty through improved service quality. This strategic focus helps banks mitigate operating costs while simultaneously increasing client satisfaction levels. However, Trust Bank customers have been relatively slow in adopting internet banking applications. They face various issues such as malfunctioning machines, the absence of alternative systems to replace ATM services during temporary outages, and a weak network infrastructure that hampers online banking transactions. Additionally, customer resistance to technological change, driven by concerns over risks, contributes to doubts about their satisfaction levels.

Trust Bank in The Gambia lags behind in terms of technology, especially compared to more developed countries. Many of its customers are not familiar with internet banking and electronic products and services. There is a scarcity of ATM machines in certain areas of The Gambia, and the network infrastructure is inadequate for seamless use of online banking, mobile banking, and ATMs. The charges for electronic banking services are high, and customers do not have access to foreign currencies on all ATMs. Moreover, there is a lack of options for depositing money through ATM machines. Furthermore, while there has been widespread research on internet banking in developed and emerging countries, limited attention has been given to studying its specific implications in The Gambia. Customers in The Gambia have shown a delayed adoption of internet banking, and they face various challenges through their online banking experiences. Moreover, many other e-banking schemes, customers' options are predominantly limited to ATM services. Consequently, this investigation seeks to find out the effects of internet banking on client satisfaction and loyalty, specifically focusing on Trust Bank Limited in The Gambia.

Literature Review

Empirical Review

Zohar and Kashif (2011) conducted research that revealed consumers' lack of awareness regarding usage of mobile banking. They emphasized the need for customers to understand the usage of mobile apps and be mindful of the benefits they offer in order to enhance customer satisfaction. The study found that many customers had limited awareness of e-banking and did not fully grasp the concept of electronic banking. As a result, electronic banking has significantly reduced the need for personal interactions with bank staff and empowered customers to independently trail their transaction activities in addition to traditional banking services.

Yohannes (2010), an exploration of the factors influencing Internet banking adoption in Ethiopia revealed that demographic factors such as age, income, education, and employment play a significant role. The survey conducted by Yohannes showed that the age group of 30-39, which accounted for 52% of Internet banking users, had a higher adoption rate, indicating that age influences Internet banking usage in Ethiopia. Furthermore, educational attainment was identified as an important factor, with a high proportion (81%) of Internet banking users having a higher level of education. In contrast, only 34% of non-users in the survey had tertiary education qualifications, suggesting a correlation between education and Internet banking usage. The survey results also indicated that a majority of individuals using Internet banking services (80%) were employed, suggesting that occupation plays a role in the adoption of Internet banking. Furthermore, 85% of the participants in the study

believed that Internet banking would provide them with improved control over their accounts, while 95% believed that it enabled them to make purchases from any location. The study emphasized that the fees associated with Internet banking were a significant factor in promoting its usage.

In a separate study conducted in Ethiopia, researchers distributed 420 questionnaires to assess the impact of online banking on consumer satisfaction. They received 402 completed questionnaires from various respondents representing 12 commercial banks and 20 branches. The data collected from consumers indicated several significant findings. Firstly, there was a positive relationship between customer satisfaction and the population surveyed. Additionally, customer satisfaction was found to be influenced by consumer awareness regarding the performance of online banking services. These findings emphasize the significance of client satisfaction and consumer awareness in the context of online banking in Ethiopia

Toor (2016) conducted a case study focusing on the effect of customer satisfaction in internet banking across various cities in Pakistan. The study employed a quantitative approach and collected data through a questionnaire distributed to 264 internet banking users. The researchers identified five dimensions of SERVQUAL, namely consistency, responsiveness, assurance, empathy, and tangibility. The findings of the study revealed that all five dimensions of SERVQUAL have significant effects on customer satisfaction in the context of internet banking.

Amaoko (2012) conducted a study highlighting the significant contribution of ICT to the banking service delivery and development in Ghana. However, the investigation found that e-banking in Ghana is not yet fully established. To promote its development, the study suggests that banks should focus on creating customer-friendly platforms and mobile applications. The government and banks can play a crucial role by investing in ICT infrastructure, providing tax incentives, and ensuring affordable access to computers for all Ghanaians. Additionally, financial institutions need to prioritize customer security and raise awareness about ICT through educational programs. Likewise, Sadeghi and Hanzaee (2010) undertook a study in Iran to investigate customer satisfaction with internet banking services. The objective was to identify the factors that contribute to customer satisfaction in the realm of electronic banking services. The results indicated that factors such as the reliability of bank management, website development, visual appeal, accuracy, and overall impression exerted the most substantial influence on customer satisfaction. The study further emphasized the significance of privacy and security factors in shaping customer satisfaction.

In Pakistan, Raza and Hanif (2013) conducted a study examining the impact of various components of internet banking on both external and internal customers. The

study analyzed variables such as usefulness, ease of use, knowledge of internet banking, perceived risk, government backing, privacy, and security. The scope included 151 external customers and 210 internal customers.

The research findings revealed that government assistant and perceived value exhibited the highest coefficients in internal customer model. This suggests a positive affiliation between these variables and the acceptance of online banking from an internal perspective. In other words, the support received from the government and the perceived importance of online banking play crucial roles in influencing the acceptance and adoption of internet banking by internal customers. Diniz (1998) conducted a survey to examine online banking models and their adoption in the United States. The study revealed that banks in the US use internet banking for three main purposes: providing marketing information, offering banking services, and enhancing customer relationships. The research primarily focused on the fact that most US banks provide essential and intermediate services to customers through online transactions.

In her master's thesis, Anesti (2004) highlighted that the cost associated with traditional brick and mortar banks is higher compared to internet banking. This implies that online banking services are less expensive than traditional branch services. Based on information obtained from US financial institutions, the approximate costs for various banking services are as follows: $0.27 for ATM services, $54 for mobile banking services, $1.07 for conventional transactions, and $10 to $33 for customer assistance over the phone. In contrast, the cost of self-service through the internet is approximately $1.

In Greece, the service costs through conventional branches are around $1.40, while internet banking services cost less than $0.01.

Methodology

Research Design

The study employed a case study design, which involved eliciting data from respondents. Issues covered include effectiveness of service delivery, processes and challenges of internet banking, stakeholders, accountability mechanisms on internet banking processes, and participation of the staff and customers in the internet banking process. Closed ended questionnaire is designed for the respondents in line with the objectives of the study. Quantitative study methodology was selected due to its systematic, structured, and objective approach to collecting numerical data (Burns & Grove, 2005). The researcher utilized a structured interview, in the form of a

closed-ended questionnaire, to gather data from each participant. Additionally, qualitative methods, including unstructured interviews and documentary analysis, was employed to gather rich, contextual insights.

Population of the Study

The population (7984) of the study comprises staff and customers of internet banking users at TBL. The population of the study comprised internet banking customers, the senior management of the bank and the entire staff who are considered internal customers. The following were the targeted staff for the five branches: Westfield Branch with a total number of 21 staff with a sample size of 6; Bakau with a total number of 14 staff with a sample size of 4; Bakoteh with a total number of 13 staff with a sample size of 4; Kololi with a total number of 9 staff with a sample size of 3 and Serrekunda Market with a total number of 9 staff with a sample size of 3. The targeted customers for the five branches are as follows: Westfield with a sample size of 70, Bakau with a sample size of 69, Bakoteh with a sample size of 69, Kololi with a sample size of 69 and Serrekunda Market with a sample size of 69. Given that the researcher could not obtain an official list containing the exact number of Internet banking customers for each branch, the 346 Internet banking customers is conveniently selected for questionnaire administration with 69 for each of the four branches and 70 for Westfield branch. The reason for selecting 70 for Westfield branch is because it is the largest branch. As the five mentioned branches were sampled for this study, senior officials of each branch and their staff were interviewed at random selection. customers for each branch were purposively selected for the study to gauge their opinions and views on internet banking on customer satisfaction and loyalty and service delivery and on whether internet banking improves service delivery to the customers or not.

Table 3.1: Population of the Study

BRANCH	**STAFF**
Westfield	21
Bakau	14
Bakoteh	13
Kololi	9
S/K Market	9
Total Population	**66**

Source: Trust Bank Ltd. HR Department (2022)

Sampling Technique and sample size

The total internet banking population (7984) comprised staff and customers of Trust Bank, of whom 399 are staff who are internal customers and 7585 are external cus-

tomers. Five branches where randomly selected from the 18 branches of Trust Bank Ltd. It will be difficult to study the whole population (7984) of the study due to a number of reasons including, but not limited to time constraints, costs and accessibility. Thus, using Chochran's (1963) sampling formula, the sample size calculated for the study is 366 including both internet banking customers and employees. The questionnaire is closed ended questions and consists of 41 questions designed in three sections: Section A contains demographic information about the respondents (i.e., gender, age, monthly income, qualification, length of service with TBL and type of employer), Section B is on Internet Banking. Section C is about Customer Satisfaction. Section D is on Customer Loyalty and Section E is on factors affecting Internet Banking at Trust Bank Ltd. Likert scale that ranges from strongly disagree to strongly agree was used to gather employees and customers opinion on the effects internet banking on customer satisfaction and Loyalty. The sample size for the study is determined using the Chochran's (1963) modified formula which is ideal for smaller populations.

$$n_0 = \frac{Z^2pq}{e^2}$$

Where:

p = estimated proportion of the population (5%)

e = margin of error (0.05)

q = 1- p

Z-value is found in a Z table

$$\frac{Z^2pq}{e^2} = \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2} = 384.16$$

$n_0 = 384.16$

Since the population of the study is small, the study used Cochran's modified formula for the calculation of the sample size for the study which is as follows:

$$n = \frac{n_0}{1 + (n_0 - 1) / N}$$

Where:

n = new adjusted sample size

N = is the population size

n_0 = required return sample size according to Cochran's formula

$$n = \frac{384}{1 + [(384-1)/ 7984]}$$

$n = 384/1.0479 = 366.45$

Based on Cochran's modified formula, the sample size for the study is 366 TBL customers and employees which represents 42% of the total study population. The sample size for the staff of each of the five bank branches is as follows: Westfield (6), Bakau (4), Bakoteh (4), Kololi (3), and Serrekunda market (3). Given that the researcher could not obtain an official list containing the exact number of Internet

banking customers for each branch, the 346 Internet banking customers were conveniently selected for questionnaire administration with 69 for each of the four branches and 70 for Westfield branch. The reason for selecting 70 for Westfield branch is because it is the largest branch. Furthermore, proportionate-to-size sampling method was used to calculate the sample sizes of staff from each of the five (5) Trust Bank branches to ensure that no branch is cheated. This is illustrated in tables 3.1 and 3.2 respectively.

Table 3.2: Sample size distribution of TBL Customers and Staff

BRANCH	STAFF	SAMPLE SIZE (STAFF)	SAMPLE SIZE (CUSTOMERS)
Westfield	21	6	70
Bakau	14	4	69
Bakoteh	13	4	69
Kololi	9	3	69
Serrekunda Market	9	3	69
Total	**66**	**20**	**346**

Source: Field Survey (2022)

Findings

Contribution of Internet Banking to Service Delivery to TBL customers

Respondents evaluated the objective one: Contribution of Internet Banking to customer Service delivery at TBL customers. The responses to statement one "Internet banking contributes to accuracy in service delivery" on a 5-point Likert scale shows majority (58.31%) of the respondents strongly agreed with the statement, while (32.36%) agreed with the statement. Only a small proportion of respondents disagreed or strongly disagreed with the statement, with (0.9%) and (0.6%), respectively. The cumulative percentage shows that over (90%) of respondents either agreed or strongly agreed that internet banking contributes to accuracy in service delivery. These results suggest that the majority of the respondents believe that internet banking contributes to accuracy in service delivery, which may indicate that internet banking services provided by Trust Bank Limited are effective in meeting the needs of customers. The high proportion of respondents who strongly agreed with the statement may also suggest that internet banking is an important factor in customer satisfaction and loyalty. Overall, these results are encouraging for Trust Bank Lim-

ited and highlight the importance of internet banking services in meeting the needs and expectations of customers.

On the second statement "Internet banking is easy to use", majority (63.27) of the respondents strongly agreed with the statement, while (32.94%) agreed with the statement. Only a small proportion of respondents disagreed or were neutral with the statement, with (0.87) and (2.92%), respectively. The cumulative percentage shows that almost (96%) of respondents either agreed or strongly agreed that internet banking is easy to use. These results suggest that the majority of the respondents find internet banking to be easy to use, which may indicate that the online services provided by Trust Bank Limited are user-friendly and intuitive. The high proportion of respondents who strongly agreed with the statement may also suggest that the bank has effectively designed its internet banking platform to meet the desires and expectations of clients. Overall, these results are encouraging for Trust Bank Limited and highlight the importance of user-friendly online banking services in meeting the needs and expectations of customers.

For the third statement of *"internet banking saves time for physical visits to the bank for service delivery",* the majority (71.14%) of the respondents strongly agreed while (25.07%) agreed with the statement. Only a small percentage of respondents disagreed or were neutral. This indicates that the convenience of internet banking in terms of saving time is highly appreciated by customers.

For the fourth statement "Online banking is safe for business transaction service", the majority (29.74%) of respondents agreed and strongly agreed (62.68%) that online banking is safe for business transactions. Only a small percentage disagreed (0.87%) or strongly disagreed (1.17%). About (5.54%) of respondents had a neutral opinion. This suggests that most customers of Trust Bank Limited have confidence in the safety and security of the bank's online banking platform for conducting business transactions. However, it is important for the bank to continue to maintain and improve the security measures of their online banking platform to further ensure customer trust and loyalty.

On the fifth statement, majority (65.01%) of the respondents strongly agree that internet banking is a convenient way to conduct banking, while only a very small proportion of the respondents strongly disagree (0.58%). This suggests that internet banking is widely accepted and used among the respondents, and they find it convenient for conducting banking transactions. The fact that more than 96% of the respondents either agree or strongly agree with the statement further strengthens this conclusion.

A significant majority (69.10%) of the respondents strongly agree that Internet Banking makes transaction money from one account to another easy. An additional (27.41%) of respondents agree with this statement, while only (2.92%) are neutral and (0.58%) strongly disagree. This suggests that a large majority of the respondents find it easy to transfer money from one account to another using internet banking, indicating a high level of convenience and efficiency in the banking service.

The results from this statement show that most of respondents (87.17%) agree or strongly agree that they are able to access the service of E-banking 24/7, which is a positive indication that customers appreciate the suitability and accessibility of internet banking services. However, it's worth noting that (12.83%) of respondents feel neutral or disagree with this statement, which might imply that there are some concerns or issues with the availability or reliability of the online banking services offered by the bank. Therefore, the Trust Bank Limited should strive to improve their E-banking services to ensure that all customers have seamless and reliable access to the services 24/7.

In this statement, (52.48%) of the respondents strongly agree that the mobile app works as they expected, while only (3.50%) disagreed. This suggests that the majority of the respondents are satisfied with the mobile app's performance. However, it is worth noting that (6.71%) of the respondents have a neutral opinion, indicating that they may not have a strong preference or opinion regarding the mobile app's performance. It is essential for the bank to continue to monitor and improve the mobile app's performance to maintain high levels of customer satisfaction.

In the ninth statement, a significant percentage of respondents agreed that using E-banking reduce contact with bank employees. Specifically, (27.99%) of respondents agreed and (65.31%) of the respondents strongly agreed with this statement, totaling (93.3%) of the total respondents. Only (1.46%) disagreed with the statement, indicating that the most of respondents prefer the convenience of conducting their banking transactions without having to interact with bank employees. This finding has important implications for banks, as it suggests that they should continue to invest in and improve their E-banking services to meet the growing demand for contactless banking options.

In the tenth statement, (71.43%) of respondents strongly agree that internet banking reduces congestion in the banking hall, while (25.66%) of respondents agree with this statement. This suggests that a significant portion of the respondents believe that internet banking has reduced the need for physical visits to the bank, which has led to a reduction in congestion. Only (1.75%) of respondents were neutral about this statement, and less than (1%) of respondents disagreed with it. The implication of this result is that internet banking has been successful in reducing congestion in

banking halls, which could be a significant advantage for Trust Bank Limited as it can improve customer satisfaction and experience. It also suggests that the adoption of internet banking has helped banks to manage their physical infrastructure better, reducing the need for larger banking halls and physical branches.

Majority (90.67%) of respondents either agreed or strongly agreed that the quality of Internet-banking service they receive outweighs the cost. Specifically, (32.94%) agreed while (57.73%) strongly agreed with this statement. Only a small proportion of respondents (4.67%) disagreed or strongly disagreed with the statement. This indicates that the majority of respondents perceive that the benefits of Internet-banking service exceed the costs. This perception could have a positive implication for Trust Bank Limited that offer Internet-banking services since it implies that customers are willing to pay for the service. It could also suggest that Trust Bank Limited need to market their Internet-banking services effectively to ensure customers understand the benefits they offer.

In this statement, we can see that the majority (52.48%) of respondents strongly agree that internet banking is responsive to customer needs, and a significant proportion agrees (41.69%). Only a small (2.04%) percentage of respondents disagree or are neutral (3.50%) about internet banking being responsive to customer needs. This implies that most customers have had positive experiences with internet banking and feel that their needs are being met through this service. This is likely to have a positive impact on customer satisfaction, as a responsive service is often seen as an indicator of good customer service. It also indicates that banks need to continue investing in internet banking technology and ensuring that it is continually responsive to customer needs to retain their customers.

The majority (91.25%) of respondents either agree or strongly agree that internet banking assures quality service delivery to customers. Only (1.45%) of the respondents disagree or strongly disagree. This indicates a high level of confidence in the quality of service provided through internet banking. The relatively high percentage of respondents who chose "neutral" (7.29%) advocates that there may be some clients who are unsure about the quality of service provided by internet banking. It may be helpful for Trust Bank Limited to identify the reasons why some customers feel uncertain, and take steps to address those concerns to improve customer confidence. Overall, the high percentage of respondents who agree or strongly agree that internet banking assures quality service delivery suggests that the Trust Bank Limited's internet banking system is meeting the desire of its clients and providing a satisfactory level of service. This positive perception may encourage more clients to use Internet Banking in the future, which could help to increase client gratification and loyalty.

In this statement, majority (62.68%) of the respondents strongly agree that internet banking provides reliable service to customers, while (31.20%) agree with the statement. The percentage of those who are neutral is (4.66%), while those who disagree or strongly disagree are (0.87%) and (0.58%), respectively. The high percentage of respondents who strongly agree with the statement indicates that internet banking is perceived as a reliable service by the customers. This perception is crucial in building trust and confidence in the banking system, which can lead to increased usage of internet banking services. The low percentage of respondents who disagree or strongly disagree with the statement indicates that the majority of the customers do not face significant issues or concerns with the reliability of internet banking. Banks and financial institutions should continue to focus on maintaining high standards of reliability in their internet banking services to meet the expectations of their customers. This could be achieved through regular maintenance and upgrading of the system, providing robust security measures to protect against fraud and cyber-attacks, and providing prompt and efficient customer service to address any issues or concerns that may arise.

Table 4. 2 Contribution of Internet Banking to Customer Service Delivery at TBL

	Strongly Disagree		**Disagree**		**Neutral**		**Agree**		**Strongly Agree**	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Internet banking contributes to accuracy in service delivery	2	0.6%	3	0.9 %	27	7.9 %	111	32.4 %	200	58.3 %
Internet banking is easy to use	0	0.0%	3	0.9 %	10	2.9 %	113	32.9 %	217	63.3 %
Internet banking saves me time to physically visit the bank for service delivery	4	1.2%	1	0.3 %	8	2.3 %	86	25.1 %	244	71.1 %
Internet banking is safe for business transaction service	4	1.2%	3	0.9 %	19	5.5 %	102	29.7 %	215	62.7 %

Internet banking is a convenient manner to conduct banking	2	0.6%	1	0.3 %	10	2.9 %	107	31.2 %	223	65.0 %
Internet banking makes transfer of money from one account to another easy	2	0.6%	0	0.0 %	10	2.9 %	94	27.4 %	237	69.1 %
I get the services of E-banking 24/7	5	1.5%	14	4.1 %	25	7.3 %	122	35.6 %	177	51.6 %
The mobile app working as you expected	1	0.3%	12	3.5 %	23	6.7 %	127	37.0 %	180	52.5 %
Using E-banking avoids contact with the bank employees	2	0.6%	5	1.5 %	16	4.7 %	96	28.0 %	224	65.3 %
Internet banking reduces congestion in the banking hall	2	0.6%	2	0.6 %	6	1.7 %	88	25.7 %	245	71.4 %
When compared with the cost, the quality of Internet – banking (IB) service that you receive is good and outweighs the cost.	5	1.5%	11	3.2 %	16	4.7 %	113	32.9 %	198	57.7 %
Internet banking is responsive to customer needs	1	0.3%	7	2.0 %	12	3.5 %	143	41.7 %	180	52.5 %
Internet banking assures quality service delivery to cus-	2	0.6%	3	0.9 %	25	7.3 %	117	34.1 %	196	57.1 %

tomers										
Internet banking provides reliable service to customers	2	0.6%	3	0.9 %	16	4.7 %	107	31.2 %	215	62.7 %
Mean Score	2.42	0.7%	5	1.4 %	16	4.6 %	109	31.8 %	211	61.5 %

Source: Field survey (2023).

Assessment of the Effect of Internet Banking on Customer Satisfaction at TBL

Respondents evaluate the objective two: Assessment of the effect of Internet Banking on Customer Satisfaction at TBL. Half of the respondents (91.82%) agreed or strongly agreed that they are pleased with the internet banking services provided by their bank. Only a small percentage (2.34%) disagreed or strongly disagreed. This suggests that most of the clients who participated in the study have a positive perception of the internet banking services provided by their bank. However, it is worth noting that around (8%) of respondents were neutral or did not express a clear opinion on their satisfaction with the service. This indicates that there might be some customers who are not fully satisfied with the service or have not formed a clear opinion about it. Banks may want to investigate and address the concerns of these customers to improve their overall satisfaction and retain their loyalty. The high percentage of customers who are satisfied with the internet banking service also highlights the importance of providing quality online banking services in today's digital age. Banks that prioritize and invest in delivering reliable and user-friendly internet banking services are likely to have a competitive advantage in attracting and retaining customers.

In this statement, respondents were asked whether their bank provides a sufficient communication channel when a breakdown occurs in the internet banking system. From the tabulation, it can be seen that (2.04%) of the respondents strongly disagreed with the statement, while (3.79%) disagreed. A significant proportion of the respondents, (16.91%), were neutral, indicating that they neither agreed nor disagreed with the statement. On the other hand, (42.57%) of the respondents agreed that their bank provides a sufficient communication channel during system breakdowns. The highest percentage of respondents, (34.69%), strongly agreed with the statement. The results suggest that a majority of the respondents believe that their bank provides a sufficient communication channel during system breakdowns.

However, the percentage of respondents who are neutral or disagreeing indicates that there is still room for improvement. Banks may need to invest in more effective communication channels and improve their response times during system breakdowns to increase customer satisfaction.

In this statement, most of the respondents (86.88%) agreed or strongly agreed that they are satisfied with the service charges of their bank account. Among them, (49.12%) strongly agreed, which indicates a high level of satisfaction. On the other hand, only (5.88%) of the respondents disagreed with the statement. This result implies that most of the customers feel that the service charges are reasonable and justified. However, (8.24%) of the respondents were neutral, suggesting that they may require further information or clarification from the bank regarding the service charges. The bank may consider communicating more effectively with these customers to help them understand the value of the service charges.

Majority (65.01) of the respondents strongly agreed that they prefer using internet banking over visiting branches for transactions, indicating a significant preference for the convenience and flexibility offered by internet banking services. This is further supported by the high percentage (30.61%) of respondents who simply agreed with the statement. However, a insignificant proportion of respondents (3.39%) disagreed or strongly disagreed with the statement, which suggests that some customers still prefer in-branch transactions for various reasons such as the need for personal interaction or the perceived security of physical transactions. Trust Bank Limited should take note of the significant preference for internet banking among customers and continue to improve and innovate their digital services while also providing alternative options for those who prefer in-person transactions.

The results on table 4.2.2 shows that majority (81.28%) of the respondents either agree or strongly agree that if errors are detected, their bank can correct it quickly and efficiently. Only a small percentage of respondents (5.84%) disagree or strongly disagree with this statement. This indicates that the majority of the customers trust their bank's ability to quickly and efficiently correct any errors that may occur during transactions. However, it is worth noting that about (13%) of the respondents are neutral on this statement, indicating that they are neither confident nor skeptical about Trust Bank Limited’s ability to correct errors quickly and efficiently. This could suggest that there is still room for improvement in terms of transparency and communication between banks and their customers regarding error correction processes. Overall, this result indicates that the banks need to maintain and improve their error correction processes to maintain customer satisfaction and trust.

In this statement, the majority (47.51%) of the respondents agreed that employees of the bank have sufficient knowledge on Internet banking to answer customers.

Additionally, (37.83%) strongly agreed with the statement. However, (11.73%) of respondents indicated a neutral response, and (2.93%) disagreed with the statement. These results suggest that the majority of customers have confidence in the knowledge of bank employees in relation to internet banking. However, the bank may want to consider providing additional training or resources to address the concerns of those who expressed neutral or negative opinions.

The results on table 4.2.2 shows the distribution of responses to the statement "Reliability of Internet Banking applications positively affected my satisfaction." (10.26%) strongly disagree and (11.14%) disagree that the reliability of internet banking applications positively affected their satisfaction. Meanwhile, (13.78%) were neutral, (34.90%) agreed, and (29.91%) strongly agreed that the reliability of internet banking applications had a positive impact on their satisfaction. The distribution shows that a significant portion of respondents either disagree or are neutral about the statement. This may suggest that some users have had negative experiences with internet banking applications and their reliability, leading to a decrease in satisfaction. On the other hand, almost two-thirds of the respondents either agreed or strongly agreed that reliability positively affects satisfaction. Therefore, it is crucial for banks to focus on improving the reliability of their internet banking applications to ensure customer satisfaction.

In this statement, the majority of the respondents agreed or strongly agreed that their bank has up-to-date Internet banking applications, with (39.94%) agreeing and (41.40%) strongly agreeing. Only a small percentage of respondents disagreed or strongly disagreed, with (1.46%) disagreeing and (0.58%) strongly disagreeing. However, there is also a considerable number of respondents who are neutral about the existence of up-to-date Internet banking applications, with (16.62%). Overall, the results suggest that the majority of the respondents are satisfied with Trust Bank Limited's effort in providing up-to-date Internet banking applications, which is a crucial aspect of Internet banking services. It is also notable that only a small percentage of the respondents disagreed with the statement, which suggests that banks are indeed investing in keeping their Internet banking applications up to date.

The results on table 4.2.2 the responses of customers regarding the responsiveness of the bank to their requests and the impact on their satisfaction level. (45.03%) of respondents strongly agreed that the responsiveness of the bank to their requests has increased their satisfaction level, while (43.27%) agreed with the statement. This indicates that a majority of the customers have a positive view of the responsiveness of Trust Bank Limited. Only a few (2.05%) of customers disagreed with the statement, which shows that a very small percentage of customers do not believe that the responsiveness of Trust Bank Limited has any impact on their satisfaction level. However, it is important to note that (8.48%) of customers were neutral about the

statement, which suggests that the responsiveness of Trust Bank Limited may not be a major factor for them in determining their satisfaction level. Overall, the results suggest that the Trust Bank Limited's responsiveness to customers' requests is an important factor in increasing their satisfaction level, as perceived by the majority of the customers.

The results on table 4.2.2 represents the responses of customers regarding their level of security in providing personal information such as credit card details. The majority of customers (51.31%) strongly agree that they feel secured in providing personal information, while (33.53%) agree with the statement. Only (4.08%) of customers disagree or strongly disagree, indicating a relatively high level of trust in the security measures provided by the bank. However, (11.08%) of customers remain neutral on this statement, which may suggest that Trust Bank Limited could improve its communication around its security measures to further increase customer confidence. Overall, the results suggest that Trust Bank Limited has been successful in establishing trust with its customers when it comes to providing personal information through Internet banking.

The results on table 4.2.2 shows the distribution of responses to the statement "Overall, Internet banking has positively affected my satisfaction with TBL". (9.73%) of the survey respondent strongly disagree, (10.91%) disagree, (13.27%) are neutral, (35.10%) agree, and (30.97%) strongly agree with the statement. The results indicate that a majority of the respondents have a positive attitude towards internet banking and its impact on their satisfaction with Trust Bank Limited. Over two-thirds of the respondents either agreed or strongly agreed with the statement. However, it is worth noting that around (24%) of the respondents had a negative or neutral attitude towards internet banking. Overall, the results suggest that internet banking is an important service for Trust Bank Limited to provide to its customers, and that it has a significant impact on their satisfaction with the bank. Banks should continue to invest in and expand their internet banking services to meet the needs and expectations of their customers.

Table 4. 3 Assessment of the effect of Internet banking on customer satisfaction at TBL

	Strongly Disagree		**Disagree**		**Neutral**		**Agree**		**Strongly Agree**	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
I am satisfied with the internet banking services pro-	4	1.2%	4	1.2%	21	6.1%	132	38.5 %	182	53.1%

vided by my bank										
The bank provides a sufficient communica-tion channel when break down occurs	7	2.0%	13	3.8%	58	16.9 %	146	42.6 %	119	34.7%
I am satisfied with the service charges of my bank account	3	0.9%	17	5.0%	28	8.2%	125	36.8 %	167	49.1%
I prefer using internet banking than visiting branches for transactions physically	3	0.9%	2	0.6%	10	2.9%	105	30.6 %	223	65.0%
If errors are detected the bank can correct it quickly and efficiently.	6	1.8%	14	4.1%	44	12.9 %	148	43.3 %	130	38.0%
Employees of the bank have knowledge on Internet banking to answer cus-tomers' que-ry.	0	0.0%	10	2.9%	40	11.7 %	162	47.5 %	129	37.8%
Reliability of Internet Banking applications positively affected my satisfaction	35	10.3%	38	11.1%	47	13.8 %	119	34.9 %	102	29.9%
Existence of up-to-date Internet banking applications	2	0.6%	5	1.5%	57	16.6 %	137	39.9 %	142	41.4%
Responsive-ness to cus-tomers' re-quests has increased my satisfaction	4	1.2%	7	2.0%	29	8.5%	148	43.3 %	154	45.0%

level										
I feel secured in providing personal information (like credit card details) for online transactions.	7	2.0%	7	2.0%	38	11.1 %	115	33.5 %	176	51.3%
Overall, Internet banking has positively affected my satisfaction with TBL	33	9.7%	37	10.9%	45	13.3 %	119	35.1 %	105	31.0%
Mean Score	9	2.8%	14	4.1%	38	11.1 %	132	38.7 %	148	43.3%

Source: Field survey (2023).

Assessment of the Effect of Internet Banking on Customer Loyalty at Trust Bank Ltd

Respondents evaluate the objective three: Assessment of the effect of Internet Banking on customer loyalty at TBL. In statement one related to customers' loyalty towards Trust Bank Limited, the majority (49.42%) of the respondents strongly agree that they will always use this bank for their banking activities, followed by (39.77%) who agree with the statement. Only a small percentage of respondents (3.51%) disagree that they will always use this bank. This indicates a high level of customer loyalty towards the bank among the respondents. It is worth noting that a relatively higher percentage of respondents (7.02%) chose the neutral option, indicating that they may not be completely convinced about their loyalty towards Trust Bank Limited. Trust Bank Limited may want to explore the reasons for this and take measures to address any concerns or issues that customers may have to improve their loyalty.

In this category, (44.28%) of the respondents strongly agree that they will say positive things about the bank to other people, while (43.70%) agree with this statement. Only a small percentage of respondents (1.76%) disagree with the statement. About (9.38%) of respondents are neutral. Overall, a majority of respondents (88.98%) have a positive perception regarding the bank and are likely to recommend it to oth-

ers. This indicates that the bank has a good reputation and a high level of customer satisfaction.

In the study, respondents were asked to rate their level of agreement with the statement "I will not anytime soon consider switching away from this bank". The results show that the majority (39.94%) of the respondents, strongly agree with the statement while (34.11%) agree with it. Only (1.75%) of respondents disagree with the statement and (23.91%) are neutral. This indicates that a large proportion of the customers are highly loyal to the bank and are unlikely to switch to another bank in the near future. The distribution of responses shows a clear skew towards agreement, with a relatively small number of respondents disagreeing or being neutral. This suggests that the bank has been successful in retaining its customers and has built a strong reputation and trust among them. It also highlights the importance of customer loyalty in the banking industry, and the need for banks to continually work towards building and maintaining strong relationships with their customers.

In this statement, the majority (90.67%) of respondents either agreed or strongly agreed that Trust Bank Limited cares about the success of its customers, and hence their loyalty. This is reflected in the high percentage of responses in the "Agree" (45.77%) and "Strongly Agree" (44.90%) categories. Only a small minority (1.16%) of respondents disagreed with this statement, and the rest were neutral. This suggests that Trust Bank Limited has been successful in conveying its commitment to customer success and has been able to cultivate a sense of loyalty among its customers.

In this statement, most (90.23%) of the respondents either agreed or strongly agreed that they would recommend others to use online banking services offered by the bank. This indicates a significant level of satisfaction with the bank's online banking services. Only a small percentage (1.76%) of the respondents disagreed or strongly disagreed with the statement. The neutral responses constituted (8.77%) of the total responses. Overall, this suggests that Trust Bank Limited's online banking services are well-received and likely to be recommended by the existing customers to others.

In this statement, more than half of the respondents (89.12%) either agreed or strongly agreed that better customer service resulting from internet banking has increased their loyalty. Only a small proportion of respondents (2.65%) disagreed or strongly disagreed with this statement. This suggests that customers highly value good customer service and view it as an important factor in determining their loyalty to Trust Bank Limited. It is interesting to note that (8.24%) of respondents remained neutral on this statement, indicating that they may not have a strong opinion or have not noticed any significant changes in customer service. Overall, the results

suggest that customer service is a key factor in retaining customers and building their loyalty towards Trust Bank Limited.

In this statement, respondents were asked to rate their level of satisfaction with internet banking service, and the distribution shows that (42.27%) of the respondents strongly agree that their level of satisfaction has increased, while (44.31%) of the respondents agree. This implies that a majority (86.58%) of the respondents have a positive perception of the impact of internet banking on their satisfaction levels. On the other hand, only (3.5%) of the respondents disagree or strongly disagree that their satisfaction has increased, which suggests that internet banking has generally had a positive effect on customer satisfaction.

Table 4. 4 Assessment of the effect of Internet banking on customer Loyalty at Trust Bank Ltd

	Strongly Disagree		**Disagree**		**Neutral**		**Agree**		**Strongly Agree**	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
I will always use this bank for my bank activities	1	0.3%	12	3.5 %	24	7.0%	136	39.8%	169	49.4%
I will say positives things about the bank to other people	3	0.9%	6	1.8 %	32	9.4%	149	43.7%	151	44.3%
I will not anytime soon consider switching away from this bank	1	0.3%	6	1.7 %	82	23.9%	117	34.1%	137	39.9%

The bank cares about success of its customers, hence my loyalty	1	0.3%	3	0.9 %	28	8.2%	157	45.8%	154	44. 9%
I would recom om-mend others to use online banking services offered by the bank	3	0.9%	3	0.9 %	25	7.3%	157	45.8%	155	45. 2%
Better customer service resulting from Internet banking has increas4 ,2,ed my loyalty to TBL	4	1.2%	5	1.5 %	31	9.0%	148	43.1%	155	45. 2%
Overall, my level of satisfaction with Internet banking	4	1.2%	8	2.3 %	34	9.9%	152	44.3%	145	42. 3%

service has increased my loyalty to TBL										
Mean Score	2	0.7%	6	1.8 %	37	10.7%	147	42.4%	152	44. 5%

Source: Field survey (2023).

Factors affecting Internet Banking at Trust Bank Limited

Respondents evaluate the objective four: Factors affecting Internet Banking at TBL. Regarding the first statement, majority of the respondents agree or strongly agree that the internet banking sites they visit do not have poor navigation, slow downloading of pages, and poor designs. Specifically, (48.44%) of the respondents agree or strongly agree with this statement. Similarly, (35.28%) of the respondents disagree or strongly disagree that the internet banking sites they visit have poor navigation. It is worth noting that a significant number of respondents (16.03%) are neutral, indicating that they neither agree nor disagree with the statement. This suggests that there is some level of dissatisfaction or uncertainty among the respondents when it comes to the design and navigability of internet banking sites. Overall, the results suggest that most of the respondents are satisfied with the design and navigability of the internet banking sites they visit. However, a significant minority of the respondents (35.28%) expressed some level of dissatisfaction with the quality of the internet banking sites.

The results of this statement indicate that the majority of respondents do not view internet banking as a security threat. (14.37%) of respondents disagree or strongly disagree with the statement, while (71.55%) agree or strongly agree that internet banking is not a security threat. This suggests that customers have a relatively high level of trust in the security measures implemented by the bank for their online transactions. However, it's worth noting that (26.10%) of respondents chose the neutral option, indicating that some customers may be unsure or have mixed feelings about the security of internet banking.

In this statement, (47.8%) of the respondents agreed that the information quality for Internet banking transactions is clear, simple, precise and understandable, while (42.82%) strongly agreed. This indicates that a majority of the respondents found the information quality to be satisfactory. (1.17%) of respondents strongly disagreed with the statement. The cumulative percentage shows that (90%) of the respondents either agreed or strongly agreed with the statement, indicating a high lev-

el of satisfaction with the clarity and simplicity of information provided for Internet banking transactions.

On statement four, "I trust Internet banking services as strong as compared to trust in offline services provided by the bank", the majority (83.57%) of respondents either agreed or strongly agreed with the statement, indicating a high level of trust in online banking services. Only a small percentage of respondents (5.28%) disagreed or strongly disagreed with the statement, suggesting that the majority of customers perceive online banking as a trustworthy relative to traditional banking services. The results suggest that the bank has been successful in establishing trust among its customers in regards to its internet banking services. However, it is important for banks to continue to prioritize and maintain the security and reliability of its online services to maintain this trust.

On the fifth statement, "Poor Internet connection affects the services of Internet Banking service" the study shows that (31.09%) of the respondents strongly agree and (31.38%) agree with the statement. This indicates that the quality of internet connection is a significant issue affecting the services provided by internet banking. In contrast, only (12.02%) of the respondents disagree with the statement, indicating that a vast majority of the respondents recognize the impact of poor internet connection on internet banking services. Additionally, the cumulative percentage of respondents who agree or strongly agree with the statement is (68.91%), which suggests that this is a crucial factor for customers when evaluating the quality of internet banking services. The bank may consider improving their internet banking infrastructure or finding ways to support customers with poor internet connections to address this issue.

In this statement, the majority (73.53%) of respondents either agree or strongly agree that their ability to read and write does limit them from using internet banking. Only a small percentage of respondents (13.53%) disagree or strongly disagree with this statement. This suggests that internet banking services should be design to be user-friendly and accessible for a wide range of users, including those with limited literacy skills. However, it is worth noting that a significant percentage of respondents (26.47%) are neutral on this statement, indicating that there may still be some room for improvement in terms of making internet banking services more accessible to individuals with limited literacy skills.

This statement pertains to the affordability of bank charges associated with the use of internet banking. The results of the study show that the majority (48.98%) of the respondents strongly agree that bank charges for the use of internet banking are affordable. Meanwhile, (39.07%) of the respondents agree that bank charges are affordable, (7%) of respondents are neutral, and only (4.96%) and (1.46%) of the re-

spondents disagree and strongly disagree, respectively. Based on these results, it can be inferred that the respondents are generally satisfied with the affordability of bank charges for the use of internet banking. This may indicate that the fees charged by the bank are within the respondents' financial means and are not perceived as unreasonable or burdensome. It is worth noting that a relatively small percentage of respondents disagree or strongly disagree, suggesting that the bank's pricing strategy may be effective in this area.

Table 4. 5 Factors affecting Internet Banking at Trust Bank Limited

	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
The internet banking sites that I visit have poor negation such as slow downloading of page and poor designs.	70	20.4%	51	14.9%	55	16.0%	79	23.0%	88	25.7%
Internet banking is a security threat which can prevent data transactions or allow unauthorized access to accounts through network attacks and hacking	15	4.4%	34	9.9%	91	26.5%	106	30.9%	97	28.3%

Information quality is clear, simple, precise and understandable to perform Internet banking transactions easily	4	1.2%	8	2.3%	22	6.4%	163	47.5%	146	42.6%
I trust Internet banking services as strong as compared to trust in off line services provided by the bank	6	1.7%	12	3.5%	40	11.7%	152	44.3%	133	38.8%
Poor Internet connection affects the services of Internet Banking services at TBL	64	18.7%	41	12.0%	25	7.3%	107	31.2%	106	30.9%
The inability to read and write limits me to use Internet banking	26	7.6%	20	5.8%	47	13.7%	119	34.7%	131	38.2%
Bank charges for the use of Internet banking are affordable	5	1.5%	12	3.5%	24	7.0%	134	39.1%	168	49.0%
Mean Score	27	7.9%	25	7.4%	43	12.7%	123	35.8%	124	36.2%

Source: Field survey (2023).

Test of Hypotheses

Simple regression analysis was done to test the effect of internet banking on customer satisfaction and customer loyalty. The results of the regression analysis shown in *table 4.6* indicates a significant positive relationship between internet banking and customer satisfaction. The coefficient of 0.694 with a low standard error of 0.046 and a high t-value of 15.09, yielding a p-value of 0.000, suggests that as internet banking usage increases, customer satisfaction tends to increase, on average. The constant term of 1.008 with a standard error of 0.209 and a t-value of 4.83

($p < 0.000$) represents the baseline level of satisfaction when internet banking usage is zero. The R-squared value of 0.4 indicates that the model explains around 40% of the variance in customer satisfaction is explained by internet banking, and the F-test result of 227.641 is significant. This collectively underscores the robustness of the findings, implying that incorporating internet banking can have a substantial positive impact on enhancing overall customer satisfaction.

Table *4.7* highlights a statistically significant and positive relationship between internet banking and customer loyalty. The coefficient of 0.676, coupled with a low standard error of 0.047 and a substantial t-value of 14.48 ($p <0.001$), suggests that increased usage of internet banking is associated with higher levels of customer loyalty. The constant term of 1.219, with a standard error of 0.212 and a t-value of 5.75 ($p = 0.000$), represents the baseline level of customer loyalty in the absence of internet banking. The model's R-squared value of 0.381 indicates that approximately 38.1% of the variation in customer loyalty can be explained by the model, and the significant F-test result of 209.758 underscores the model's overall validity. In summary, these findings underscore the positive influence of internet banking on fostering customer loyalty, suggesting that embracing such services can lead to heightened levels of loyalty and engagement among customers.

Table 4.6 Regression Results: Internet Banking and Customer Satisfaction

internet_banking	0.694	0.046	15.09	0	0.603	0.784	***
Constant	1.008	0.209	4.83	0	0.597	1.419	***

Mean dependent var	4.143	SD dependent var	0.512
R-squared	0.4	Number of obs	343
F-test	227.641	Prob > F	0
Akaike crit. (AIC)	342.305	Bayesian crit. (BIC)	349.981

****** p<.01, ** p<.05, * p<.1***

Table 4.7 Regression Results: Internet Banking and Customer Loyalty

inter-net_banking	0.676	0.047	14.48	0	0.584	0.768	***
Constant	1.219	0.212	5.75	0	0.802	1.637	***
Mean dependent var	4.275			SD dependent var		0.512	
R-squared	0.381			Number of obs		343	
F-test	209.758			Prob > F		0	
Akaike crit. (AIC)	352.834			Bayesian crit. (BIC)		360.509	
****** p<.01, ** p<.05, * p<.1***							

Source: Field survey (2023)

Recommendations

Based on the research findings, the following recommendations were suggested for consideration in service delivery, customer satisfaction and customer loyalty regarding internet banking applications by Trust Bank Ltd and other stakeholders.

The study recommended two measures for objective one: First, Trust Bank should develop and implement a very effective and strong internet banking platforms and create awareness of their products by involving in aggressive marketing to make customers aware of internet banking applications and take ownership. Second, there is need for Trust Bank to focus on improving its internet banking products and services, such as online banking, web banking, POS, ATMs, and mobile banking. These services should be made faster and more secure to attract new customers and keep existing ones.

The study advanced the following recommendations for objective two: First, Trust bank should come up with strategies to gain customer satisfaction on internet banking applications as some respondents were neutral or did not express a clear opinion on their satisfaction with the service. This indicates that there might be some customers who are not fully satisfied with the service or have not formed a clear opinion about it. Trust Bank may want to investigate and address the concerns of these customers to improve their overall satisfaction and retain their loyalty. Trust Banks should prioritize and invest in delivering reliable and user-friendly internet banking services that will enable them to have a competitive edge over its rivals and help in attracting and retaining new and existing customers.

The study advanced the following recommendations for objective three: To begin with, it is worth noting that a relatively higher percentage or respondents were not completely convinced about their loyalty towards Trust Bank. Trust bank may want to explore the reasons for this and take measures to address any concerns or issues that customers may have to improve their loyalty. It is advisable for Trust bank to invest in more secure and high-quality software with new features that will not only win the hearts of existing customers but also encourage new customers to open bank accounts hence gain their loyalty.

Considering the challenges regarding objective four, the study put forward the following recommendations for factors affecting internet banking. To begin with, maintaining reasonable charges or commissions on customer accounts can also be an effective strategy to attract more customers. Moreover, the quality of internet connection is a significant issue affecting the services provided by internet banking, therefore, Trust Bank may consider improving their internet banking infrastructure or find ways to support customers with poor internet connections to address the issue. This justifies the need to establish a proper Internet banking service platform and as well train staff on short or long-term courses on internet banking in order to enhance their knowledge, skills and efficiency in service delivery.
Finally, there is need for a total upgrade of internet banking platforms which are affecting the efficiency of service delivery and the implementation of internet banking programs in the bank. The evidence shows that some staffs are in the habit of frustrating customers due to lack of deep understanding of internet banking applications.

Conclusion

The findings of the study on objective one revealed that TBL's online banking services are meeting the needs and expectations of customers. The high proportion of respondents who strongly agreed with the statements related to accuracy in service delivery, ease of use, and convenience suggests that these factors play an important role in customer satisfaction and loyalty. Customers appreciate the accuracy and reliability of online banking, as well as its user-friendly and intuitive design. The fact that a large majority of respondents find internet banking to be a convenient way to conduct banking transactions further emphasizes the importance of online banking services in meeting the needs and expectations of customers.

The results of the study on objective two showed that Trust Bank Limited's internet banking services are generally well-received by its customers, with a majority of respondents expressing satisfaction with the service quality, service charges, and the reliability of the online applications. Additionally, most customers prefer using internet banking over in-branch transactions for the convenience and flexibility it offers. the study provides valuable insights into Trust Bank Limited's internet banking services and

customer satisfaction. The findings suggest that the bank is generally performing well in providing quality and reliable online services, but there is still room for improvement in certain areas. Banks that prioritize and invest in delivering reliable, user-friendly internet banking services and effective communication channels are likely to have a competitive advantage in attracting and retaining customers in today's digital age.

Findings of the study on objective three assessed the effect of internet banking on customer loyalty at Trust Bank Ltd. The findings reveal that Trust Bank has a high level of customer loyalty, as the majority of respondents agreed that they will always use the bank for their banking activities. Additionally, a majority of respondents have a positive perception of the bank and are likely to recommend it to others. The study also found that a large proportion of customers are highly loyal to the bank and are unlikely to switch to another bank in the near future. The bank has been successful in retaining its customers and has built a strong reputation and trust among them. This highlights the importance of customer loyalty in the banking industry and the need for banks to continually work towards building and maintaining strong relationships with their customers.

Finally, the findings of objective four suggest that the majority of customers of Trust Bank Limited are satisfied with their internet banking services. The design and navigability of internet banking sites are generally viewed positively by the customers, although there is still a significant minority who express dissatisfaction with these aspects. Customers also have a high level of trust in the security of internet banking services provided by the bank. The quality of information provided for internet banking transactions is perceived to be clear, simple, precise, and understandable. Customers trust internet banking services as strongly as offline services provided by the bank. However, the quality of internet connection is recognized as a significant factor affecting the services provided by internet banking, and some customers may be limited in using these services due to their limited literacy skills. Finally, bank charges associated with the use of internet banking are generally viewed as affordable by the customers.

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

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Abstract

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

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

Introduction

Since her political independence in 1960, Nigeria has continued to grapple with the problem of national unity; such that she can be described as nation with a tripod stand, made up of three blocs; the North, the West and the East, that are in a perpetual state of wobble. While national unity has continued to elude efforts that have been made to achieve it, such unity is considered necessary for development programmes to yield expected fruits (Ibodje, 2007: 119). One stimulating thing about

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the Nigerian state is its unity in diversity aside the naturally endowed resources that are scattered all over the country. The people of Nigeria are extra-ordinary in both physical and cultural characteristics. But, still, it is this diversity that is often the source of political, ethnic and religious violence (Arazeem, 2005: 144). The war in the North-East arising from the *Boko Haram* insurgency is not abating. Thousands of innocent people have been killed. Several other thousands have fled the region after their homes and properties were destroyed. The economy of the region has been destroyed. The abduction of over 200 innocent school girls since April 14, from their dormitory at Government Secondary School, Chibok in Borno State by *Boko Haram* raised the pitch in the fratricidal war. The conflict in North eastern Nigeria has ripple affects across the entire North in particular and the country in general (Onyekakeyah, 2014:17).

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

Similarly, the northerners resident in the eastern states were also threatened in the wake of the wanton killings and destruction of property in many parts of the north and fled the areas with their families. Indeed, many National Youth Service Corp (NYSC) members of southern origin have been rejecting their post to north while those already serving there besieged the commission's headquarters in Abuja daily seeking re-deployment from states in the north. Pathetically, *Boko Haram* offensives have targeted churches to exacerbate sectarian differences between the Christian south and Muslim north; The insurgency has increased insecurity across the country leading the former President Goodluck Jonathan to declare a state of emergency in

December, 2011 covering 15 local government areas across the north. Also, in May, 2013, another state of emergency was declared in three states of Borno, Yobe and Adamawa in the north eastern Nigeria. This followed the increased tempo of *Boko Haram* hostilities in the affected states. Unimaginably, the situation has not changed for better. The emergence of General Muhammadu Buhari in the 2015 general election aggravated their operations. The sects had committed several untoward destruction of human lifes and properties.

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

Federalism and the Nigerian State

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

Therefore, federalism as has been adopted in Nigeria found its way into the political arena during the colonial era. The concept is closely related to the various social base on coordinative, rather than sub-coordinative relationship. It emphasizes partnership among parties of equal claims to legitimacy who seek a common social order. Speaking about Nigeria federalism, two schools of thought emerged on its evaluation. The first school comprising of the nationalist believed that British imposed federalism on Nigeria in order to maintain the neo-colonial control of the country after the lowering of the mantle. Chief Obafemi Awolowo (1968) a convinced federalist described the British imposed federal structure as an abominable destructive and divisive British heritage. He also believed that the colonial power made sure

that there was enough structural imperfection left behind to bedevil inter-ethnic relations after independence. However, this view of imposition held by this school is not exactly objective as Nigerians involved gave consent for her to become a federal state. The second school of thought is of the opinion that historical and geographical factors determine the political evolution of Nigerian federalism. Nigeria, being a large and culturally variegated country could not have been governed for a long time from one centre (Akinyemi, 1979). This view is not quite correct, as it is time that factors of history and geography more than anything else determines the constitutional evolution of Nigeria.

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

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

country's major tripartite ethnic fault-lines, leading to hegemonic ethnocentrism and secessionism on the part of the "big three" (Suberu, 2004: 4 – 5).

The General Yakubu Gowon administration dreamed of national integration through the establishment of unifying schemes: unity schools, two in each state of the federation (one for boys and the other for girls) with a view to bringing together young people of various ethnic groups so as to develop a bond of oneness and unity; and the National Youth Service Corps (NYSC). Successive governments have tried to maintain this effort even though the unity school scheme has generated problems in that there are discriminatory crime in favour of the so-called educationally disadvantaged states in the north. This has caused some ill-feeling but, despite this negative aspect, the schools still exist as part of the process of integration. The NYSC scheme started in 1973 with a view to making graduates of tertiary institutions have one-year service in states other than their own, so as to foster national unity and integration. This scheme has, to a large measure, justified its establishment and has helped in bridging manpower gaps in many states. In any act of war, the youth always suffer and the establishment of the NYSC scheme was partly for them to expedite reconciliation, which was to bring those who suffered the ravages of war back into the fold. Rehabilitation on its part involved the mobilization of human and material resources in a massive social programme geared toward deliberate enhancement of the quality of life of the affected citizens. As Adebayo Adedeji, the pioneer chairperson of the NYSC, has himself remarked:

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

The military also evolved policies like "quota system" and 'federal character' for the purpose of admission into institutions and appointments into important positions of government, ostensibly to give every ethnic group a sense of belonging. But the policies were frequently manipulated or sometimes jettisoned in order to service narrow parochial political interests. The story is also the same for the handling of

religious matters. While constantly echoing the secular nature of the Nigerian state, many of the military rulers were actually giving covert and overt support to a particular religion. This is best illustrated by Nigeria's membership of the Organization of Islamic Conference (OIC) (Ajayi, 1990:8). The fallout was frequent religious crises, which threatened to pull the country apart on several occasions. The ruthless application of the coercive powers at the disposal of military regimes has ensured some measure of stability. But this has not put an end to religious crises as they have even become more frequent and violent in recent times (Mimiko & Adeyemi, 2005:57).

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

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

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

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

Conceptual Discourses

National Integration

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

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

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

Insurgency

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

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

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

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

Boko Haram

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

Theoretical Perspective

The study adopts Social Identity Theory as basis of analyses. Social identity is the knowledge that (one) belongs to certain social group together with some emotional and value significance of … the group membership (Tajfal, 1972). Social identity theory begins with the assumption that individuals exist in a society composed of many social categories that stand in relative power and status relationship to each other (Emily & Nadine, 2007). The theory seems to have emerged from the writings of collectivist theorists such as David Emile Durkheim and William MC Dongall that it is the portion of an individual's self-concept derived from perceived membership in social groups. Although social categories vary in terms of their scope and duration (e.g. from long-standing geopolitical nations to temporary work groups), all social categories have the potential to shape a person's self-concept (Turner, 1987).

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

- directly proportional to A's motivational investment in the goals mediated by B; and

- inversely proportional to the availability of A to achieve his goals outside of the A – B relationship.

The social identity theory is appropriate for the analysis of power relations. It proposes that social relationships involve an exchange of social commodities, which may or may not be desired by individuals. Such commodities include information,

power, influence, hatred, love, acceptance, rejection, etc. Individuals involved in social relationships are rational beings who calculate and juxtapose their rewards or dividends with their investment of resources in a relationship. If, on the other hand, it is negative, he either discontinues or alters the relationship to a more favourable one (Olaoye, 2012:17). Viewed in this perspective, French and Bell (1992:281) argues: "giving someone power over us is the commodity we exchange when we are dependent on that particular person for something we want".

Boko Haram and the Challenge of National Integration

Undoubtedly, Nigeria is a plural and segmented society in all its ramifications. It is a country of 350,668sq miles and about 400 ethnic groups and nationalities subscribing to a multiplicity of religious faiths in a secular context. The country is indeed a complex country par excellence (Agbaje, 1999: 91). According to Suberu (1998: 277), Nigeria is one of the most ethnically diverse countries in all regions and climes of the world, and some of the ethnic groups are bigger than many states of contemporary Africa. In other words, Nigeria is essentially a plural society, its component groups are separated apart from each other by significant difference of language, ethnicity, and cultures of Nigeria created differences in attitude, outlook and character. Faced with these problems, Nigeria adopted federalism as a means of achieving its much needed goal of national integration. The federalism is adopted is expected to reduce the immensely aggressive inter-ethnic competition and tension, allay the usually alleged fear of domination, bringing government nearer to the people and give the different groups more opportunities, thereby integrating the country.

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

Contrarily, as posited by Ezeh (1998: 16) in a situation where the state has failed to coordinate the governance process, provide for the citizenry, and sustain the democratization process, conflict becomes inevitable. He (1998:17) argues further that:

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

For a nation to successfully harness her abundant resources, there must be a secure and conducive atmosphere. It is in recognition of this that the preservation of the sovereignty of the country and the integrity of her assets is vital. It is therefore necessary to note that the primary objective of national security is to strengthen and secure the nation, advance her interests and objectives, curtail instability in whatever form, control crime, eliminate corruption, enhance genuine development, progress, growth and improved welfare and well-being of every citizens (Nleme, 2011: 221)

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

Mohammed Yusuf (January 29th 1970 – July 30th, 2009) the founder of *Boko Haram* was born in Yobe State. As a student of Shaikh Gumi, he was a dedicated Salafi and was also deeply influenced by Ibn Taymiyyah. Yusuf's movement developed after 2002 and was successful enough to invest in educational infrastructure and other facilities in a nieghbourhood of Maiduguri. In 2009, the army surrounded and attacked the movement's facilities, crushing it (using tanks) and killing Yusuf later

in a police cell. This major blow pushed the movement to transform itself into a network of underground cells with a hidden leadership – a situation that today makes any military solution illusory (Marchal, 2012:3). The group is credited to be the most dreadful of all the armed militia groups in Nigeria with links with al-Qaida. Since 2009, the group has claimed responsibility for several deadly attacked in the country. The group attacks targets state, federal and international organizations such as the United Nations. Also targeted are civilians, churches, mosques and travelers. Banks and motor parts also vulnerable (Iorhen, Tersoo & Member 2014:72). The situation would not have been what it is today if not for the extra-judicial killings carried out by government. Whilst *Boko-Haram* started as a non-violent breakaway group, persecution and aggressive crack-down from the security services brought about their violent response.

Undoubtedly, *Boko Haram* was at first a small and controllable problem, but the issue escalated in 2009 after heavy crackdowns were ordered by President Yar'Adua. The crackdown was brutal and disproportionate; around 700 innocent people were killed, some of them publicity executed in suspicions that they were *Boko Haram* (Sani, 2012). The killing of their leader, Mohammed Yusuf actually made the group increases its rate of violent activities (Ajah, 2011). Following the killing of their leader, the movement went underground but emerged a year later with renewed attacks. Even at this point, the situation was controllable, yet the government response was again heavy-handed. Local people felt more intimidated by the soldiers deployed to fight *Boko Haram*, than they did of *Boko Haram*. This sentiment was compounded by the violent and indiscriminate responses of the security forces, which frequently caused the destruction of property and the loss of innocent lives.

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

view, disproportionate resources to an under-populated, but Christian area of the south (Marchal, 2012:4).

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

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

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

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

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

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

Towards Engendering Unity and National Integration

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

consensus on how these challenges should be dealt with, they appear to be intractable (Obiyan, 2010:293).

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

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

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

Unity, peace and progress are the central theme on the Nigeria's coat of arms. The words were carefully selected as Nigeria's heritage to project national watch-word towards sustainable development and a virile nation devoid of rancor and violence. In spite of this, documented instances have shown that heterogeneity of Nigeria in term of myriad of religio-cultural backgrounds had seldom operated on the platform of negative interaction. The ethno-religious crises witnessed by the country have increasingly threatened the corporate existence of Nigeria as a country. Seeds of religious discords have been hypocritically nurtured at geometric rate through political propaganda and tribal affinity. These have caused intermittent conflicts and state of insecurity in the country.

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

actions to dismantle anti-peace barriers that have been erected over the years by politics and dogmatism (Obia, 2016:69).

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

Summary, Conclusion and Recommendations

Boko Haram, the militant group operating in Northern Nigeria has been described by many people in the region as a collection of different interests ranging from religious zealists to political operators, and common criminals. Muslims have been affected by *Boko Haram* attacks as much as (if not more) than other communities in Northern Nigeria. In addition, law-enforcement has also shown that some of the terrorist violence in the north have been carried out by non-Muslims. Thus, the *Boko Haram* threat has severe implications, not only for the Nigerian civilians population but also for the country's economy, political stability as well as its development. The emergence of *Boko Haram* insurgency in Nigeria is a direct consequence of nature and character of the Nigerian State.

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

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

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

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TOWARDS ENSURING SUSTAINABLE FOOD SECURITY AND DEVELOPMENT ADMINISTRATION IN EGOR LOCAL GOVERNMENT AREA (2013 – 2023): AN EMPIRICAL ANALYSIS

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Abstract

*The study examined the issue of sustainable food security policy and the administration of development in Egor Local Government Area of Edo State within the time frame of 2013 to 2023. The objectives were to evaluate the various agricultural programmes and policies geared towards food security in Egor Local Government Area, to investigate if there exist infrastructural facilities towards food security in Egor Local Government Area, and to examine the challenges faced by Egor Local Government Area towards optimizing food security. The population of the study comprises all staff of Egor Local Government Area. According to the Human Resource Department of Egor Local Government Area, the total staff strength of council members is 1031. The research adopted the stratified random sampling and simple random sampling (probability sampling technique) in selecting 400 respondents (Staff of Egor Government Area) for this study. The method of data analysis to be used for the purpose of this study is the simple percentage and Pearson R Correlation Coefficient. The study revealed amongst others that Egor local Government Area is involved in agricultural activities towards food security. The study further observed that in terms of agricultural policies enhancing the agricultural sector, Egor Local Government provides fertilizers for farmers towards ensuring food security. By way of challenges, the study revealed that inadequate funding of agricultural policies and programmes is a major challenge to food security in Egor Local Government Area of Edo State. Hence, the study recommends amongst others that Egor Local Government should also invest in infrastructural development that will assist in the sustainability of food security drive in the area***.***

Keywords: Sustainable Food Security, Development Administration, Agricultural Programmes, Agricultural Infrastructure, Agricultural Extension Workers

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Introduction

Histories have shown that no nation has actually become great without developing its agriculture and its concomitant institutions (Isife and Albert, 2009). According to Food and Agricultural Organisation - FAO (2019) globally there is enough food for all, but more than 780 million people are chronically undernourished worldwide. Nigeria has the highest number of undernourished people in West African (FAO, 2018), and according to Idachaba (2004) over 40% of Nigerians are food insecure. However, agriculture production was the mainstay of Nigerian economy and a source of food; in the colonial Nigeria, and briefly after independence agriculture played a dominant role in the nation's economy from the standpoint of adequate food for its population, rural employment, raw materials for its industries, source of public revenue, source of foreign exchange and internal market for agricultural related tools.

According to Akande (2018) at independence agriculture was able to match theexpectation ascribed to it as regards food security; agriculture contributed 67% of gross domestic product (GDP) in 1960/1961. Ogen (2003) posits that during the first ten years after independence Nigeria could be seen as an agricultural economy because agriculture wasthe engine of growth of its overall economy, during this time Nigeria was the world's second largest producer of cocoa, and highest producer and exporter of palm-kernel and palm-oil. As argued by Alkali (2017) and Lawal (2018) then Nigerian farmers in the 60s produced 70% of Nigerian export and 95% of its food needs.

In contemporary times, one of the most challenging issues in the world today is how to provide sufficient food to more than seven billion people around the globe. Food security is a complex, multifaceted concept usually influenced by culture, environment and geographical location (EIU, 2018). The Food and Agriculture Organisation of the United Nations (FAO) gave a clear definition of "food security at five different levels (individual, household, national, region and global) as "*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 activeand healthy life*" (FAO, 1996; Perez-Escamilla *et al.* 2017a).

Food and nutrition security issues occupy a central place on the global agenda for sustainable development. Despite global efforts to ensure adequate availability of food for the purpose of ending hunger and improving overall nutrition of the people through the instrumentality of sustainable agricultural practices, food insecurity is still pervasive in Africa. FAO et al (2019) report that the food situation in Africa has been most alarming since 2015 as almost all the sub-regions have high prevalence of undernourishment. The steady increase in the prevalence of undernourishment has tended to reverse the gains recorded as at 2015 with the possibility of de-

railing the projections for the attainment of zero hunger on the continent by 2030. This scenario, thus, constitutes a great challenge to the continent and threatens the actualization of Malabo Goals 2025 as well as the achievement of the various benchmarks of Goal 2 of the Sustainable Development Goals (SDGs).

Recent United Nations estimates put the number of people suffering from chronic under-nutrition in Africa at 257 million with sub-Saharan Africa accounting for 237 million of this number (FAO and ECA. 2020). This figure indicates a worsening food security scenario. An analysis of the current figure of undernourished people showed an exponential rise as 32.6 million more people slipped into undernourishment in sub-Saharan Africa with more than half of this figure residing in West Africa of which Nigeria is strong stakeholder in the region (FAO and ECA 2020). Moreso, based on the aforementioned narrative the study tend to examine food security policy and the administration of development in Egor Local Government Area of Edo State within the time frame of 2010 to 2022.

Statement of the Problem

Agriculture in Nigeria has contributed immensely by helping to maintain a healthy population; it has been a source of food and nutrition for households and it is considered an agrarian country with 80 percent of its land mass in the rural areas (FMARD, 2000). Since agriculture and rural development are central to the nation's socio – economic development, it follows that any policy which aims at transforming the rural sector is likely to favourably impact on agriculture.

One of the most fundamental agricultural objectives is food security. In Nigeria the food problem has become a household, political and economic issue. Various programmes and policies have been initiated to address the issue since 1962 when the first National Development Plan was prepared (Alkali, 2017). According to Lawal (2018), there have been four of such Plans (1962 – 68; 1970 – 74; 1975 – 80 and 1981 – 85) in addition to different Rolling Plans. The respective programmes of the plan periods include National Accelerated Food Production Programmes (NAFPP) in 1972, River Basin Development Authority (RBDA) in 1974, Agricultural Development Project (ADP) in 1976, Operation Feed the Nation (OFN) in 1976, Green Revolution (GR) in 1980, Directorate of Food, Roads and Rural Infrastructure (DFFRI) in 1986, National Accelerated Industrial Crops Production Programme (NAICPP) in 1995 and Agricultural and Rural Transformation Programme (ARTP) in 2000, the Agricultural Transformation Agenda in 2011 and the Agricultural Promotion Policy in 2016. With the aforementioned programmes and policies in contemporary time according to Federal Ministry of Agriculture and Rural Development (2021), Nigeria still spend about three billion US Dollars annually in the importation of agricultural products and narrowing down to the case study area, Egor

local government in Edo State has also been faced with lots of issues as regards food security, hence prompting the following questions; What are the various agricultural programmes and policies geared towards food security in Egor Local Government Area? Are there infrastructural facilities towards food security in Egor Local Government Area? What are the challenges faced by Egor Local Government Area towards optimizing food security?

Research Objectives

The objectives of the study are stated below;

1. To evaluate the various agricultural programmes and policies geared towards food security in Egor Local Government Area.
2. To investigate if there exist infrastructural facilities towards food security in Egor Local Government Area.
3. To examine the challenges faced by Egor Local Government Area towards optimizing food security.

Research Hypotheses

1. Hr: There is a significant relationship between agricultural programmes and policies and food security in Egor Local Government Area.

Ho: There is no significant relationship between infrastructural facilities and food security in Egor Local Government Area.

2. Hr: There is no significant relationship between infrastructural facilities and food security in Egor Local Government Area.
3. Ho: There is no significant relationship between challenges faced by Egor Local Government Area and food security.

Hr: There is no significant relationship between challenges faced by Egor Local Government Area and food security.

Theoretical Framework

The Dependency Theory was developed in the late 1950s by the Director of the United Nations Economic Commission for Latin America, Raul Prebisch. Prebisch and his colleagues were concerned with the fact that economic growth in the advanced industrialized countries did not translate to growth in the poorer countries (Apter, 1987 cited in Ntagu, et al, 2022). As such, they concluded that economic activity in the richer countries often led to serious economic problems in the poorer countries. Such a possibility was not predicted by neoclassical theory, which had assumed that economic growth was beneficial to all (Pareto optimal) even if the benefits were not always equally shared.

Prebisch's explained that poor countries exported primary commodities to the rich countries who then manufactured products out of those commodities and sold them back to the poorer countries. The "Value Added" by manufacturing a usable product always cost more than the primary products used to create those products. Consequently, poorer countries would never be earning enough from their export earnings to pay for their imports. Prebisch asserted that poorer countries should embark on programmes of import substitution so that they need not purchase the manufactured products from the richer countries (Apter, 1987 cited in Ntagu, et al, 2022). The poorer countries would still sell their primary products on the world market, but their foreign exchange reserves would not be used to purchase their manufactures from abroad.

However, three issues made this policy difficult to follow. The first is that the internal markets of the poorer countries were not large enough to support the economies of scale used by the richer countries to keep their prices low. The second issue concerned the political will of the poorer countries as to whether a transformation from being primary products producers was possible or desirable (Ntagu, et al, 2022). The final issue revolved around the extent to which the poorer countries actually had control of their primary products, particularly in the area of selling those products abroad. These obstacles to the import substitution policy led others to think a little more creatively and historically at the relationship between rich and poor countries (McCracken, 1991 cited in Ntagu, et al, 2022).

Methodology

The study, being a social science survey research, adopted the exploratory research design which is also associated with the survey method for its data collection, using a combination of self-constructed questionnaires as primary data sources. The population of the study comprises all staff of Egor Local Government Area. According to the Human Resource Department of Egor Local Government Area, the total staff strength of council members is 1031. The research adopted the stratified random sampling and simple random sampling (probability sampling technique) in selecting 400 respondents (Staff of Egor Government Area) for this study. The four hundred (400) sample size was determined through the Taro Yamane formular

The sampled departments include; Administration, Operations, Logistics and Accounting and Audit**.** The major sources of these data are through questionnaires. The Pearson *R* Correlation Coefficient which is an inferential tool was employed in testing the hypotheses generated from the survey. The Statistical Package for Social Science (SPSS 21) will be used to analyze data gotten from the field.

Hypothesis One

1. Ho: There is no significant relationship between agricultural programmes and policies and food security in Egor Local Government Area.

H_R: There is a significant relationship between agricultural programmes and policies and food security in Egor Local Government Area. $N = \frac{N}{N + 1 (e^2)}$

Table 1: Correlation between agricultural programmes and policies and food security in Egor Local Government Area.

Correlations

		Agricultural Programmes and Policies	Food Security
Agricultural Programmes and Policies	Pearson Correlation	1	.913**
	Sig. (2-tailed)		.000
	N	390	390
Food Security	Pearson Correlation	.913**	1
	Sig. (2-tailed)	.000	
	N	390	390

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

Data from table 1 shows a significant relationship between agricultural programmes and policies and food security in Egor Local Government Area. With a correlation coefficient value of +0.913, the table above reveals a very strong correlation between agricultural programmes and policies and food security in Egor Local Government Area. The study thus rejects the null hypothesis (There is no significant relationship between agricultural programmes and policies and food security in Egor Local Government Area) due to the *p*-value (sig = 0.000) less than 0.01, and accept the research hypothesis (There is a significant relationship between agricultural programmes and policies and food security in Egor Local Government Area).

Hypothesis Two

2. Ho: There is no significant relationship between infrastructural facilities and food security in Egor Local Government Area.

H_R: There is a significant relationship between infrastructural facilities and food security in Egor Local Government Area.

Table 2: Correlation between infrastructural facilities and food security in Egor Local Government Area.

Correlations

		Infrastructural Facilities	Food Security
Infrastructural Facilities	Pearson Correlation	1	.929**
	Sig. (2-tailed)		.000
	N	390	390
Food Security	Pearson Correlation	.929**	1
	Sig. (2-tailed)	.000	
	N	390	390

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

Table 2 analysis reveals a positive relationship between infrastructural facilities and food security in Egor Local Government Area due to the high rate of *R* coefficient which is +0.929, hence signifying a strong relationship between infrastructural facilities and food security in Egor Local Government Area. The data from table 2 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 infrastructural facilities and food security in Egor Local Government Area, and accepts the research hypothesis which states that There is a significant relationship between infrastructural facilities and food security in Egor Local Government Area.

Hypothesis Three

1. Ho: There is no significant relationship between challenges faced by Egor Local Government Area and food security.

H_R: There is a significant relationship between challenges faced by Egor Local Government Area and food security.

Table 4.21: Correlation between challenges faced by Egor Local Government Area and food security.

Correlations

		Challenges faced by Egor Local Government Area	Food Security
Challenges faced by Egor Local Government Area	Pearson Correlation	1	.889**
	Sig. (2-tailed)		.000
	N	390	390
Food Security	Pearson Correlation	.889**	1
	Sig. (2-tailed)	.000	
	N	390	390

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

Data from table 3 shows a significant relationship between challenges faced by Egor Local Government Area and food security. With a correlation coefficient value of +0.889, the table above reveals a very strong correlation between challenges faced by Egor Local Government Area and food security. The study thus rejects the null hypothesis (There is no significant relationship between challenges faced by Egor Local Government Area and food security) due to the *p*-value (sig = 0.000) less than 0.01, and accept the research hypothesis (There is a significant relationship between challenges faced by Egor Local Government Area and food security).

Discussion of Findings

The test of hypothesis one also reveals a very large significant relationship between agricultural programmes and policies and food security in Egor Local Government Area with a correlation coefficient value of 0.913. This result shows that, agricultural programmes and policies have a huge role to play in food security in Egor Local Government Area of Edo State. In line with the study finding, Taiwo & Omifolaji (2015) examined the relationship between the level of agricultural growth policies and the state of food security in selected regions and countries in the world during 2012-2015. The source of the information was secondary data from GUS (Central Statistical Office), the United Nations, the World Bank, the International Monetary Fund and Global Food Security Index reports. The analyses showed significant territorial differences between levels of GDP and food security. It was apparent that higher levels of GDP in relation to agricultural fund input were associated with higher levels of food security, and the biggest improvements in food security occurred in those countries with the fastest rise in GDP per capita. The high correlation between these indicators shows that the basic condition for improvement in

world food security is economic growth and growth in real incomes, especially in poorer countries.

Also supporting the study findings, Asayehgn (2016) attempted to find and understand the relationship between food availability and economic growth. A review of existing secondary studies indicates that food insecurity, low food intake and the variable access to food endemic in Ethiopia, is not due to the lack of economic growth and income distribution. Rather, excluding transitory food insecurity, chronic food insecurity in Ethiopia seems to derive directly from inflationary pressures, resulting from excess in the money supply, population growth, budgetary deficits, imprudently addressing the "supply side" of food production during favorable seasons, the lack of adequate storage systems for stocking food items that could be used to tackle food insecurity during shocking periods, a fragile natural resource base, and weak institutions. Particularly for policy makers, the study's findings contribute to an understanding of some of the crucial factors that could lead to a reduction of food insecurity and help to design advance strategies to alleviate food insecurity in Ethiopia.

Agreeing to the findings of the study on an examination of food security in Nigeria and government policies, which the study found a significant relationship between the variables, Metu, Okeyika & Maduka (2016) in their study evaluated food security situation in Nigeria from 1991 to 2015. Their study shows that there is a shortfall in domestically produced food in Nigeria because the growth in the population of Nigeria is at the rate of 3.2% while the growth in food production has been less than one. This shows that demand for food (population) is greater than the supply (agricultural production) because of factors such as inconsistent government policies, environmental degradation and non-sustainable agricultural production.

Also, Oriola (2009) examined a study that focuses on how policies on food security affected poverty reduction in Nigeria. This study offers a framework for comprehending the link between irrigation systems, food production, and poverty. It acknowledges the nation's natural endowment; land and water resources for profitable agriculture, as well as irrigation technology as a cure to the vagaries of weather as a militating factor against appropriate food production. The report examined prior administrations' attempts to achieve food sufficiency and prevent hunger. Current developments in food security and the prevalence of poverty were also highlighted. According to some, a reform of the irrigation agricultural system will encourage development in food production, which will in turn stimulate wider expansion in both farm and nonfarm rural economies, so contributing to poverty reduction in the economy. (Relate to your study).

Adding empirical voice to the study findings, Kilima *et al.* (2013) used surveyed data generated from on-farm research works in the Tanzanian economy to investigate if government investments in agriculture assist farmers, who potentially have a significant influence on the economy. Questionnaires were used to collect data on effect, while coefficients of variation, alongside Gini coefficients, and Theil's t-statistic were employed to examine the distribution of income. According to the findings, agriculture programs increased farm revenue by improving agricultural performance and product sales.

The test of hypothesis two reveals a very large significant relationship between infrastructural facilities and food security in Egor Local Government Area with a correlation coefficient value of 0.929. This result shows that, infrastructure significantly affects food security in Egor Local Government Area of Edo State. In accordance with hypothesis three data result, Diene (2021), stated that for sustainable food security to take place in Nigeria, infrastructural facilities like constant power supply, agricultural storage facilities, mechanization of farming tools amongst others must be made available. Supporting this notion, Love (2020), argued that many policies, programs, and projects were initiated to help the struggling agricultural sector, with aims ranging from simply increasing the food production to introducing improved root varieties, to the support of rural women, but were faced with lots of challenges.

Talking about agricultural challenges, as indicated in table 3, data analysis so obtained reveals a significant relationship between challenges faced by Egor Local Government Area and the implementation of agricultural policies and programmes for food security, with an *R* correlation coefficient of 0.889 which shows a very strong correlation between challenges towards implementing agricultural policies and food security in Egor Local Government Area of Edo State. Drawing from the figure gotten from the analysis in table 3, Diene (2021), argued that the already fragile food security situation of Nigeria further faces threats that come from multiple directions at the same time. One of these threats according to Morgen (2019), is unreliable population growth.

Unreliable population growth statistics is also seen as one of the challenges to food security in Nigeria. According to Diene (2021), Nigeria has no reliable statistics on population size; the main source for population counts and other demographic data is census. Not only is this form of data collection easily flawed but, in the Nigerian case, it is often used as a political measure. According to Okoli and Ifeakor (2014), multiple aspects play a role in why the Nigerian statistics are unreliable and serve as incentives to manipulate the census. First, there is no solid system on registering demographic data. Historically, officially registering life events such as deaths, birth, and marriages was voluntary. Registry offices are located in the bigger cities and the concept of registering is still fairly uncommon in rural areas of the country

(Ogunlowo, 2019). Second, the contribution states get out of the national account, but also the distribution of parliamentary seats, is largely dependent on the population, (Ogunlowo, 2019).

Without knowing the demographic statistics, it is very difficult to assess the level of food (in) security, as it is not clear over how many people the food should be distributed and how many are unable to meet their daily demand. Nevertheless, the United Nations' estimates project the Nigerian population to double up to 400 million people by 2050, adding to the, already high, demand for increased food production (PWC, 2020a). Hypothetically, with the current population size and higher yields, as well as better governance, food security could potentially be met. The trend of an exponentially increasing population could become an even heavier burden on Nigeria's food security in the future, as the gap between the population size and agricultural production further widens.

The discussion on population control is a sensitive one in Nigeria, both from religious and cultural perspective. Many Nigerians still consider many children to equal prosperity and wealth, and religious groups, Muslim and Christian, are, based on their beliefs, against controlling the population by means of birth control. Senator Ben Murray-Bruce brought up the topic in 2019 in a debate in the Senate plenary stating that policy on population control is necessary to stabilize the economy, starting a heated debate between supporters and opponents (Burton, 2016). However, according to Nyma Akasha Zibiri, a Nigerian lawyer, the enormous young population of Nigeria could be an opportunity if the government manages to regulate the economy and create sufficient jobs (Omitti, 2019). If the production of food in Nigeria or the capacity to import does not increase with the population growth rate, the country will get even more food insecure.

Another challenge is the issue of climate. Climate change is more and more becoming a problem for Nigeria's food security. Countries in sub-Saharan Africa tend to be more vulnerable to climate change because of their location and weak institutions that are not capable of responding adequately to this crisis (Okoli & Ifeakor, 2014). However, the vulnerability to climate change within Nigeria differs from region to region; some regions will be heavily affected by floods or the rising sea levels, while others will struggle with drought (Okoli & Ifeakor, 2014).This climate change induced fragility of the Nigerian food security is well illustrated by the immense problems that emerged after the 2018 floods, creating difficulties for nearly the entire population. The floods affected farmlands all-across the country and seriously reduced the production of the major Nigerian crops. The Nigerian government did not respond adequately and this resulted in transitory food insecurity for millions (Morgen, 2018).

As only 2% of cropped land is under irrigation, meaning that farmers are almost fully dependent of rainfall, which has been increasing unreliable as a result of climate change, thisreally is a problem for food security. Especially in combination with extended periods of drought, that occurs more frequently (FAO, 2017). Unfortunately, this is not only an issue forthe growing of crops but has also led to a rise in conflicts between farmers and Fulani herders, seeking sufficient grazing lands for their livestock.

The issue of conflict is another challenge to food security in Nigeria. According to Diene (2021), in parts of Nigeria, violent clashes between Fulani herders and farmers take place regularly. These attacks once were spontaneous or reactions on confrontations, but according to the International Crisis Group, they are now structural campaigns to install fear and gain control over the best (grazing) land. In 2018 these attacks were six times more deadly thanthe infamous Boko Haram attacks (International Crisis Group, 2018).The conflict stretches out along the Middle Belt of Nigeria and can be linked directly to climate change, but also to state government actions, such as the anti-grazing laws of Benue state (International Crisis Group, 2018).

Drought in the North is forcing the Fulani herders to move more south in search for greener pastures. However, this is where the settled farmers are investing and expanding their farming businesses. The herdsmen invade the fields of the farmers and the cattle feed on the crops. Not only has settled farming limited the grazing lands, the farms also block traditional migration routes, keeping the Fulani from carrying out their traditional lifestyle of nomadic herding. The wrecked crops and fields on the other hand, are causing major problems for the settled farmers, who are unable to feed their families and repay the loans they might have taken out to sow their crops (International Crisis Group, 2018). Besides the significant impact on the humanitarian side, the conflict also has economic consequences.

Politically, the biggest challenge to food security in Nigeria is probably corruption. It is considered tobe the root cause of many of Nigeria's struggles and is to be found in the public sphere. On the Corruption Perceptions Index (CPI) Nigeria ranked 149 out 180 (with 1 being the least corrupt) in 2020, dropping from spot 136 in 2014 (Transparency International, 2021; Onuoha et al., 2015). According to the Global Corruption Barometer survey, 43% of Nigerian respondent thought that the corruption increased within the last 12 months and 44% admitted to having used a bribe to get something done in the public service within the last 12 months (Transparency International, 2021).

Conclusion

With the aforementioned findings of the study, the study concludes that, there exists a strong positive correlation agricultural programmes and policies and food security in Egor Local Government Area. Furthermore, the study shows that there exists a correlation between infrastructural facilities and food security in Egor Local Government Area. In terms of food security challenges also, the study reveals that there is a significant relationship between challenges faced by Egor Local Government Area and food security.

Recommendations

Based on the study's findings, the followings are recommended.

1. There is also the need for effective supervision and monitoring of government agricultural policies for effective achievement of intended goals.
2. Besides targeted agricultural policies, the country could also benefit from policies with a focus on rural development. In order to make room for land consolidation, the government could use the policies to give farmers an incentive to get out by creating social schemes or pensions or by giving them alternatives, like the opportunity to go into the manufacturing industry.
3. The need for practical support for the sector is high. Farmers need fertilizers, inputs, irrigation systems, infrastructure, and land, but also things like safety, knowledge, and stability in order to increase their yields. Investing in companies that provide these kinds of services or products will help the agricultural sector develop.
4. There should be increased investment in, and reorganisation of the extension service structure as well as agricultural researches may lead to creation and implementation of innovations and enhanced agricultural practices. Also, subsidies to agricultural inputs should be augmented by government in order to increase food production.
5. Egor Local Government should also invest in infrastructural development that will assist in the sustainability of food security drive in the area.

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DISCIPLINE AND STAFF PERFORMANCE IN THE NIGERIAN PUBLIC SERVICE: A DISCOURSE OF UNIVERSITY OF BENIN TEACHING HOSPITAL.

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Abstract

The thrust of this paper is on the impact of Discipline on workers at University of benin teaching hospital. The paper relied on the objective to ascertain the impact of Discipline on the Performance of the Nigerian Public Service. And also adopted was the null hypothesis that Discipline does not impact Performance in the Nigerian Public Service. For the study, the survey research design was adopted and data was gathered through primary and secondary sources. The paper adopted the Red–Hot Stove theoretical approach which asserts a comparison between touching a hot stove and experiencing discipline. The paper found out that Discipline, when held constant against the dependent variable of Performance can impact or influence it. The paper therefore concluded that Discipline is considered to be good when employees willingly conform to rules and regulations in the organization and any nation aspiring for greater heights must face this challenge of staff indiscipline. Nigeria cannot be an exception and indiscipline challenges should be seen as events that must be overcome. The paper further recommended among others that there is the need for civil society to be engaged in the disciplinary processes of government/Employers and allow the tracking of how decisions are arrived at and their jeered toward increasing performance.

Keywords: Discipline, Performance, Workers, Public Service

Introduction

Public service is an indispensable instrument through which government implements its policies and programmes (Fenley, 2008). It is through its instrumentality that government policies are translated into services for the people. The public service is made up of the employees of government. They are those responsible for the functioning of government through the implementation of government policies. The public service which consists of workers in government ministries, parastatals, and other agencies is further expected to provide continuity in governance, serve as a repository of knowledge and experience of the practices and procedures of governance, and protect the public interest and their main function are essential to help

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formulate and implement the policies of government and to render related services to the public (National Political Reform Conference, 2005).

Discipline is very essential for a healthy industrial atmosphere and the achievement of organizational goals. Discipline and disciplinary measures are very important organizational dynamics. Its success or failure can be of great effect on other aspects of organizational dynamics i.e. training, motivation, morale, performance, etc. In workplaces including public service, staff indiscipline is expressed in various ways such as absenteeism, lateness, theft, lack of dedication to duty, engaging in corruption, abuse of public property, embezzlement of public funds, and drunkenness, just to mention few (Agba, Ochimana & Abubakar, 2013; Apalia, 2017). Staff indiscipline is one of the retrogressive factors for organizational productivity which continues to motivate interest among researchers and management practitioners (Azabo, Gaite, Anumaka & Wunti, 2020; Feuerborn, Tyre & King, 2015; Chelliah, 2010).

According to Forman & Merrick (2013), the work of every standard organization be it government or private is guided by specific structures, procedures, and processes, which must be adhered to strictly. However, the organizational structure alone cannot perform wonders, unless the individuals who are to carry out these government functions are well-fitted into the jobs, and enabling environment created for people to perform at their maximum.

Generally, in the public service, there are government documents of operations in the form of Government orders (G.O.), Financial Instructions, Policies, Rules, and Regulations that govern the action of those placed in authority. This is to help them manage the complex network of activities of government. As such, no organization can function effectively without discipline (Jeffrey & Ruliyanto, 2017).

Discipline and disciplinary measures in the public sector have for a long time been a subject of discussion among observers, critics and policy analysts that are concerned with discipline among staff is one of the challenges affecting service delivery in the public service in most African countries (Heryanto, 2019), Public organizations over the years is plagued with bribery and corruption (Iqbal, Yusaf, Munawar & Naheed, 2012), attitudinal problem, inefficiency, mismanagement, economic sabotage (Kunto. 2019), nepotism and favoritism (Khaddafi, Raza & Heikal (2015), disrespect for rule of law and order, parochialism and godfatherism (Knight & Latrielle, 2000), among other factors which have militated effective performance on the part of the staff of the institution of the government.

The government and its agencies became thoroughly corrupt and reckless in spending public funds. The impact of official corruption is rampant and retrogressed development ensued. Public and private organizations have struggled to achieve a bal-

anced approach to performance-based management which provides a strategic and comprehensive context for decision-making. This research will intend to answer the question; what is the impact of Discipline on the Performance of the Nigerian Public Service?

Objectives of the study

1. Ascertain the impact of Discipline on the Performance of the Nigerian Public Service.
2. Determine the relationship between Discipline and Performance of the Nigerian Public Service.
3. Investigate the effect of Discipline on Performance of the Nigerian Public
4. To proffer solutions and recommendations to the study

Research Hypotheses

1. Discipline does not impact Performance in the Nigerian Public Service.

Significance of the Study

The vital role of employee discipline in the survival of any organization, be it government or private cannot be over-emphasized. The study will certainly create more awareness in the public sector on the importance of staff discipline in enhancing performance. This work would give other researchers wishing to conduct research into disciplinary actions and procedures a framework to explore further research. Moreover, the research experience will be of benefit to the researcher in that it will widen his knowledge on this topic and other fields of research generally. The scope of this study is anchored on Staff discipline and performance in the Nigerian Public Service. The study coverers the activities of University of benin teaching hospital.

Review of Relevant Literature

Concept of Work Discipline

Discipline is an integral part of any organization, be it private or public (Azabo, et. al., 2020; Mursyidi, et. al., 2020. Syukri & Heryanto (2019) asserted that no organization across the world can achieve any meaningful growth and development without a degree of discipline exhibited by its staff. Sekaran & Bougie (2010) claimed that very good disciplinary measures and procedures have to be in place to serve as a control mechanism against any form of indiscipline that may result from staff misconduct. Thus Azabo, et. al., (2020) affirmed that effective discipline is the key to successful operation or even survival of an organization. As Kasim, Rantetampang & Lumbantobing (2016) rightly observed, “the key to the survival of an organization lies in effective operation among the persons engaged in its operation”.

Discipline therefore is a management control tool that no organization takes for granted especially in the workplace. Anastasia, et. al. (2020) adduced that just as

reward and incentive packages exist for good and exceptional performances, there also exist penalties and punishments for misconduct and poor performances in organizations. Disciplinary actions come as a result of workers' misconduct. Apart from using positive factors and rewards to motivate workers, extant literature (Azabo, et. al., 2020; Syukri & Heryanto, 2019; Patmawati & Realize, 2018; Kasim, et. al., 2016; Sekaran & Bougei, 2010) established that disciplinary actions like punishments, withholding of reward and other coercive devices are also used against employees who break the rules or get involved in acts of disobedience. Rusilowati & Supratikta, 2019 contended that threatening a worker with disciplinary actions could motivate him to work harder. This is because most individuals have in their motivational patterns need to either avoid pain or to try as much as possible to achieve financial and or job security (Mursyidi, et. al., 2020).

Principles of Effective Staff Discipline

The productivity and survival of any organization depend largely on the quality of its employees and how much they can align themselves with the goal and policies of the organization (Mursyidi, et. al., 2020). One of the major problems facing Nigeria's civil service is how to manage the personnel successful government in Nigeria Syukri & Heryanto, 2019 in their research, identify three areas for ensuring effective discipline in an organization. They include hiring practices, managerial training, and thirdly, uniformity of disciplinary policies and procedures.

First, the manager who directly interacts with subordinates should have a say in the hiring process (Azabo, et. al., 2020). This important faction need not necessarily result in an unrelated final decision. However, it should relate to the determination of selection criteria and or the review of potential subordinates before they are selected (Azabo, et. al., 2020; Syukri & Heryanto, 2019).

A second integral part of the organizational disciplinary program is a complete training program. Too often managers get oriented only to the technical aspect of a position and human relations aspect, where the manager spends most of the time, is neglected. Now an inexperienced supervisor should be given a thorough working knowledge of disciplinary standards within the organization as well as an intensive view of the behavioral impacts of any action taken. The inexperienced supervisor should be taught how to correct disciplinary situations without resorting to extreme measures (Anastasia, et. al., 2020; Kunto, 2019).

Finally, the organization must set up viable standards that are equitable to subordinates and can be easily and consistently implemented by the supervisor (Saundry, Jones & Antcliff, 2011). According to him, when organizations were viewed by effectiveness concerning the degree of disciplinary infractions are overlooked, it appeared that organizations with ineffective discipline structures tended to look at

infractions as they occur (Syukri & Heryanto, 2019; Kasim, et. al., 2016). Organizations with effective disciplinary structures less often deviate from recommended standards and therefore, are more consistent in disciplinary practices. Nearly two-thirds of the organizations with effective disciplinary systems frequently overlooked disciplinary problems when they occurred while only a little more than one-third of the organizations with effective disciplinary systems did likewise.

Disciplinary Action

While applying disciplinary action on staff, it is important to make sure that such actions meted out to the offender are always commensurate to the offense committed (Syukri & Heryanto, 2019). Like earlier said too, it is also worthy of note to mete out the same punishment to the same category of offenders. Another thing in punishing offenders is that the person must be given the chance to be heard. He or she must explain the reason for his or her action before a decision is taken against him or her. Certain mild offenses should also be punished with mild penalties. According to the Treasury Board of Canada, Secretariat guidelines on Discipline (2011) outline some measures; oral warning; loss of entitlement; suspension; demotion; termination of appointment, and dismissal.

Flippo (1982) identifies two basic elements in a disciplinary action process. The element is the location of responsibility for the administration of disciplinary action. To Anastasia, et. al. (2020), this responsibility is usually line responsibility because the supervisor is closer to the employee and is therefore in a better position to observe evidence of unsatisfactory behavior or performance and effectual necessary correction (Kunto, 2019; Mursyidi, et. al., 2020). According to Azabo, et. al., (2020) and Kunto (2019), the responsibility of discipline is shared among the supervisor, personnel manager, unions, and arbitrators each of whom has a role to play in enforcing discipline. They gave the following general rule for sharing responsibility.

i. At lower levels of discipline, involving only a warning, the first-line supervisor has final authority (Kasim, et. al., 2016; Azabo, et. al., 2020).
ii. At the middle level, involving suspension line supervisors and managers have the final authority (Anastasia, et. al., 2020; Saundry, Jones & Antcliff, 2011); while.
iii. At the top levels, involving discharges, the authority is evenly split between the line managers and personnel managers (Bangdiwala, et. al., 2010; Caillier, 2014).

Theoretical Framework

This paper adopts the Red–Hot–Stove theoretical model which is credited to Douglas McGregor. Heimann and Hilgart (1977) . The rule draws a comparison

between touching a hot stove and experiencing discipline. When one touches a Hot –stove, the reaction is immediate, consistent, impersonal, and without warning. The burn is immediate and with the question of cause and effect. There was a warning since everyone knows what happens if one touches a stove when it is hot. The result is consistent; every time a person touches a hot stove he gets burnt.

One gets burned because of what he/she has done – touching a hot stove, hot because of who he/she is the comparison between a hot stove and discipline is apparent. Discipline should be directed against the act and not against the person following these four basic rules will help the superiors reduce the resentment inherent in the disciplinary actions.

The Red–Hot–Stove theory of discipline emphasized four basic elements of discipline. They include.

1. Immediacy: According to Heimann and Hilgert (1977), immediacy connotes that as soon as an offense is noticed, speedily as possible while avoiding haste which might lead to unwarranted actions.

2. Advance Warning: This element is required in a disciplinary framework to maintain discipline and have employees accept disciplinary action as fair. Employees must know in advance what is expected of them and what the rules and regulations are. Hackett, (1979:82) in an attempt to further clarify the point above, argues that it is not enough to specify what the rules are, but it must ensure that employees and managers are aware of them, understand them, and are aware of the consequence of any breach of them.

3. Consistency: Consistency of discipline means that each time an infraction occurs; appropriate disciplinary action is taken. It also implied that the same disciplinary action is taken for the same offense consistently and at every point in time when an interaction is noticed. Inconsistency of discipline lowers the morale of employees and diminishes their respect for the supervisors.

4. Impersonality: Discipline cannot be easy. Imposed without causing the person being disciplined to feel resentful and aggressive. However, the resentment can be minimized if it is imposed as impersonally as possible because discipline has the least negative effect if the disciplined individual feels that it is only his behavior that is being criticized and not his person.

The major question now is, what the disciplinary framework in the Nigerian public service is: looking at the above practiced and ensuring in the Nigerian public service. Just as Beach (1982) identified two approaches to discipline, the negative approach, popularly called the “Big stick” approach, and the positive approach. The former emphasizes the threat of punishment to earring Staff. The approach is

usually seen as autocratic since obedience to rules is not willingly done, but any reaction to threat of punishment does not give room or encourage employees to put in their best performance as it diminishes their morale. The latter which he called positive discipline develops a willing adherence to the ruling and regulation of the organization because the employee whether as an individual or group believed in it and as well sees it as a sort of support for his/her growth.

In application, the Red-Hot-Stove theory emphasized how rational discipline could be affected in an organization. For discipline to be rational, the theory draws a comparison between touching a hot red stove and experiencing discipline. The reaction is immediate, consistent, impersonal, and without warning. The burn is immediate and the redness of the stove is a warning indicating danger. Also, as many times as the stove is touched, the same burn is experienced, this shows its consistency. Because of this, the study would be guided by the Red-Hot-Stove theory, propounded by McGregor. The theory answers such questions as what are the disciplinary measures on the ground in University of benin teaching hospital.

Empirical Review

According to Saundry and Antcliff (2011), employees' anywhere in the world are relied upon for effective implementation of organizational policies. The employees' are expected to render effective and efficient service delivery to their clients and members of the public as well as help government in carrying out developmental programmes that will improve the quality of life of the people. Unfortunately, this has not been so as a result of many factors which centers on poor employee performance management, lack of employees' discipline etc. Employees' have complained of poor conditions of service, lack of transparent performance appraisal process, selective administration of disciplinary measures and lack of training opportunities all of which have resulted in undesirable labor management relations, hence negative work attitudes such as absenteeism, lateness to work, and general lack of commitment to duty have ensued.

According to Bacal (2012) Progressive discipline is a process for dealing with job-related behavior that does not meet expected and communicated performance standards. The primary purpose for progressive discipline is to assist the employee to understand that a performance problem or opportunity for improvement exists. Such a process provide feedback to the employee so he or she can correct the problem and if he or she fails to correct the problem, progressive discipline enables the organization to fairly, and with substantial documentation, terminate the employment of employees who are ineffective and unwilling to improve upon

Methodology

This paper adopts the Survey research design. This is because it provides clear detailed and vivid information about a situation without any influence; the study population consists of all the staff working in the University of benin teaching hospital-which gives us a total population of 425 (NBS, 2023). For the quantitative method of analysis, a sequential analytical valuation approach will be adopted for the survey study. The sample size for this study using Taro- Yamani at a conventional significant level of 3% which gave us a sample of 111 for the survey.

Data Presentation, Analysis, and Interpretation

The study examined Staff Discipline and Performance in the Nigerian Public Service using the Index (SI) Performance Indicators (KPIs) to determine performance. The study focused on the study shall be carried out at the University of Benin teaching hospital.

The descriptive statistics showing summary values of the variables of frequency distributions (in tables and pie charts were deployed to show mean, percentage, and standard deviations, correlation to show relationship, and regression to establish the impact of the relation while causality to show how the independent variable causes the dependent variable to behavior. In this study, Staff Discipline serves as the independent variable while the dependent variables are Performance. The analysis is designed to show the nature and characterization of these variables and how they are systematically connected.

Table 1

Descriptive Statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
AGE	425	2	14	4042	9.51	1.900
EDUCATION	425	2	8	2170	5.11	2.191
MARITAL	425	2	8	2120	4.99	1.909
JOB-STATUS	425	2	6	1802	4.24	1.489
SEX	425	2	4	1130	2.66	.941
Valid N (listwise)	425					

Source: Field Survey 2023

The frequency distribution shows Age, Education, Marital, Job status, Sex which signifies the descriptive variables for the study the mean value for these Variables is set at 9.51, 5.11, 4.99, 4.24, 2.66 which implied the respondents are greater than the

mean calculated. Also, there are diverge in status and this implied that cross-sectional opinions are held and adequately expressed covering all considerations. The independent nature of the variables category indicates that it considers the positions expressed for the study.

Table 2 : Showing workers Attitude

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	.2	.2	.2
	Undecided	145	27.3	34.1	34.4
	Agree	279	52.4	65.6	100.0
	Total	425	79.9	100.0	

Source: Field Survey 2023

The workers' Attitude distribution of the respondents has three different categories 1, 145, 425, and a percentage of .2, 27.3, 52.4 representing strongly disagree, Undecided, and Agree, they account for the status of respondents covered in the investigation. The category of respondents who agrees on the issue of worker's attitude had a frequency of 279 with a percentage of 52.5 respectively. Since this is the highest category, it gives us a conclude that staff attitude enhances performance at University of benin teaching hospital.

Table 3: Showing Disciplinary Impact on Performance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	.2	.2	.2
	Undecided	145	27.3	34.1	34.4
	Agree	279	52.4	65.6	100.0
	Total	425	79.9	100.0	

Source: Field Survey 2023

The Disciplinary Impact on performance distribution of the respondents has three different categories 1, 145, 425, and a percentage of .2, 27.3, 52.4 representing strongly disagree, Undecided, and Agree, they account for the status of respondents covered in the investigation. The category of respondents who agrees on the issue of Disciplinary Impact on performance had a frequency of 279 with a percentage of 52.5 respectively. Since this is the highest category, it gives us a conclusion that Disciplinary Impact on performance in University of benin teaching hospital.

Table 4 DISCIPLINARY MEASURES

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	.2	.2	.2
	Undecided	145	27.3	34.1	34.4
	Agree	279	52.4	65.6	100.0
	Total	425	79.9	100.0	

Source: Field Survey 2023

The Disciplinary measure on performance distribution of the respondents has three different categories 1, 145, 425, and a percentage of .2, 27.3, 52.4 representing strongly disagree, Undecided, and Agree, they account for the status of respondents covered in the investigation. The category of respondents who agrees on the issue of Disciplinary measures on performance had a frequency of 279 with a percentage of 52.5 respectively. Since this is the highest category, it gives us a conclusion that Disciplinary measures Impact performance at University of benin teaching hospital.

Regression Analysis

The regression analysis is a further statistical tool for analyzing correlation variables. Regression in this respect accounts for the degree of influence or impact of one variable on another. That is the amount or degree of influence of the independent variable on the dependent variable. The regression analysis can explain the Impact of Staff Discipline and Performance. This study of the Staff Discipline and Performance is a multivariate correlation and regression approach analysis, to get a comprehensive, detailed, and procedural approach, the study adopted a gradual and direct approach that is comprehensive and dynamic in dealing with each of the variables concern.

We ran the regression analysis with the independent variables against each of the dependent variables directly to show their direct impact. Regression of Staff Discipline and Performance is thus examined and analyzed below.

Table 5: Regression Table

		Estimate	Std. Error	Wald	df	Sig.
Threshold	[IDISCIPLINEEFFECTONPERFORMANCE = 2]	-39.722	10.658	13.891	1	.000
	[DISCIPLINEEFFECTONPERFORMANCE]	-22.735	5.247	18.774	1	.000
	[DISCIPLINEEFFECTONPERFORMANCE]	-7.846	4.142	3.587	1	.058

Source: Field Survey 2023

The result of regression coefficients in Table 5 showed that the independent variable Staff Discipline, when held constant against the dependent variable of Performance can impact or influence it by 4.142 (app. 95%) and the relationship is positive and significant. The regression results are consistent with the correlation result previously examined and analyzed.

Summary, Conclusion, and Recommendations.

This study was carried out to examine the impact of Staff Discipline on Performance in the Nigerian Public Service. In carrying out this task, objectives, and hypotheses were formulated. The study applied a well-structured questionnaire to collect data from the study population The survey utilized sequential-stage statistical analyses.

The various analyses established the following findings.

1. The frequency distribution shows Age, Education, Marital, Job status, Sex which signifies the descriptive variables for the study the mean value for these Variables is set at 9.51, 5.11, 4.99, 4.24, 2.66 this implied the respondents are greater than the

mean value. Also, there are diverge in status and this implied that cross-sectional opinions are held and adequately expressed covering all considerations. The independent nature of the variables category indicates that it considers the positions expressed for the study.

2. We ran the regression analysis with the independent variables against each of the dependent variables directly to show their direct impact. Regression of Staff Discipline and Performance The result of regression coefficients in Table 5 shows that the independent variable Discipline, when held constant against the dependent variable of Performance can impact or influence it by 4.142 (app. 95%) and the relationship is positive and significant.

The regression results are consistent with the correlation result previously examined and analyzed.

The analysis of the table contains the remaining part of the frequencies table from Q1-8 which covers direct questions from the questionnaire and analysis bothering on all the variables and the indicators use to analyze the investigation. Every detail in this research counted and they were captured and given attention as they affected the course of the work and the related table drawn from SPSS software. The tables assisted to give the rationale for the decision supporting the descriptive, correlation, and regression analysis. This is the core and foundation of the research work. They are presented clearly and simply to permit easy understanding

Conclusion

The study on Staff Discipline and Performance in the Nigerian Public Service, The effectiveness and performance of the public service depends on the existence of a systematic and well-established disciplinary procedure. It involves sanctioning erring employee staff and rewarding conforming employees. Discipline is considered to be good when employees willingly conform to rules and regulations in the organization. Any nation aspiring for greater heights must face this challenge of staff indiscipline. Nigeria cannot be an exception and indiscipline challenges should be seen as events that must be overcome.

Recommendations

To attain performance through adequate Staff Discipline measures and Performance in the Nigerian Public Service; the following recommendations are suggested: There is the need to build state-society or government-citizens relationships. From the results derived from the quantitative and qualitative studies carried out, there is empirical evidence to show discontent between the state and society regarding various disciplinary measures in the Nigerian Civil Service. There is a lack of commitment by the government to provide infrastructure and social services for citizens

and reciprocally, there is a low lack of trust in the government. There is a need for transparency and accountability in conducting the disciplinary approach. There is a need for civil society to be engaged in the disciplinary processes of government/Employers and allow the tracking of how decisions are arrived at and it's jeered toward increasing performance.

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EFFECT OF INTERNET BANKING ON CUSTOMER SATISFACTION AND LOYALTY: A CASE STUDY OF TRUST BANK LIMITED

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Abstract

The paper aims s to examine the contributions of Internet Banking to service delivery to Trust Bank customers, to assess the influence of Internet Banking on customer satisfaction and loyalty at Trust Bank Ltd, and assess the challenges Internet Banking users face at Trust Bank. The study adopts a descriptive survey design, and a combination of mixed approach: Quantitative (Administration of questionnaire) and qualitative (Conduct of interviews). The study discovered that the introduction of e-Banking has effectively reduced the need for customers to wait in queues, saving valuable time and offering convenience. Moreover, the researchers discovered that Internet Banking, including the Real Time Gross Settlement (RTGS), ATM (Automated Teller Machine) and the Mobile App feature, has played a crucial role in enhancing service delivery at Trust Bank. RTGS enables customers to conduct swift and efficient money transfers to other banks, thereby contributing to improved overall service quality. Hence, in terms of the expenses associated with e-banking, customers find it more convenient to avoid visiting branches for every transaction, and they have the ability to monitor and review their account balances round the clock. The study also highlights the importance of maintaining and improving the security measures of online banking platforms to ensure customer trust and loyalty. Despite the fact that internet banking created all these benefits, there are still hindrances faced by staff and stakeholders in their efforts to ensure effective internet banking services. These challenges include limited knowledge and understanding of Internet banking services. The study found that the introduction of IB in the service delivery of Trust Bank Limited (TBL) has an impact on customer satisfaction. In conclusion, the results demonstrate that internet banking holds significant importance in driving customer satisfaction and fostering loyalty among TBL's customer base. To meet the increasing demand for contactless banking options and ensure uninterrupted access to services round the clock, it is imperative for the bank to persistently invest in and enhance its online banking services.

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Introduction

Technology has a significant and far-reaching impact on the banking industry, with limitless possibilities in the financial services market (Anesti, 2018). The implementation and effective utilization of information technology and communication (ITC) have become essential for banks to sustain their operations both locally and globally. Ticharwa (2017), emphasizes that in today's rapidly evolving business environment characterized by technological advancements, the financial sector experiences dynamic changes that enable financial institution to deliver services to their clients through online platforms. The influence of technology on banks is pervasive, affecting all aspects of the financial services sector. Therefore, the implementation of values, policies, regulations, and the application of IT and communication technology have become crucial considerations for banks, ensuring their competitiveness in the global and multinational financial landscape.

Amaoko (2012), highlighted that in a highly competitive and rapidly changing financial industry, banks are compelled to provide services to customers through online channels. The banking sector is recognized as a crucial pillar for economic growth and the overall resilience of a nation. The Banking industry play a fundamental role in the fiscal landscape of any country, implementing essential practices such as streamlining product offerings and services to cater to new markets and enhance liquidity. These practices enable banks to create employment opportunities, allocate capital for profitable investments, and facilitate external transactions and trade, thereby contributing to economic growth. In the present day, it is rare to find a bank in any country that does not offer some form of electronic banking services, even in the most remote regions. Internet banking services (IBS) have become ubiquitous and are now utilized as a competitive approach by banks worldwide.

In the global banking industry, competition necessitates the development of online platforms. Banks have recognized the need to adopt, investigate, assess, and strive to integrate Internet banking services in order to minimize wait times, reduce delays, lower costs, and enhance customer support. IBS empowers customers to access their personal accounts and conveniently conduct transactions online, whether from the comfort of their homes or workplaces, using computers or smartphones (Callaway, 2011). With advancements in technology and a growing preference among individuals to carry out their daily transactions online, the banking industry has elevated the value of its services by expanding its competitive offerings to the digital environment through IBS.

According to Burns (2005), innovative technologies have transformed the way organizations adapt to evolving customer needs by introducing new and improved

products and services. The banking industry is no exception to this trend. Banks continuously adapt and transform their core operations through the successful integration of advanced IT and telecommunications applications. Modern banks utilize cutting-edge software to offer their discerning customers enhanced services as well as solutions. In the Gambia, the financial institutions are experiencing memorable and interesting phase. The banking industry reforms in the country have resulted in substantial transformations within the sector. These changes encompass the enlargement and diversification of product and service offerings, the introduction of new private sector and foreign banks, institutional overhauls, the adoption of cutting-edge technology, and the establishment of global banking operations as stated by CBG Annual Reports (2020).

Banks play a crucial role as major financial providers in any country's economy, and their significance has grown significantly in the Gambian economy, particularly since 1996. In the Gambia, banks face fierce competition in their pursuit of customer satisfaction, aiming to retain existing customers and expand their customer base to achieve a strong market position. Starting from around 2010, most banks in the country have introduced advanced banking services utilizing ICT. Nevertheless, it is crucial to recognize that ICT-based banking services may not completely fulfill the diverse needs of customers. Therefore, it is vital to evaluate the potential risks associated with these services to provide suitable recommendations and enhancements that can facilitate their continued growth and development.

Customer retention has emerged as a crucial factor in the banking industry. With increased competition, banks are shifting their focus from profit-oriented strategies to prioritizing customer needs and mass banking as emphasized by Yohannes (2010). This shift has prompted the adoption of new customer-centric banking strategies aimed at enhancing customer satisfaction and retention. It is imperative for banks, both local and private, in the Gambia to not only retain their existing customers but also expand their customer base, considering the aggressive entry of foreign banks and financial institutions into the Gambian banking market. In order to accomplish this, financial institutions should aim to deliver exceptional services that cater to the varying requirements of their customers. An example of such a service is online banking, which is also refers to as Online banking (OB) or electronic banking (EB).

Online Banking has revolutionized the operations of traditional banks, bringing about innovation in the industry. Electronic funds transfers (EFT) have become a preferred method for transferring money between accounts and customers, surpassing the need for physical cash transactions or visiting bank branches. Choudary (2013), this electronic mode of banking is more efficient and convenient. The ad-

vancement of internet and communication technologies have greatly contributed to the growth and popularity of Electronic Banking Services (EBS) worldwide. One of the key benefits of e-banking is the cost-effectiveness it offers to consumers. By conducting transactions online, customers can avoid the need to visit physical bank branches for every transaction, resulting in time and cost savings. Furthermore, customers have the flexibility to monitor and manage their account balances at any time.

In the Gambia, many banks have adopted online banking services, which offer cost-saving benefits by reducing the need for a large workforce and lowering operational expenses. The widespread adoption of internet banking and electronic marketing can be attributed to the cost advantages it provides. Traditional banking services tend to be more expensive, both for banks and customers. However, with the modern internet banking system, transaction costs are shifted to customers in the form of fees or commissions, resulting in cost savings for banks. Internet banking has witnessed global growth and is being increasingly adopted by countries worldwide, as highlighted by the research conducted by (Worku et al, 2016). Internet banking transcends geographical boundaries, offering users the ability to connect with the global community through the internet. Financial institutions have increasingly integrated internet banking into their regular operations and are expected to continue doing so in the future. The availability of internet banking services has enhanced convenience for customers, prompting banks to adopt online banking services. Information technology (IT) and the internet have significantly impacted the profitability and service offerings of banks. In the business world, innovations are harnessed to gain a competitive edge, improve productivity, and provide cost-effective solutions without compromising quality of service. This viewpoint is supported by (Callaway 2011).

(Nimako et al, 2013), the integration of ICT has brought about a transformative impact on the banking industry, enhancing operational efficiency and effectiveness in areas such as product delivery, marketing, management, and service quality enhancement. With the advent of the digital era, many banks have transitioned from traditional banking methods to embrace technological advancements. The evaluation of client satisfaction plays an important role in assessing the effectiveness of online banking services provided by banks. Higher levels of client gratification have a significant influence on customer loyalty towards banking services. This positive relationship between client satisfaction, client loyalty, and the provision of high-quality services is regarded as crucial for banks to attain a sustainable competitive advantage in the market, Shrimali (2015). Internet banking encompasses a wide range of services, including ATMs, mobile banking, online banking, and point-of-

sale (POS) systems. The primary objectives of financial institutions revolve around increasing sales and revenue, which in turn benefit bank stakeholders.

The utilization of IB tools presents an opportunity to decrease costs and expenses. Mobile banking, as a component of internet banking, allows clients to conduct transactions and manage their accounts through a mobile application or by logging into the bank's website. With this application, customers can perform various daily tasks on their accounts, including monitoring account activities and initiating money transfers. These transfers can be made within the same branch or between different branches, ensuring round-the-clock accessibility for customers to conduct transactions, purchase products globally, make electronic payments, and engage in buying and selling stocks and bonds. Additionally, online banking exists as a similar concept to mobile banking, but it is accessed through a non-mobile website. The Point of Sale (POS) machine is another feature that enables customers to make payments for products and services using bank smart cards. These smart cards are also linked to e-banking, providing customers with a wide range of global products and services that can be purchased or sold using the cards. Essentially, these cards serve multiple purposes, such as facilitating ATM transactions, serving as electronic wallets, and eliminating the need for customers to carry physical cash in their pockets.

Maintaining customer satisfaction is a top priority for banks to establish a positive relationship with their customers and enhance their reputation in the market. Customer service plays a vital role in achieving this goal, and the attitude of bank employees towards customers significantly impacts customer happiness and loyalty. Ozatac et al. (2016), banks that offer high-quality Internet banking services tend to experience greater client satisfaction and increased client loyalty. Customer satisfaction is a key factor that drives competitiveness in the modern banking world. Regardless of the specific bank, customers seek to align their preferences with the services provided by banks. Therefore, if customers are fulfilled with the various internet banking products offered, they are more likely to continue using these services in the future and recommend the bank to others due to its overall quality and acceptability (Adams et al., 2016). Internet banking empowers banks to adopt a customer-centric approach and better cater to their customers' needs.

Wu et al. (2014), internet banking not only helps in customer retention but also provides banks with the opportunity to meet consumer expectations effectively. From a technological perspective, security risks have been a significant concern in e-banking, and ensuring the safety and consistency of transactions is of utmost importance to both banks and customers. Banks implement various technical measures to prevent hackers from targeting their networks and mitigate potential risks and threats. Ticharwa (2017) emphasizes the importance of aligning customer expecta-

tions with the services offered by banks. If the customers' requirements and expectations are not met, it can negatively impact customer satisfaction. Customer satisfaction refers to the evaluation of the client's experience following the usage of a particular product or service.

Trust Bank Gambia Limited, which is also referred to as Trust Bank Limited, commenced its operations on 1 October 1997 following the acquisition of Meridian Biao Bank Gambia on 3 July of the same year. The bank actively provides a range of commercial, business, and international banking services. It boasts a complex management structure and has notable shareholders, including the Ghana databank, Social Security and Housing Finance Corporation, as well as notable Gambian organizations and individuals. An important achievement for Trust Bank Gambia was its listing on the Ghana Stock Exchange in November 2002, becoming the first company in the sub-region to be cross-border listed. Throughout the years, the bank has garnered multiple accolades, including being recognized as the 'Bank of the Year' by a reputable bankers' magazine, a subsidiary of the Business Financial Times in the United Kingdom. Notably, the bank achieved this esteemed title consecutively in 2003, 2004, and 2005, as well as in subsequent years such as 2010, 2011, and 2016

Statement of the research problem

Globalization, liberalization, technological advancements, and the rapid transformation of the financial sector in the banking industry have become increasingly intricate. These changes have bolstered the financial sector and highlighted the crucial role of management in business operations. In light of these challenges, both stakeholders and management have shown a growing interest in identifying the factors that contribute to a bank's profitability. Presently, customers in the banking sector are not solely focused on receiving quality products or services; they also prioritize efficient, secure, and dependable banking software.

The banking industry in The Gambia has witnessed a vital increment in the adoption of Information and Communication Technologies (ICTs), leading to intense competition among banks. Consequently, financial institutions are placing a strong emphasis on enhancing client satisfaction and loyalty through improved service quality. This strategic focus helps banks mitigate operating costs while simultaneously increasing client satisfaction levels. However, Trust Bank customers have been relatively slow in adopting internet banking applications. They face various issues such as malfunctioning machines, the absence of alternative systems to replace ATM services during temporary outages, and a weak network infrastructure that hampers online banking transactions. Additionally, customer resistance to technological

change, driven by concerns over risks, contributes to doubts about their satisfaction levels.

Trust Bank in The Gambia lags behind in terms of technology, especially compared to more developed countries. Many of its customers are not familiar with internet banking and electronic products and services. There is a scarcity of ATM machines in certain areas of The Gambia, and the network infrastructure is inadequate for seamless use of online banking, mobile banking, and ATMs. The charges for electronic banking services are high, and customers do not have access to foreign currencies on all ATMs. Moreover, there is a lack of options for depositing money through ATM machines. Furthermore, while there has been widespread research on Internet banking in developed and emerging countries, limited attention has been given to studying its specific implications in The Gambia. Customers in The Gambia have shown a delayed adoption of Internet banking, and they face various challenges through their online banking experiences. Additionally, many other e-banking schemes, customers' options are predominantly limited to ATM services. Consequently, this investigation seeks to assess the effects of Internet banking on client satisfaction and loyalty, specifically focusing on Trust Bank Limited in The Gambia.

Literature Review

Empirical Review

Zohar and Kashif (2011) conducted research that revealed consumers' lack of awareness regarding usage of mobile banking. They emphasized the need for customers to understand the usage of mobile apps and be mindful of the benefits they offer in order to enhance customer satisfaction. The study found that many customers had limited awareness of e-banking and did not fully grasp the concept of electronic banking. As a result, electronic banking has significantly reduced the need for personal interactions with bank staff and empowered customers to independently trail their transaction activities in addition to traditional banking services.

Yohannes (2010), an exploration of the factors influencing Internet banking adoption in Ethiopia revealed that demographic factors such as age, income, education, and employment play a significant role. The survey conducted by Yohannes showed that the age group of 30-39, which accounted for 52% of Internet banking users, had a higher adoption rate, indicating that age influences Internet banking usage in Ethiopia. Furthermore, educational attainment was identified as an important factor, with a high proportion (81%) of Internet banking users having a higher level of education. In contrast, only 34% of non-users in the survey had tertiary education qualifications, suggesting a correlation between education and Internet banking us-

age. The survey results also indicated that a majority of individuals using Internet banking services (80%) were employed, suggesting that occupation plays a role in the adoption of Internet banking. Furthermore, 85% of the participants in the study believed that Internet banking would provide them with improved control over their accounts, while 95% believed that it enabled them to make purchases from any location. The study emphasized that the fees associated with Internet banking were a significant factor in promoting its usage.

In a separate study conducted in Ethiopia, researchers distributed 420 questionnaires to assess the impact of online banking on consumer satisfaction. They received 402 completed questionnaires from various respondents representing 12 commercial banks and 20 branches. The data collected from consumers indicated several significant findings. Firstly, there was a positive relationship between customer satisfaction and the population surveyed. Additionally, customer satisfaction was found to be influenced by consumer awareness regarding the performance of online banking services. These findings emphasize the significance of client satisfaction and consumer awareness in the context of online banking in Ethiopia

Toor (2016) conducted a case study focusing on the effect of customer satisfaction in internet banking across various cities in Pakistan. The study employed a quantitative approach and collected data through a questionnaire distributed to 264 internet banking users. The researchers identified five dimensions of SERVQUAL, namely consistency, responsiveness, assurance, empathy, and tangibility. The findings of the study revealed that all five dimensions of SERVQUAL have significant effects on customer satisfaction in the context of internet banking.

Amaoko (2012) conducted a study highlighting the significant contribution of ICT to the banking service delivery and development in Ghana. However, the investigation found that e-banking in Ghana is not yet fully established. To promote its development, the study suggests that banks should focus on creating customer-friendly platforms and mobile applications. The government and banks can play a crucial role by investing in ICT infrastructure, providing tax incentives, and ensuring affordable access to computers for all Ghanaians. Additionally, financial institutions need to prioritize customer security and raise awareness about ICT through educational programs. Likewise, Sadeghi and Hanzaee (2010) undertook a study in Iran to investigate customer satisfaction with internet banking services. The objective was to identify the factors that contribute to customer satisfaction in the realm of electronic banking services. The results indicated that factors such as the reliability of bank management, website development, visual appeal, accuracy, and overall impression exerted the most substantial influence on customer satisfaction. The

study further emphasized the significance of privacy and security factors in shaping customer satisfaction.

In Pakistan, Raza and Hanif (2013) conducted a study examining the impact of various components of internet banking on both external and internal customers. The study analyzed variables such as usefulness, ease of use, knowledge of internet banking, perceived risk, government backing, privacy, and security. The scope included 151 external customers and 210 internal customers.

The research findings revealed that government assistant and perceived value exhibited the highest coefficients in internal customer model. This suggests a positive affiliation between these variables and the acceptance of online banking from an internal perspective. In other words, the support received from the government and the perceived importance of online banking play crucial roles in influencing the acceptance and adoption of internet banking by internal customers. Diniz (1998) conducted a survey to examine online banking models and their adoption in the United States. The study revealed that banks in the US use internet banking for three main purposes: providing marketing information, offering banking services, and enhancing customer relationships. The research primarily focused on the fact that most US banks provide essential and intermediate services to customers through online transactions.

In her master's thesis, Anesti (2004) highlighted that the cost associated with traditional brick and mortar banks is higher compared to internet banking. This implies that online banking services are less expensive than traditional branch services. Based on information obtained from US financial institutions, the approximate costs for various banking services are as follows: $0.27 for ATM services, $54 for mobile banking services, $1.07 for conventional transactions, and $10 to $33 for customer assistance over the phone. In contrast, the cost of self-service through the internet is approximately $1.In Greece, the service costs through conventional branches are around $1.40, while internet banking services cost less than $0.01.

Methodology

Research Design

The study employed a case study design, which involved eliciting data from respondents. Issues covered include effectiveness of service delivery, processes and challenges of internet banking, stakeholders, accountability mechanisms on internet banking processes, and participation of the staff and customers in the internet banking process. Closed ended questionnaire is designed for the respondents in line with the objectives of the study. Quantitative study methodology was selected due to its

systematic, structured, and objective approach to collecting numerical data (Burns & Grove, 2005). The researchers utilized a structured interview, in the form of a closed-ended questionnaire, to gather data from each participant. Additionally, qualitative methods, including unstructured interviews and documentary analysis, were employed to gather rich, contextual insights.

Population of the Study

The population (7984) of the study comprises staff and customers of internet banking users at TBL. The population of the study comprised Internet banking customers, the senior management of the bank and the entire staff who are considered internal customers. The following were the targeted staff for the five branches: Westfield Branch with a total number of 21 staff with a sample size of 6; Bakau with a total number of 14 staff with a sample size of 4; Bakoteh with a total number of 13 staff with a sample size of 4; Kololi with a total number of 9 staff with a sample size of 3 and Serrekunda Market with a total number of 9 staff with a sample size of 3. The targeted customers for the five branches are as follows: Westfield with a sample size of 70, Bakau with a sample size of 69, Bakoteh with a sample size of 69, Kololi with a sample size of 69 and Serrekunda Market with a sample size of 69. Given that the researchers could not obtain an official list containing the exact number of Internet banking customers for each branch, the 346 Internet banking customers were conveniently selected for questionnaire administration with 69 for each of the four branches and 70 for Westfield branch. The reason for selecting 70 for Westfield branch is because it is the largest branch. As the five mentioned branches were sampled for this study, senior officials of each branch and their staff were randomly interviewed. Customers for each branch were conveniently selected for the study to gauge their opinions and views on Internet banking on customer satisfaction and loyalty and service delivery and on whether Internet banking improves service delivery to the customers or not.

Table 3.1: Population of the Study

BRANCH	**STAFF**
Westfield	21
Bakau	14
Bakoteh	13
Kololi	9
Serrekunda Market	9
Total Population	**66**

Source: Trust Bank Ltd. HR Department (2022)

Sampling Technique and sample size

The total Internet banking population (7984) comprised staff and customers of Trust Bank, of whom 399 are staff who are internal customers and 7585 are external customers. Five (5) branches where randomly selected from the 18 branches of Trust Bank Ltd. It was difficult to study the whole population (7984) of the study due to a number of reasons including, but not limited to time constraints, costs and accessibility. Thus, using Chochran's (1963) sampling formula, the sample size calculated for the study is 366 including both Internet banking customers and employees. The questionnaire consisted of closed ended questions and 41 questions designed in three sections: Section A contains demographic information about the respondents (i.e., gender, age, monthly income, qualification, length of service with TBL and type of employer), Section B is on Internet Banking. Section C is about Customer Satisfaction. Section D is on Customer Loyalty and Section E is on factors affecting Internet Banking at Trust Bank Ltd. Likert scale that ranges from strongly disagree to strongly agree was used to gather employees and customers opinions on the effects Internet banking on customer satisfaction and Loyalty. The sample size for the study was determined using the Chochran's (1963) modified formula which is ideal for smaller populations.

$$n_0 = \frac{Z^2pq}{e^2}$$

Where:

p = estimated proportion of the population (5%)

e = margin of error (0.05)

q = 1- p

Z-value is found in a Z table

$$\frac{Z^2pq}{e^2} = \frac{(1.96)^2(0.5)\,(0.5)}{(0.05)^2} = 384.16$$

$n_0 = 384.16$

Since the population of the study is small, the study used Cochran's modified formula for the calculation of the sample size for the study which is as follows:

$$n = \frac{n_0}{1 + (n_0 - 1) / N}$$

Where:

n = new adjusted sample size

N = is the population size

n_0 = required return sample size according to Cochran's formula

$$n = \frac{384}{1 + [(384-1)/ 7984]}$$

$$n = 384/1.0479 = 366.45$$

Based on Cochran's modified formula, the sample size for the study was 366 TBL customers and employees which represents 42% of the total study population. The sample size for the staff of each of the five bank branches was as follows: Westfield (6), Bakau (4), Bakoteh (4), Kololi (3), and Serrekunda market (3). Given that the researchers could not obtain an official list containing the exact number of Internet banking customers for each branch, the 346 Internet banking customers were conveniently selected for questionnaire administration with 69 for each of the four branches and 70 for Westfield branch. The reason for selecting 70 for Westfield branch is because it is the largest branch. Furthermore, proportionate-to-size sampling method was used to calculate the sample sizes of staff from each of the five (5) Trust Bank branches to ensure that no branch is cheated. This is illustrated in tables 3.1 and 3.2 respectively.

Table 3.2: Sample size distribution of TBL Customers and Staff

BRANCH	**STAFF**	**SAMPLE SIZE (STAFF)**	**SAMPLE SIZE (CUSTOMERS)**
Westfield	21	6	70
Bakau	14	4	69
Bakoteh	13	4	69
Kololi	9	3	69
Serrekunda Market	9	3	69

Total	**66**	**20**	**346**

Source: Field Survey (2022)

Findings

Contribution of Internet Banking to Service Delivery to TBL customers

Table 3.3 exhibits the contribution of Internet banking to customer service deliver in Trust Bank Ltd. Respondents evaluated the objective one: Contribution of Internet Banking to customer Service delivery to TBL customers. The responses to statement one "Internet banking contributes to accuracy in service delivery" on a 5-point Likert scale shows majority (58.31%) of the respondents strongly agreed with the statement, while (32.36%) agreed with the statement. Only a small proportion of respondents disagreed or strongly disagreed with the statement, with (0.9%) and (0.6%), respectively. The cumulative percentage shows that over (90%) of respondents either agreed or strongly agreed that internet banking contributes to accuracy in service delivery. These results suggest that the majority of the respondents believe that internet banking contributes to accuracy in service delivery, which may indicate that internet banking services provided by Trust Bank Limited are effective in meeting the needs of customers. The high proportion of respondents who strongly agreed with the statement may also suggest that internet banking is an important factor in customer satisfaction and loyalty. Overall, these results are encouraging for Trust Bank Limited and highlight the importance of internet banking services in meeting the needs and expectations of customers.

On the second statement "Internet banking is easy to use", majority (63.27) of the respondents strongly agreed with the statement, while (32.94%) agreed with the statement. Only a small proportion of respondents disagreed or were neutral with the statement, with (0.87) and (2.92%), respectively. The cumulative percentage shows that almost (96%) of respondents either agreed or strongly agreed that internet banking is easy to use. These results suggest that the majority of the respondents find internet banking to be easy to use, which may indicate that the online services provided by Trust Bank Limited are user-friendly and intuitive. The high proportion of respondents who strongly agreed with the statement may also suggest that the bank has effectively designed its internet banking platform to meet the desires and expectations of clients. Overall, these results are encouraging for Trust Bank Limited and highlight the importance of user-friendly online banking services in meeting the needs and expectations of customers.

For the third statement of *"internet banking saves time for physical visits to the bank for service delivery",* the majority (71.14%) of the respondents strongly agreed while (25.07%) agreed with the statement. Only a small percentage of respondents disagreed or were neutral. This indicates that the convenience of internet banking in terms of saving time is highly appreciated by customers.

For the fourth statement "Online banking is safe for business transaction service", the majority (29.74%) of respondents agreed and strongly agreed (62.68%) that online banking is safe for business transactions. Only a small percentage disagreed (0.87%) or strongly disagreed (1.17%). About (5.54%) of respondents had a neutral opinion. This suggests that most customers of Trust Bank Limited have confidence in the safety and security of the bank's online banking platform for conducting business transactions. However, it is important for the bank to continue to maintain and improve the security measures of their online banking platform to further ensure customer trust and loyalty.

On the fifth statement, majority (65.01%) of the respondents strongly agree that internet banking is a convenient way to conduct banking, while only a very small proportion of the respondents strongly disagree (0.58%). This suggests that internet banking is widely accepted and used among the respondents, and they find it convenient for conducting banking transactions. The fact that more than 96% of the respondents either agree or strongly agree with the statement further strengthens this conclusion.

A significant majority (69.10%) of the respondents strongly agree that Internet Banking makes transaction money from one account to another easy. An additional (27.41%) of respondents agree with this statement, while only (2.92%) are neutral and (0.58%) strongly disagree. This suggests that a large majority of the respondents find it easy to transfer money from one account to another using internet banking, indicating a high level of convenience and efficiency in the banking service.

The results from this statement show that most of respondents (87.17%) agree or strongly agree that they are able to access the service of E-banking 24/7, which is a positive indication that customers appreciate the suitability and accessibility of internet banking services. However, it's worth noting that (12.83%) of respondents feel neutral or disagree with this statement, which might imply that there are some concerns or issues with the availability or reliability of the online banking services offered by the bank. Therefore, the Trust Bank Limited should strive to improve their E-banking services to ensure that all customers have seamless and reliable access to the services 24/7.

In this statement, (52.48%) of the respondents strongly agree that the mobile app works as they expected, while only (3.50%) disagreed. This suggests that the major-

ity of the respondents are satisfied with the mobile app's performance. However, it is worth noting that (6.71%) of the respondents have a neutral opinion, indicating that they may not have a strong preference or opinion regarding the mobile app's performance. It is essential for the bank to continue to monitor and improve the mobile app's performance to maintain high levels of customer satisfaction.

In the ninth statement, a significant percentage of respondents agreed that using E-banking reduce contact with bank employees. Specifically, (27.99%) of respondents agreed and (65.31%) of the respondents strongly agreed with this statement, totaling (93.3%) of the total respondents. Only (1.46%) disagreed with the statement, indicating that the most of respondents prefer the convenience of conducting their banking transactions without having to interact with bank employees. This finding has important implications for banks, as it suggests that they should continue to invest in and improve their E-banking services to meet the growing demand for contactless banking options.

In the tenth statement, (71.43%) of respondents strongly agree that internet banking reduces congestion in the banking hall, while (25.66%) of respondents agree with this statement. This suggests that a significant portion of the respondents believe that internet banking has reduced the need for physical visits to the bank, which has led to a reduction in congestion. Only (1.75%) of respondents were neutral about this statement, and less than (1%) of respondents disagreed with it. The implication of this result is that internet banking has been successful in reducing congestion in banking halls, which could be a significant advantage for Trust Bank Limited as it can improve customer satisfaction and experience. It also suggests that the adoption of internet banking has helped banks to manage their physical infrastructure better, reducing the need for larger banking halls and physical branches.

Majority (90.67%) of respondents either agreed or strongly agreed that the quality of Internet-banking service they receive outweighs the cost. Specifically, (32.94%) agreed while (57.73%) strongly agreed with this statement. Only a small proportion of respondents (4.67%) disagreed or strongly disagreed with the statement. This indicates that the majority of respondents perceive that the benefits of Internet-banking service exceed the costs. This perception could have a positive implication for Trust Bank Limited that offer Internet-banking services since it implies that customers are willing to pay for the service. It could also suggest that Trust Bank Limited need to market their Internet-banking services effectively to ensure customers understand the benefits they offer.

In this statement, we can see that the majority (52.48%) of respondents strongly agree that internet banking is responsive to customer needs, and a significant pro-

portion agrees (41.69%). Only a small (2.04%) percentage of respondents disagree or are neutral (3.50%) about internet banking being responsive to customer needs. This implies that most customers have had positive experiences with internet banking and feel that their needs are being met through this service. This is likely to have a positive impact on customer satisfaction, as a responsive service is often seen as an indicator of good customer service. It also indicates that banks need to continue investing in internet banking technology and ensuring that it is continually responsive to customer needs to retain their customers.

The majority (91.25%) of respondents either agree or strongly agree that internet banking assures quality service delivery to customers. Only (1.45%) of the respondents disagree or strongly disagree. This indicates a high level of confidence in the quality of service provided through internet banking. The relatively high percentage of respondents who chose "neutral" (7.29%) advocates that there may be some clients who are unsure about the quality of service provided by internet banking. It may be helpful for Trust Bank Limited to identify the reasons why some customers feel uncertain, and take steps to address those concerns to improve customer confidence. Overall, the high percentage of respondents who agree or strongly agree that internet banking assures quality service delivery suggests that the Trust Bank Limited's internet banking system is meeting the desire of its clients and providing a satisfactory level of service. This positive perception may encourage more clients to use Internet Banking in the future, which could help to increase client gratification and loyalty.

In this statement, majority (62.68%) of the respondents strongly agree that internet banking provides reliable service to customers, while (31.20%) agree with the statement. The percentage of those who are neutral is (4.66%), while those who disagree or strongly disagree are (0.87%) and (0.58%), respectively. The high percentage of respondents who strongly agree with the statement indicates that internet banking is perceived as a reliable service by the customers. This perception is crucial in building trust and confidence in the banking system, which can lead to increased usage of internet banking services. The low percentage of respondents who disagree or strongly disagree with the statement indicates that the majority of the customers do not face significant issues or concerns with the reliability of internet banking. Banks and financial institutions should continue to focus on maintaining high standards of reliability in their internet banking services to meet the expectations of their customers. This could be achieved through regular maintenance and upgrading of the system, providing robust security measures to protect against fraud and cyber-attacks, and providing prompt and efficient customer service to address any issues or concerns that may arise.

Table 3. 3 Contribution of Internet Banking to Customer Service Delivery at TBL

	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Internet banking contributes to accuracy in service delivery	2	0.6%	3	0.9 %	27	7.9 %	111	32.4 %	200	58.3 %
Internet banking is easy to use	0	0.0%	3	0.9 %	10	2.9 %	113	32.9 %	217	63.3 %
Internet banking saves me time to physically visit the bank for service delivery	4	1.2%	1	0.3 %	8	2.3 %	86	25.1 %	244	71.1 %
Internet banking is safe for business transaction service	4	1.2%	3	0.9 %	19	5.5 %	102	29.7 %	215	62.7 %
Internet banking is a convenient manner to conduct banking	2	0.6%	1	0.3 %	10	2.9 %	107	31.2 %	223	65.0 %
Internet banking makes transfer of money from one account to another easy	2	0.6%	0	0.0 %	10	2.9 %	94	27.4 %	237	69.1 %
I get the services of E-banking 24/7	5	1.5%	14	4.1 %	25	7.3 %	122	35.6 %	177	51.6 %
The mobile app working as you expected	1	0.3%	12	3.5 %	23	6.7 %	127	37.0 %	180	52.5 %

Using E-banking avoids contact with the bank employees	2	0.6%	5	1.5 %	16	4.7 %	96	28.0 %	224	65.3 %
Internet banking reduces congestion in the banking hall	2	0.6%	2	0.6 %	6	1.7 %	88	25.7 %	245	71.4 %
When compared with the cost, the quality of Internet –banking (IB) service that you receive is good and outweighs the cost.	5	1.5%	11	3.2 %	16	4.7 %	113	32.9 %	198	57.7 %
Internet banking is responsive to customer needs	1	0.3%	7	2.0 %	12	3.5 %	143	41.7 %	180	52.5 %
Internet banking assures quality service delivery to customers	2	0.6%	3	0.9 %	25	7.3 %	117	34.1 %	196	57.1 %
Internet banking provides reliable service to customers	2	0.6%	3	0.9 %	16	4.7 %	107	31.2 %	215	62.7 %
Mean Score	2.42	0.7%	5	1.4 %	16	4.6 %	109	31.8 %	211	61.5 %

Source: Field survey (2023).

Assessment of the Effect of Internet Banking on Customer Satisfaction at TBL

Table 3.4 illustrates the assessment of the effect of Internet banking on customer satisfaction at Trust Bank Ltd. Respondents evaluate the objective two: Assessment of the effect of Internet Banking on Customer Satisfaction at TBL. Half of the respondents (91.82%) agreed or strongly agreed that they are pleased with the internet banking services provided by their bank. Only a small percentage (2.34%) disagreed

or strongly disagreed. This suggests that most of the clients who participated in the study have a positive perception of the internet banking services provided by their bank. However, it is worth noting that around (8%) of respondents were neutral or did not express a clear opinion on their satisfaction with the service. This indicates that there might be some customers who are not fully satisfied with the service or have not formed a clear opinion about it. Banks may want to investigate and address the concerns of these customers to improve their overall satisfaction and retain their loyalty. The high percentage of customers who are satisfied with the internet banking service also highlights the importance of providing quality online banking services in today's digital age. Banks that prioritize and invest in delivering reliable and user-friendly internet banking services are likely to have a competitive advantage in attracting and retaining customers.

In this statement, respondents were asked whether their bank provides a sufficient communication channel when a breakdown occurs in the internet banking system. From the tabulation, it can be seen that (2.04%) of the respondents strongly disagreed with the statement, while (3.79%) disagreed. A significant proportion of the respondents, (16.91%), were neutral, indicating that they neither agreed nor disagreed with the statement. On the other hand, (42.57%) of the respondents agreed that their bank provides a sufficient communication channel during system breakdowns. The highest percentage of respondents, (34.69%), strongly agreed with the statement. The results suggest that a majority of the respondents believe that their bank provides a sufficient communication channel during system breakdowns. However, the percentage of respondents who are neutral or disagreeing indicates that there is still room for improvement. Banks may need to invest in more effective communication channels and improve their response times during system breakdowns to increase customer satisfaction.

In this statement, most of the respondents (86.88%) agreed or strongly agreed that they are satisfied with the service charges of their bank account. Among them, (49.12%) strongly agreed, which indicates a high level of satisfaction. On the other hand, only (5.88%) of the respondents disagreed with the statement. This result implies that most of the customers feel that the service charges are reasonable and justified. However, (8.24%) of the respondents were neutral, suggesting that they may require further information or clarification from the bank regarding the service charges. The bank may consider communicating more effectively with these customers to help them understand the value of the service charges.

Majority (65.01) of the respondents strongly agreed that they prefer using internet banking over visiting branches for transactions, indicating a significant preference for the convenience and flexibility offered by internet banking services. This is fur-

ther supported by the high percentage (30.61%) of respondents who simply agreed with the statement. However, a insignificant proportion of respondents (3.39%) disagreed or strongly disagreed with the statement, which suggests that some customers still prefer in-branch transactions for various reasons such as the need for personal interaction or the perceived security of physical transactions. Trust Bank Limited should take note of the significant preference for internet banking among customers and continue to improve and innovate their digital services while also providing alternative options for those who prefer in-person transactions.

The result on table 4.2.2 shows that majority (81.28%) of the respondents either agree or strongly agree that if errors are detected, their bank can correct it quickly and efficiently. Only a small percentage of respondents (5.84%) disagree or strongly disagree with this statement. This indicates that the majority of the customers trust their bank's ability to quickly and efficiently correct any errors that may occur during transactions. However, it is worth noting that about (13%) of the respondents are neutral on this statement, indicating that they are neither confident nor skeptical about Trust Bank Limited's ability to correct errors quickly and efficiently. This could suggest that there is still room for improvement in terms of transparency and communication between banks and their customers regarding error correction processes. Overall, this result indicates that the banks need to maintain and improve their error correction processes to maintain customer satisfaction and trust.

In this statement, the majority (47.51%) of the respondents agreed that employees of the bank have sufficient knowledge on Internet banking to answer customers. Additionally, (37.83%) strongly agreed with the statement. However, (11.73%) of respondents indicated a neutral response, and (2.93%) disagreed with the statement. These results suggest that the majority of customers have confidence in the knowledge of bank employees in relation to internet banking. However, the bank may want to consider providing additional training or resources to address the concerns of those who expressed neutral or negative opinions.

The result on table 4.2.2 shows the distribution of responses to the statement "Reliability of Internet Banking applications positively affected my satisfaction." (10.26%) strongly disagree and (11.14%) disagree that the reliability of internet banking applications positively affected their satisfaction. Meanwhile, (13.78%) were neutral, (34.90%) agreed, and (29.91%) strongly agreed that the reliability of internet banking applications had a positive impact on their satisfaction. The distribution shows that a significant portion of respondents either disagree or are neutral about the statement. This may suggest that some users have had negative experiences with internet banking applications and their reliability, leading to a decrease in satisfaction. On the other hand, almost two-thirds of the respondents either agreed

or strongly agreed that reliability positively affects satisfaction. Therefore, it is crucial for banks to focus on improving the reliability of their internet banking applications to ensure customer satisfaction.

In this statement, the majority of the respondents agreed or strongly agreed that their bank has up-to-date Internet banking applications, with (39.94%) agreeing and (41.40%) strongly agreeing. Only a small percentage of respondents disagreed or strongly disagreed, with (1.46%) disagreeing and (0.58%) strongly disagreeing. However, there is also a considerable number of respondents who are neutral about the existence of up-to-date Internet banking applications, with (16.62%). Overall, the results suggest that the majority of the respondents are satisfied with Trust Bank Limited's effort in providing up-to-date Internet banking applications, which is a crucial aspect of Internet banking services. It is also notable that only a small percentage of the respondents disagreed with the statement, which suggests that banks are indeed investing in keeping their Internet banking applications up to date.

The results on table 4.2.2 the responses of customers regarding the responsiveness of the bank to their requests and the impact on their satisfaction level. (45.03%) of respondents strongly agreed that the responsiveness of the bank to their requests has increased their satisfaction level, while (43.27%) agreed with the statement. This indicates that a majority of the customers have a positive view of the responsiveness of Trust Bank Limited. Only a few (2.05%) of customers disagreed with the statement, which shows that a very small percentage of customers do not believe that the responsiveness of Trust Bank Limited has any impact on their satisfaction level. However, it is important to note that (8.48%) of customers were neutral about the statement, which suggests that the responsiveness of Trust Bank Limited may not be a major factor for them in determining their satisfaction level. Overall, the results suggest that the Trust Bank Limited's responsiveness to customers' requests is an important factor in increasing their satisfaction level, as perceived by the majority of the customers.

The results on table 4.2.2 represents the responses of customers regarding their level of security in providing personal information such as credit card details. The majority of customers (51.31%) strongly agree that they feel secured in providing personal information, while (33.53%) agree with the statement. Only (4.08%) of customers disagree or strongly disagree, indicating a relatively high level of trust in the security measures provided by the bank. However, (11.08%) of customers remain neutral on this statement, which may suggest that Trust Bank Limited could improve its communication around its security measures to further increase customer confidence. Overall, the results suggest that Trust Bank Limited has been successful in

establishing trust with its customers when it comes to providing personal information through Internet banking.

The result on table 4.2.2 shows the distribution of responses to the statement "Overall, Internet banking has positively affected my satisfaction with TBL". (9.73%) of the survey respondent strongly disagree, (10.91%) disagree, (13.27%) are neutral, (35.10%) agree, and (30.97%) strongly agree with the statement. The results indicate that a majority of the respondents have a positive attitude towards internet banking and its impact on their satisfaction with Trust Bank Limited. Over two-thirds of the respondents either agreed or strongly agreed with the statement. However, it is worth noting that around (24%) of the respondents had a negative or neutral attitude towards internet banking. Overall, the results suggest that internet banking is an important service for Trust Bank Limited to provide to its customers, and that it has a significant impact on their satisfaction with the bank. Banks should continue to invest in and expand their internet banking services to meet the needs and expectations of their customers.

Table 3.4: Assessment of the effect of Internet banking on customer satisfaction at TBL

	Strongly Disagree		**Disagree**		**Neutral**		**Agree**		**Strongly Agree**	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
I am satisfied with the internet banking services provided by my bank	4	1.2%	4	1.2%	21	6.1%	132	38.5 %	182	53.1%
The bank provides a sufficient communication channel when break down occurs	7	2.0%	13	3.8%	58	16.9 %	146	42.6 %	119	34.7%

I am satisfied with the service charges of my bank account	3	0.9%	17	5.0%	28	8.2%	125	36.8 %	167	49.1%
I prefer using internet banking than visiting branches for transactions physically	3	0.9%	2	0.6%	10	2.9%	105	30.6 %	223	65.0%
If errors are detected the bank can correct it quickly and efficiently.	6	1.8%	14	4.1%	44	12.9 %	148	43.3 %	130	38.0%
Employees of the bank have knowledge on Internet banking to answer customers' query.	0	0.0%	10	2.9%	40	11.7 %	162	47.5 %	129	37.8%
Reliability of Internet Banking applications positively affected my satisfaction	35	10.3%	38	11.1%	47	13.8 %	119	34.9 %	102	29.9%

Existence of up-to-date Internet banking applications	2	0.6%	5	1.5%	57	16.6 %	137	39.9 %	142	41.4%
Responsiveness to customers' requests has increased my satisfaction level	4	1.2%	7	2.0%	29	8.5%	148	43.3 %	154	45.0%
I feel secured in providing personal information (like credit card details) for online transactions.	7	2.0%	7	2.0%	38	11.1 %	115	33.5 %	176	51.3%
Overall, Internet banking has positively affected my satisfaction with TBL	33	9.7%	37	10.9%	45	13.3 %	119	35.1 %	105	31.0%
Mean Score	9	2.8%	14	4.1%	38	11.1 %	132	38.7 %	148	43.3%

Source: Field survey (2023).

Assessment of the Effect of Internet Banking on Customer Loyalty at Trust Bank Ltd

Table 3.5 demonstrates the assessment of the effect of Internet Banking on customer loyalty at TBL. Respondents evaluate the objective three: Assessment of the effect of Internet Banking on customer loyalty at TBL. In statement one related to customers' loyalty towards Trust Bank Limited, the majority (49.42%) of the respondents strongly agree that they will always use this bank for their banking activities, followed by (39.77%) who agree with the statement. Only a small percentage of respondents (3.51%) disagree that they will always use this bank. This indicates a high level of customer loyalty towards the bank among the respondents. It is worth noting that a relatively higher percentage of respondents (7.02%) chose the neutral option, indicating that they may not be completely convinced about their loyalty towards Trust Bank Limited. Trust Bank Limited may want to explore the reasons for this and take measures to address any concerns or issues that customers may have to improve their loyalty.

In this category, (44.28%) of the respondents strongly agree that they will say positive things about the bank to other people, while (43.70%) agree with this statement. Only a small percentage of respondents (1.76%) disagree with the statement. About (9.38%) of respondents are neutral. Overall, a majority of respondents (88.98%) have a positive perception regarding the bank and are likely to recommend it to others. This indicates that the bank has a good reputation and a high level of customer satisfaction.

In the study, respondents were asked to rate their level of agreement with the statement "I will not anytime soon consider switching away from this bank". The results show that the majority (39.94%) of the respondents, strongly agree with the statement while (34.11%) agree with it. Only (1.75%) of respondents disagree with the statement and (23.91%) are neutral. This indicates that a large proportion of the customers are highly loyal to the bank and are unlikely to switch to another bank in the near future. The distribution of responses shows a clear skew towards agreement, with a relatively small number of respondents disagreeing or being neutral. This suggests that the bank has been successful in retaining its customers and has built a strong reputation and trust among them. It also highlights the importance of customer loyalty in the banking industry, and the need for banks to continually work towards building and maintaining strong relationships with their customers.

In this statement, the majority (90.67%) of respondents either agreed or strongly agreed that Trust Bank Limited cares about the success of its customers, and hence their loyalty. This is reflected in the high percentage of responses in the "Agree" (45.77%) and "Strongly Agree" (44.90%) categories. Only a small minority (1.16%)

of respondents disagreed with this statement, and the rest were neutral. This suggests that Trust Bank Limited has been successful in conveying its commitment to customer success and has been able to cultivate a sense of loyalty among its customers.

In this statement, most (90.23%) of the respondents either agreed or strongly agreed that they would recommend others to use online banking services offered by the bank. This indicates a significant level of satisfaction with the bank's online banking services. Only a small percentage (1.76%) of the respondents disagreed or strongly disagreed with the statement. The neutral responses constituted (8.77%) of the total responses. Overall, this suggests that Trust Bank Limited's online banking services are well-received and likely to be recommended by the existing customers to others.

In this statement, more than half of the respondents (89.12%) either agreed or strongly agreed that better customer service resulting from internet banking has increased their loyalty. Only a small proportion of respondents (2.65%) disagreed or strongly disagreed with this statement. This suggests that customers highly value good customer service and view it as an important factor in determining their loyalty to Trust Bank Limited. It is interesting to note that (8.24%) of respondents remained neutral on this statement, indicating that they may not have a strong opinion or have not noticed any significant changes in customer service. Overall, the results suggest that customer service is a key factor in retaining customers and building their loyalty towards Trust Bank Limited.

In this statement, respondents were asked to rate their level of satisfaction with internet banking service, and the distribution shows that (42.27%) of the respondents strongly agree that their level of satisfaction has increased, while (44.31%) of the respondents agree. This implies that a majority (86.58%) of the respondents have a positive perception of the impact of internet banking on their satisfaction levels. On the other hand, only (3.5%) of the respondents disagree or strongly disagree that their satisfaction has increased, which suggests that internet banking has generally had a positive effect on customer satisfaction.

Table 3.5: Assessment of the effect of Internet banking on customer Loyalty at Trust Bank Ltd

	Strongly gree	**Disa-**	**Disagree**		**Neutral**		**Agree**		**Strongly Agree**	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
I will always use this	1	0.3%	12	3.5 %	24	7.0%	136	39.8%	169	49. 4%

bank for my bank activities										
I will say positives things about the bank to other people	3	0.9%	6	1.8%	32	9.4%	149	43.7%	151	44.3%
I will not anytime soon consider switching away from this bank	1	0.3%	6	1.7%	82	23.9%	117	34.1%	137	39.9%
The bank cares about success of its customers, hence my loyalty	1	0.3%	3	0.9%	28	8.2%	157	45.8%	154	44.9%
I would recomommend others	3	0.9%	3	0.9%	25	7.3%	157	45.8%	155	45.2%

to use online banking services offered by the bank										
Better customer service resulting from Internet banking has increas4, 2,ed my loyalty to TBL	4	1.2%	5	1.5 %	31	9.0%	148	43.1%	155	45. 2%
Overall, my level of satisfaction with Internet banking service has increased my loyalty to TBL	4	1.2%	8	2.3 %	34	9.9%	152	44.3%	145	42. 3%
Mean Score	2	0.7%	6	1.8 %	37	10.7%	147	42.4%	152	44. 5%

Source: Field survey (2023).

Factors affecting Internet Banking at Trust Bank Limited

Table 3.6 depicts Factors affecting Internet Banking at TBL. Respondents evaluate the objective four: Factors affecting Internet Banking at TBL. Regarding the first statement, majority of the respondents agree or strongly agree that the internet banking sites they visit do not have poor navigation, slow downloading of pages, and poor designs. Specifically, (48.44%) of the respondents agree or strongly agree with this statement. Similarly, (35.28%) of the respondents disagree or strongly disagree that the internet banking sites they visit have poor navigation. It is worth noting that a significant number of respondents (16.03%) are neutral, indicating that they neither agree nor disagree with the statement. This suggests that there is some level of dissatisfaction or uncertainty among the respondents when it comes to the design and navigability of internet banking sites. Overall, the results suggest that most of the respondents are satisfied with the design and navigability of the internet banking sites they visit. However, a significant minority of the respondents (35.28%) expressed some level of dissatisfaction with the quality of the internet banking sites.

The results of this statement indicate that the majority of respondents do not view internet banking as a security threat. (14.37%) of respondents disagree or strongly disagree with the statement, while (71.55%) agree or strongly agree that internet banking is not a security threat. This suggests that customers have a relatively high level of trust in the security measures implemented by the bank for their online transactions. However, it's worth noting that (26.10%) of respondents chose the neutral option, indicating that some customers may be unsure or have mixed feelings about the security of internet banking.

In this statement, (47.8%) of the respondents agreed that the information quality for Internet banking transactions is clear, simple, precise and understandable, while (42.82%) strongly agreed. This indicates that a majority of the respondents found the information quality to be satisfactory. (1.17%) of respondents strongly disagreed with the statement. The cumulative percentage shows that (90%) of the respondents either agreed or strongly agreed with the statement, indicating a high level of satisfaction with the clarity and simplicity of information provided for Internet banking transactions.

On statement four, "I trust Internet banking services as strong as compared to trust in offline services provided by the bank", the majority (83.57%) of respondents either agreed or strongly agreed with the statement, indicating a high level of trust in online banking services. Only a small percentage of respondents (5.28%) disagreed or strongly disagreed with the statement, suggesting that the majority of customers perceive online banking as a trustworthy relative to traditional banking services. The results suggest that the bank has been successful in establishing trust among its

customers in regards to its internet banking services. However, it is important for banks to continue to prioritize and maintain the security and reliability of its online services to maintain this trust.

On the fifth statement, "Poor Internet connection affects the services of Internet Banking service" the study shows that (31.09%) of the respondents strongly agree and (31.38%) agree with the statement. This indicates that the quality of internet connection is a significant issue affecting the services provided by internet banking. In contrast, only (12.02%) of the respondents disagree with the statement, indicating that a vast majority of the respondents recognize the impact of poor internet connection on internet banking services. Additionally, the cumulative percentage of respondents who agree or strongly agree with the statement is (68.91%), which suggests that this is a crucial factor for customers when evaluating the quality of internet banking services. The bank may consider improving their internet banking infrastructure or finding ways to support customers with poor internet connections to address this issue.

In this statement, the majorities (73.53%) of respondents either agrees or strongly agree that their ability to read and write does limit them from using internet banking. Only a small percentage of respondents (13.53%) disagree or strongly disagree with this statement. This suggests that internet banking services should be design to be user-friendly and accessible for a wide range of users, including those with limited literacy skills. However, it is worth noting that a significant percentage of respondents (26.47%) are neutral on this statement, indicating that there may still be some room for improvement in terms of making internet banking services more accessible to individuals with limited literacy skills.

This statement pertains to the affordability of bank charges associated with the use of internet banking. The results of the study show that the majority (48.98%) of the respondents strongly agree that bank charges for the use of internet banking are affordable. Meanwhile, (39.07%) of the respondents agree that bank charges are affordable, (7%) of respondents are neutral, and only (4.96%) and (1.46%) of the respondents disagree and strongly disagree, respectively. Based on these results, it can be inferred that the respondents are generally satisfied with the affordability of bank charges for the use of internet banking. This may indicate that the fees charged by the bank are within the respondents' financial means and are not perceived as unreasonable or burdensome. It is worth noting that a relatively small percentage of respondents disagree or strongly disagree, suggesting that the bank's pricing strategy may be effective in this area.

Table 3.6: Factors affecting Internet Banking at Trust Bank Limited

	Strongly Disagree		**Disagree**		**Neutral**		**Agree**		**Strongly Agree**	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
The internet banking sites that I visit have poor negation such as slow downloading of page and poor designs.	70	20.4%	51	14.9 %	55	16.0 %	79	23.0%	88	25.7 %
Internet banking is a security threat which can prevent data transactions or allow unauthorized access to accounts through network attacks and hacking	15	4.4%	34	9.9%	91	26.5 %	106	30.9%	97	28.3 %
Information quality is clear, simple, precise and understandable to perform Internet banking transactions easily	4	1.2%	8	2.3%	22	6.4%	163	47.5%	146	42.6 %
I trust Internet banking services as strong as compared to	6	1.7%	12	3.5%	40	11.7 %	152	44.3%	133	38.8 %

trust in off line services provided by the bank										
Poor Internet connection affects the services of Internet Banking services at TBL	64	18.7%	41	12.0 %	25	7.3%	107	31.2%	106	30.9 %
The inability to read and write limits me to use Internet banking	26	7.6%	20	5.8%	47	13.7 %	119	34.7%	131	38.2 %
Bank charges for the use of Internet banking are affordable	5	1.5%	12	3.5%	24	7.0%	134	39.1%	168	49.0 %
Mean Score	27	7.9%	25	7.4%	43	12.7 %	123	35.8%	124	36.2 %

Source: Field survey (2023).

Test of Hypotheses

Simple regression analysis was done to test the effect of Internet banking on customer satisfaction and customer loyalty. The result of the regression analysis shown in table 3.7 indicates a significant positive relationship between Internet banking and customer satisfaction. The coefficient of 0.694 with a low standard error of 0.046 and a high t-value of 15.09, yielding a p-value of 0.000, suggests that as internet banking usage increases, customer satisfaction tends to increase, on average. The constant term of 1.008 with a standard error of 0.209 and a t-value of 4.83 ($p < 0.000$) represents the baseline level of satisfaction when internet banking usage is zero. The R-squared value of 0.4 indicates that the model explains around 40% of the variance in customer satisfaction is explained by internet banking, and the F-test result of 227.641 is significant. This collectively underscores the robustness of the findings, implying that incorporating Internet banking can have a substantial positive impact on enhancing overall customer satisfaction.

Table *3.8* highlights a statistically significant and positive relationship between internet banking and customer loyalty. The coefficient of 0.676, coupled with a low standard error of 0.047 and a substantial t-value of 14.48 ($p < 0.001$), suggests that increased usage of Internet banking is associated with higher levels of customer loyalty. The constant term of 1.219, with a standard error of 0.212 and a t-value of 5.75 ($p = 0.000$), represents the baseline level of customer loyalty in the absence of Internet banking. The model's R-squared value of 0.381 indicates that approximately 38.1% of the variation in customer loyalty can be explained by the model, and the significant F-test result of 209.758 underscores the model's overall validity. In summary, these findings underscore the positive influence of Internet banking on fostering customer loyalty, suggesting that embracing such services can lead to heightened levels of loyalty and engagement among customers.

Table 3.7: Regression Results: Internet Banking and Customer Satisfaction

customer_satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
internet_banking	0.694	0.046	15.09	0	0.603	0.784	***
Constant	1.008	0.209	4.83	0	0.597	1.419	***

Mean dependent var	4.143	SD dependent var	0.512
R-squared	0.4	Number of obs	343
F-test	227.641	Prob > F	0
Akaike crit. (AIC)	342.305	Bayesian crit. (BIC)	349.981

****** p<.01, ** p<.05, * p<.1***

Table 3.8: Regression Results: Internet Banking and Customer Loyalty

customer_loyalty	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
internet_banking	0.676	0.047	14.48	0	0.584	0.768	***
Constant	1.219	0.212	5.75	0	0.802	1.637	***

Mean dependent	4.275	SD dependent var	0.512

var			
R-squared	0.381	Number of obs	343
F-test	209.758	Prob > F	0
Akaike crit. (AIC)	352.834	Bayesian crit. (BIC)	360.509
****** p<.01, ** p<.05, * p<.1***			

Source: Field survey (2023)

Recommendations

Based on the research findings, the following recommendations were suggested for consideration in service delivery, customer satisfaction and customer loyalty regarding Internet banking applications by Trust Bank Ltd and other stakeholders.

The study recommended two measures for objective one: First, Trust Bank should develop and implement a very effective and strong Internet banking platforms and create awareness about their products by undertaking aggressive marketing strategies to make customers aware of Internet banking applications and take ownership. Second, there is need for Trust Bank to focus on improving its Internet banking products and services, such as online banking, web banking, POS, ATMs, and mobile banking. These services should be made faster and more secure to attract new customers and keep existing ones.

The study advanced the following recommendations for objective two: First, Trust bank should come up with strategies to gain customer satisfaction on Internet banking applications because some respondents were neutral or did not express a clear opinion on their satisfaction with the service. This indicates that there might be some customers who are not fully satisfied with the service or have not formed a clear opinion about it. Trust Bank may want to investigate and address the concerns of these customers to improve their overall satisfaction and retain their loyalty. Trust Banks should prioritize and invest in delivering reliable and user-friendly Internet banking services that will enable them to have a competitive edge over its rivals and help in attracting and retaining new and existing customers.

The study advanced the following recommendations for objective three: To begin with, it is worth noting that a relatively higher percentage of respondents were not completely convinced about their loyalty towards Trust Bank. Trust Bank may want to explore the reasons for this and take measures to address any concerns or issues that customers may have with a view to improving their loyalty. It is advisable for Trust bank to invest in more secure and high-quality software with new features that will not only win the hearts of existing customers but also encourage new customers to open bank accounts hence gain their loyalty.

Considering the challenges regarding objective four, the study put forward the following recommendations for factors affecting Internet banking. To begin with, maintaining reasonable charges or commissions on customer accounts can also be an effective strategy to attract more customers. Moreover, the quality of Internet connection is a significant issue affecting the services provided by Internet banking, therefore, Trust Bank may consider improving their Internet banking infrastructure or find ways to support customers with poor Internet connections to address the issue. This justifies the need to establish a proper Internet banking service platform and as well as train staff on short or long-term courses on Internet banking in order to enhance their knowledge, skills and efficiency in service delivery.

Finally, there is need for a total upgrade of Internet banking platforms which are affecting the efficiency of service delivery and the implementation of Internet banking programs in the bank. The evidence shows that some staffs are in the habit of frustrating customers due to lack of deep understanding of Internet banking applications.

Conclusion

The findings of the study revealed that TBL's online banking services are meeting the needs and expectations of customers. The high proportion of respondents who strongly agreed with the statements related to accuracy in service delivery, ease of use, and convenience suggests that these factors play an important role in customer satisfaction and loyalty. Customers appreciate the accuracy and reliability of online banking, as well as its user-friendly and intuitive design. The fact that a large majority of respondents find Internet banking to be a convenient way to conduct banking transactions further emphasizes the importance of online banking services in meeting the needs and expectations of customers.

The results of the study showed that Trust Bank Limited's internet banking services are generally well-received by its customers, with a majority of respondents expressing satisfaction with the service quality, service charges, and the reliability of the online applications. Additionally, most customers prefer using internet banking over in-branch transactions for the convenience and flexibility it offers. the study provides valuable insights into Trust Bank Limited's internet banking services and customer satisfaction. The findings suggest that the bank is generally performing well in providing quality and reliable online services, but there is still room for improvement in certain areas. Banks that prioritize and invest in delivering reliable, user-friendly internet banking services and effective communication channels are likely to have a competitive advantage in attracting and retaining customers in today's digital age.

Findings of the study assessed the effect of Internet banking on customer loyalty at Trust Bank Ltd and found thatt Trust Bank has a high level of customer loyalty, as the majority of respondents agreed that they will always use the bank for their banking activities. Additionally, a majority of respondents have a positive perception of the bank and are likely to recommend it to others. The study also found that a large proportion of customers are highly loyal to the bank and are unlikely to switch to another bank in the near future. The bank has been successful in retaining its customers and has built a strong reputation and trust among them. This highlights the importance of customer loyalty in the banking industry and the need for banks to continually work towards building and maintaining strong relationships with their customers.

Finally, the findings suggest that the majority of customers of Trust Bank Limited are satisfied with their Internet banking services. The design and navigability of Internet banking sites are generally viewed positively by the customers, although there is still a significant minority who express dissatisfaction with these aspects. Customers also have a high level of trust in the security of internet banking services provided by the bank. The quality of information provided for Internet banking transactions is perceived to be clear, simple, precise, and understandable. Customers trust internet banking services as strongly as offline services provided by the bank. However, the quality of Internet connection is recognized as a significant factor affecting the services provided by Internet banking, and some customers may be limited in using these services due to their limited literacy skills. Finally, bank charges associated with the use of internet banking are generally viewed as affordable by the customers.

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INTERGOVERNMENTAL RELATIONS AND THE CHALLENGES OF NIGERIAN FEDERALISM SINCE 1999

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Abstract

This article investigates existing intergovernmental relations (IGRs) between the three levels of government that comprise the Nigerian federation. Nigeria's federalist system has evolved significantly since 1999, presenting both opportunities and challenges in navigating the intricate web of intergovernmental relations. This study explores the historical context, fiscal dynamics, power dynamics, and ongoing debates surrounding Nigeria's unique brand of federalism. Although a federal system, the central government's dominance and influence over others, particularly states, contradict and undermine the primary premise of federalism. Against the backdrop of the entrance of democracy, which will bring about effective federal practice and democratization, the transgressions in the country's IGRs since the Fourth Republic's inception in 1999 were terrible. As a result, the article identifies the issues of IGRs in Nigeria among the participating levels of government, namely federal and state. To promote good governance and accomplish desired development.

Keywords: Nigeria, federalism, intergovernmental relations, democracy, government

Introduction

Currently, Nigeria has 36 federal component states and 774 local government areas (LGAs). Of the 774 LGS, 768 are spread across the 36 states and six area councils in the Federal Capital Territory (FCT) of Abuja, a quasi-autonomous entity with mayoral status (see CFRN, 1999, as revised in 2015). Nigeria's diversity and uniqueness made her an obvious federal candidate. Therefore, according to Ojo (2009: 45), "apart from the plural character of the Nigerian state, the reality of the country's historical past made federalism attractive to Nigerians long before flag independence in 1960." In his own statement, Odubajo (2011: 1) claimed that Ni-

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geria's adoption of the (federal) system in the 1954 Constitution provided opportunities for addressing the complications associated with the country's great diversity. According to Odubajo (2011: 1), Nigeria's adoption of the federal system in the 1954 Constitution created opportunity for tackling the challenges associated with the country's considerable variety. The country is diverse in every way imaginable in terms of culture, religion and ethnicity. Ostensibly, it was in attempt to weld together her disparate ethno-linguistic entities and reconcile the prevailing realities that she opted for federalism in 1954 (Ojo, 2009.).

Therefore, the focus of this paper is to among other things, examine the relationship that exist in terms of distribution and claims of powers, resources and areas of competence between the central and governments of the component units of Nigeria during the formative year of present democratic experiment (1999 – 2007). No doubt, the intergovernmental relations during the period under review was apparently very much of conflict than friendship as one level of government has been accusing the other(s) of usurpation of its power(s) and/or arrogation of power(s) not given to it by the extant laws since the fourth democratic dispensation (Bamgbose, 2008: 75). This is expected because, as rightly observed by Eme Awa (see Mojeed, 2006: 237), the issue of distribution of powers among the various levels of government that remain the core concern of any federal arrangement is at stake.

Indeed, the central issue of concern in nearly all federal systems, Nigeria inclusive, is the contending relationship between the component units of the federation. The most widely accepted theory of federalism is that which conceives of the relationship between the central government and the component units as that of equal and coordinate (Usman, Salaam & Wapmuk, 2022; Mojeed, 2006; and Ray, 2003). This assertion made it apposite to reflect on Kenneth Clinton Wheare's idea of what federalism is. While writing on the Federal Government in 1963, K. C. Wheare (Wheare, 1963: 10) contended, "by the federal principle I mean the method of dividing powers so that general and regional governments are each within a sphere, coordinate and independent". Senator Abiola Ajimobi supported Wheare's viewpoint on the typical practice of federalism in terms of power allocation and interactions. In a keynote lecture, the former Governor of Oyo State stated that the relationship between the several tiers of Nigeria's federation in a democracy as it is currently practiced must be one in which neither level claims superiority or hegemony over another. Thus, he stated:

> From literature on federalism and practice, the core element of federalism is the existence of a system based on the sharing of power between at least two levels of government (federal and state) that allow each level to make final decisions on matters concurrently and exclusively. No level of government is subor-

> dinate to the other. The two or more levels of government operate directly and simultaneously upon the citizens. There is a written constitution, which is supreme – amendments especially on matters related to the formal division of power should not be the exclusive preserve of one level of government. There is an independent and Supreme Court, which serves as final arbiter in constitutional disputes. The levels of government, especially state governments, should have reasonable … and relative economic autonomy both to ensure that they are able to perform their assigned functions and that they are not subordinate to the other level… (*The Nation* Sunday Newspaper, August 26, 2012, p. 22).

In addition, Ayeni-Akeke's (2008: 248) position is instructive here when he notes that

> The important point about federations is that each level of government recognized by the constitution is given autonomy to exercise the powers and duties assigned to it without let or hindrance by other level. In other words, each level derives its powers from the constitution and is therefore; free to act to the limit permitted by the law.

Freinkman (2007) admirably highlighted in his own submission the fact that Nigeria's constitution requires all three levels of government to participate in the delivery of fundamental public services, such as education and health. On the contrary, during the research period, Nigeria's central authority treated the other component entities as simple appendages. Part of the reason for this could be that, rather than being self-determined, Nigerian federalism is devised and enforced on the people by Britain "in order to maintain post-colonial control" (Ojo, 2009). Better still, this is exacerbated by several years of military irredentism since 1966, which unexpectedly generated what Bayo Adekanye (Adekanye, 1981: 7-29) described to as centralization in the distribution of authorities because of the unity of command which had long been recognized as a fundamental principle of military organization.

Concisely, the federal practice in Nigeria with regard to IGRs, particularly under President Olusegun Obasanjo (1999-2007), tended to undermine the essential concepts of coordination, equal autonomy of federating units, and cooperation. Perhaps, as Mojeed (op. cit.) stated, "due largely to the long years of military authoritarian and unified command rule" as well as the military history and the idiosyncrasy of President Obasanjo, who converted states into pawns in the hands of the federal government.

Conceptualizing Inter-Governmental Relations

The notion of inter-governmental relations (IGRs) began in the 1930s in the United States of America, but it gained wider popularity after the establishment of the Advisory Commission on Intergovernmental Relations in 1950. As a result, the concept of contemporary IGRs is derived from the United States, where federalism is widely regarded as compatible with cooperation and partnership between the federal government and the remaining 50 states of the federal union. While each level is granted unique sets of responsibilities, the constitutional architecture requires all governments to collaborate for the common welfare of Americans. As a result, the importance of IGR at all levels of government cannot be overstated.

Even the framers of the American Constitution's conscientious efforts to divide powers between the federal and state governments during the 1787 Constitutional Convention in Philadelphia, Pennsylvania, where delegates from 12 states wrote the Constitution of the United States, proved ineffective. This is because, particularly in federal states, there is fragmentation of numerous centers of governmental authorities that are constitutionally recognized and empowered to function only within the limits given by the constitution (see O'Toole quoted in Hueglin and Fenna, 2006). Several writers on the topic have defined IGRs differently. According to Opeskin (quoted in Ponnle, 2011:199), it is 'often used to refer to interactions between central, regional, and local governments, as well as governments between any one level, that promote the realization of common goals through collaboration'. It defines the interactions between the various levels of government within the state, such as the transmission of orders of government in a federation and the requirement for interdependence within or between orders of government. It encompasses the full range of activities or interactions that occur between and among the many levels of government within a country, as well as the combinations and permutations of their relationships (Adamolekun, 2002: 60; Ponnle, 2011: 199).

Furthermore, Aibieyi (2008) defines IGR as "an important body of activities or interactions occurring between governmental units of all types and at all levels within the federal system" (p. 261). As a result, Aibieyi and Fenemigho (2011) saw it as a pattern of conduct among government officials that exhibited characteristics of complex political systems. Thus, they defined it as "the complex network of day-to-day interrelationships among governments within a federal system." As a result, IGRs, whether official or informal forms of interaction, affiliation, collaboration, and cooperation between the overarching federal government and the governments of the component parts, should promote the common good of the citizens. This study contends, however, that, while IGRs are a frequent feature in all sorts of governmental and political systems in which more than one government level exists, they are more substantial in the federal system. It frequently oscillates and vacillates

between conflict and cooperation. This is due to the competitive nature of all federal systems, both between the two levels of government and among member entities (Hueglin and Fenna, 2006). Such rivalry reinforces disparities in policy goals and economic interests, as well as significant variances in national identity and the role of federalism in addressing these issues.

However, IGRs may be vertical or horizontal. It is said to be vertical when such interactions and relations occur between the various levels of government, such as federal, state, and local authorities in a three-tier federal organization. Vertical IGRs occur between the higher and lower levels of government. Thus, vertical IGRs occur when the overarching national government interacts with the state and local government, or when the state (as the second layer in a three-tier federal structure) interacts with local government. At another level, horizontal IGRs are interactions between equals, such as state-to-state and local-government-to-local government ties. Thus, horizontal relations are parallel, but vertical relations are top-down. However, studies on federal principles show that vertical IGRs are more difficult and problematic than horizontal relations.

Using three levels of government typology based on political systems, Aibieyi and Fenemigho (2011: 224) and Usman and Erunke (n.d.: 163) stated that the following scopes of IGRs are identifiable in federal systems like Nigeria:

(a.) Federal – State Relations
(b.) Federal – Local Relations
(c.) Federal – State – Local Relations
(d.) State – State (Inter-State) Relations
(e.) State – Local Relations, and
(f.) Local – local (Inter-Local) Relations.

Unlike advanced federations such as the United States, Canada, and Switzerland, where intergovernmental relations between and among various levels of government are cooperative with different units relating to one another for the common good of their citizens, Nigeria's federal IGRs are fueled by suspicion and unhealthy rivalry among the various units of government over power, competence, and resources. This was especially evident during Obasanjo's democratic administration, when federal-state-local government interactions were competitive and often confrontational. Perhaps this is due to what Adekanye (2005: 9–10) described as lengthy years of "the phenomenal entrenchment of the country's military within the system of power and privilege and its distribution." Or what Ojo (2009: 51) described the "labour pains" of coups and countercoups that Nigeria went through as a result of the military's centralized command craving to control the state.

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In his statement, Angahar (2013: 112-118) claims that in Nigeria, the interrelationship between the three tiers of government has been contentious for years due to a lack of an accepted formula. Furthermore, he stated that this inevitably results in "tension and bad blood among the three tiers of government." Most significantly, during Obasanjo's presidency, the prevalent IGRs were presumably the product of central authority intimidating other federating units. The IGRs at the time were quite tortuous. In most circumstances, the Supreme Court's occasional intervention through judgments and announcements was required to reestablish the federal and state governments' 'coordinated and equal' standing. The federal government wielded so much power in federal-state relations that it frequently exercised discretionary authority over which judgments of various competent courts to obey and to ignore.

This study examines three main areas of IGR, focusing on the relationship between Nigeria's federal and state governments. These include the formula for resource control and income sharing, budgetary autonomy, police force control, and the establishment of municipal governments. These are not exhaustive.

Resource Control, Revenue Sharing Formula, and Fiscal Autonomy

It is no secret that nearly all federal systems, including Nigeria, are constantly confronted with the difficulty of effectively managing the growing mismatch between mandates and resources at all levels of government (Oladimeji, 2006:281). In his argument, James Ibori (Ibori, 2002) "the practice of true federalism and resource control formed the rallying points of the well-attended constitutional conferences in 1957 in Lancaster House, London, and that of 1958, which led to the enactment of the 1960 independence and 1963 republican constitutions." Aside from long-standing military misgovernance, the discovery of oil has undoubtedly contributed significantly to the volatility and precariousness of Nigeria's budgetary intergovernmental ties over time. This was aided by its rapid growth during the 1970s and emergence as a single source and determinant of national revenue, accounting for well more than 70% of total national revenues. This change to a monocentric oil economy has resulted in "lighting, thunder, and earthquakes" but no "rains." This contrasted with the past, when agriculture was the country's primary source of income (Suberu, 1999; The Punch, November 28, 2000, p. 15; and Aghalino, 2006).

In federations whose units have diverse economic prospects and potentials, such as Nigeria, economically advantaged units have been known to refuse to share their "wealth" with their less-endowed counterparts (Oladimeji, op. cit.). The result is that, while fiscal imbalance and disparity are widespread in all federations, the phenomena is usually more pronounced in federations with such sharp disparities in natural resource bequests or endowments. This has become a stumbling block in the Nigerian context because, in order to perform optimally and provide basic services

to citizens, "commensurate resources must be allocated to each level (of governments) to justify their existence (see Ojo, 2009; Badmus, 2009; Elazar, 1994; and Wheare, 1963 for details)."

The resource control dispute began in the early stages of Nigeria's fourth republic between the Federal Government and the eight littoral (oil-producing) states of Akwa-Ibom, Bayelsa, Cross River, Delta, Lagos, Ogun, Ondo, and Rivers, all of which border the sea (Sanyaolu, 2002: 14; Dunmoye, 2002: 49-53). They were then joined by the remaining 28 states in the conflict. According to Ojameruaye (2002: 63), the eight coastal states were merely asking the federal government to apply the derivation principle to monies earned by natural resources lying offshore of their coasts. This means that coastal nations wanted a higher proportion of oil money than non-littoral states.They argued that 13 percent of oil revenue should be put aside for them independently from the 87 percent that should go to the states and local governments, as well as the federal government, from which they all anticipate to profit (Bamgbose, op. cit.). Infuriated by this demand, the federal government filed a lawsuit before the Supreme Court in February 2001, naming all 36 states as defendants. The federal government sought the court's interpretation and pronouncement on the right of ownership over the continental shelf and exclusive economic zone. It was also unclear if money generated by resource development in such zones should be shared with the littoral states. During their argument, states raised preliminary objections in which they challenged the jurisdiction of the Supreme Court to hear the suit. The apex court established competence to hear the matter and ruled in favour of the federal government.

Aside from resource exploration rights between states and the central government in Nigeria, there are issues with the application of income allocation equations. In fact, the issue of an appropriate and acceptable revenue sharing formula has necessitated the establishment of several commissions since 1946, when the Phillipson Commission was established, until 1988, when the Danjuma Commission, which evolved into the current Revenue Mobilization, Allocation, and Fiscal Commission (RMAFC), was established. Most states, especially the southern states and specifically the oil-rich Niger Delta, were dissatisfied with the revenue allocation formula enshrined in the 1999 Constitution. For example, while promulgating the 1999 Constitution (as amended), General Abdulsalami Abubakar adopted the 1992 revenue allocation formula, which gave the federal government 48.5%, the state government 24%, the local government 20%, and special funds of 7.5% (to be managed by the federal government on behalf of the three tiers of government). The states, mostly from the south, felt dissatisfied and agitated for resource control. To them, if they had substantial control over resources found within their areas of jurisdiction, as was the practice in the first republic (ibid.), where the regions controlled their re-

sources and paid royalties to the federal government, more revenues would be available to them for development.

Despite these criticisms, the federal government under President Obasanjo rejected and dismissed the RMAFC's recommendations. Rather, the presidency issued an Executive Order under Section 315 of the Constitution, which, as expected, awarded the federal government the lion's share (54.64%). While the RMAFC's recommendations were still being considered by the National Assembly, the executive withdrew the bill containing them on the grounds that there were other copies of the revenue allocation bill in circulation. It is instructive that the bullying central government in the Nigerian federation uses fiscal centralism, rather than fiscal federalism, to continually reduce lower levels of government to mere beggars whose fates were and continue to be determined by the temperament of the benefactor, the Federal Government, through its actions and inaction. For example, in September 2001, the Federal Government arbitrarily stopped the release of excess crude oil revenue. Justifying federal government action, the Central Bank of Nigeria (CBN) argued that the disbursement of the 1.1 billion U.S. dollar excess crude oil funds to the three tiers of government could overheat the economy and, as a result, might be inimical to economic growth (The Punch, October 4, 2001, p. 37). It took the vocal agitation and threat of legal action against the federal government by state governors before the excess crude money was released and shared. This in no small way made fiscal autonomy absent in Nigerian federalism and, by implication, exposed the vulnerability of states to fiscal dependence on the central government. Fiscal autonomy, which according to Rao (1999) is "the exercise of fiscal (monetary and financial) powers and functions without intervention or direction from another level of government, remains the hallmark of true federal and democratic practices. In Nigeria, therefore, the overdependence of the federating states on fiscal transfers from the federal government has turned most state governors during Obasanjo's presidency into 'beggars' and stained mutual IGRs between them. As observed in a study conducted by Odubajo (2011: 8), the argument is that

> In federations where the central government discharges the responsibilities of revenue and expenditure as it concerns the whole, fiscal relations appear the function with the most centralizing tendencies. In no other State is the centralizing tendency more apparent than Nigeria. The Nigerian Constitution gives the power of overall fiscal responsibility to the central government.

Aside from budgetary transfers, the federal government's decision-making and infringement on the state's constitutional rights in fiscal matters resulted in the deteri-

oration on the state's fiscal constitutional autonomy during the period. As Ajayi (2004) cynically stated,

> The overbearing disposition of Obasanjo-led federal government towards the Nigerian thirty-six federating states when he said that, Nigerian President went berserk a couple of weeks past, using his draconian iron fist on his Governors. He commanded his Governors not to travel out of the country without telling him. The Governors are now President Obasanjo's errand boys. According to one of his aides, "What if the President wants to send them on a mission to the country they are visiting?". Such unpolished statement sounds like someone sending a small cup of Shea-butter to his cousin in Ilorin from Obbo-Aiyegunle. In addition, it sounds like Nigeria does not have any Foreign Office anywhere in the world except to rely on the visiting Governors… States should [therefore] control their resources. The popular song now ought to be resource control. Some royalties could be paid to the Federal Government. The power concentration at the Centre should be reduced drastically. If not for a mental laziness all states should stop the begging appetite and develop the resources within their States.

As a result, functional federalism, which necessitates resource control and budgetary autonomy, is one of the most significant aspects of federalism. Rao (op. cit.) believes that political autonomy is a fantasy in the absence of proper fiscal autonomy for federating units, particularly in a developing country like Nigeria. Without a doubt, Nigerian federalism has experienced both vertical and horizontal budgetary imbalances, but they were so exposed from 1999 to 2007, which many refer to as "the formative stage" of Nigeria's current budding democracy and/or civilian government regime.

Control over the police is another difficult issue in Nigerian federal-state relations. In most federations, the ability to enact laws is generally matched by the capacity to apply them. This is typical of federal practice abroad, with the exception of Nigeria, where state governors are referred to as chief executives (or chief security officers) but must hold caps before federal police can enforce their laws. For example, the governor of a state is ostensibly the chief executive and, by extension, chief security officer of his or her state, yet he has no authority over the police. Section 214(1) of the 1999 Constitution (as amended) states, "There shall be a police force for Nigeria, which shall be known as the Nigerian Police Force, and subject to the provisions of this section, no other police force shall be established for the federation or

any part thereof." This means that the federal government has exclusive power over policing in Nigeria. Ironically, the same Constitution that explicitly denied the constituent entities of the federation the authority to keep any police force other than the one established by it states in section 176 (2) that "the Governor of a State shall be the Chief Executive of that State." Hence, the so-called 'Chief Executive of the State' is largely at the mercy of his benefactor, the President. Expectedly and tragically too, officers and men of the Nigerian police take orders from the Inspector-General of Police, an appointee of the president, rather than the 'Chief Executive' of that state, the Governor. This presupposes that a state executive operates at the mercy of the federal government.

Former Nigerian presidents Chief Olusegun and Dr. Goodluck Jonathan have taken full advantage of this federal fault line in Nigeria more than any other. Examples of notable and illuminating incidents are the withdrawal of police orderlies by former Anambra State Governor Chris Ngige and the accusation of Mbu Joseph's insubordination by Governor Rotimi Amaechi of Rivers State. A dispute between Chris Ngige, the governor of Anambra State at the time, and Chris Uba, his purported godfather, resulted in Ngige's abduction on July 10, 2004 by police officers under the command of the late Raphael Ige. The withdrawal of police and other security personnel connected to him were purportedly carried out under the authority of President Olusegun Obasanjo because of Uba's closeness to the president. The governor's prior attempt to obtain the Supreme Court to issue authoritative rulings on the use of force by the federal and state governments in law enforcement failed, despite the fact that his security details were eventually reinstated. Once more, it was reported that in Rivers State, Police Commissioner Mr. Joseph Mbu had not only removed the governor's police protection officers, putting him in danger, but he was also collaborating with the governor against state security matters because Governor Amaechi disagreed with the president.

Creation of Local Government Councils

Particularly under previous President Obasanjo, federal-state relations in Nigeria were contentious and strained. It is instructive to observe the intense animosity that developed in 2003 and 2004 over the question of state competence to establish new local government councils. Even though the Supreme Court made clear-cut rulings regarding the "exclusive" legislative authority of states over local government affairs, the federal government was uneasy about the prospect of losing its control and supervision over state legislation regarding local government issues. In the lead-up to the 2003 local government elections, the governors of Lagos, Nasarawa, Kogi, Katsina, and Niger states established additional local governments in addition to those already in place (see The Punch, December 23, 2004, p. 16).

Soon after, the National Council of State (NCS), which President Obasanjo presided over, decided to only recognize the 774 local councils listed in the Constitution. The federal government then threatened to withdraw money owed to any "erring" governor from the Federation Account as retaliation. The purpose of this kind of action is to deprive the "erring" state or states of the resources necessary to support local governments and other development-related endeavors. Fearing the threat of federal government, some states have reversed the creation of local governments. However, the government of Lagos State, which is controlled by the Alliance for Democracy (AD), defied this trend by creating 57 local government councils out of the existing twenty and holding elections to fill them. President Olusegun Obasanjo was infuriated by this and promptly sent a letter to the Ministry of Finance directing it to cease the monthly distribution of funds to the Lagos State councils. As a result, for the duration of the administration, no local government in the state was able to receive its monthly allotments from the federation account. This was the case even though the Supreme Court ruled that the federal executive's actions were unlawful and capricious. Federal-state ties in Nigeria are still hostile and strained, particularly after the term of former President Obasanjo. The intense conflict that arose in 2003 and 2004 over the state's authority to establish new local government bodies is highly instructive.

Despite the Supreme Court's unambiguous declarations regarding the "exclusive" legislative authority of states over local government affairs, the federal government was uneasy with the prospect of losing its oversight and control over the states regarding local government-related issues. Thus, Ishiekwene (see The Punch, December 23, 2004, p. 16) stated that the governors of Lagos, Nasarawa, Kogi, Katsina, and Niger states established new local governments in addition to those recognized by the 1999 Constitution in the run-up to the 2003 local government elections. But soon after, on President Obasanjo's direction, the National Council of State (NCS) decided to only recognize the 774 local councils listed in the Constitution. Following it, the federal government issued a threat to withhold payments owed to any "erring" governor from the Federation Account. The purpose of such action is to deprive the "erring" state or states of the necessary financial resources to support local governments and other development initiatives. The government of Lagos State, which is controlled by the opposition Alliance for Democracy (AD), defiantly proceeded with the creation of 57 local government councils in the state out of the existing twenty and held elections into them, while other states reversed the creation of local governments out of fear of the federal government. President Olusegun Obasanjo was infuriated by this and promptly sent a letter to the Ministry of Finance directing it to cease the monthly distribution of funds to the Lagos State councils. As a result, for the duration of the administration, no local government in the state was able to receive its monthly allotments from the federation account.

This was the case even though the Supreme Court ruled that the federal executive's actions were unlawful and capricious.

Section 8(6) of the Constitution "does not confer any supervisory authority on the National Assembly that it may use to delay, direct, control, or frustrate the effect of a law duly enacted by a state," according to Chief Justice Muhammad Lawal Uwais, who presided over the case and delivered the lead judgment. The procedure is straightforward and has straightforward formal repercussions (The Guardian, February 13, 2004, p. 10). Even though this ruling was clear, the federal government withheld the cash until the late President Umaru Musa Yar'Adua took office in 2007 and issued an order for the funds and other accrued benefits to be released to the Lagos State government for its twenty local governments.

Between 1999 and 2007, federal-state IGRs were further deteriorated by legislation pertaining to council area elections in addition to the introduction of council areas. The competence or legislative power assigned to the various levels of government—federal, state, or local—is typically listed on three legislative lists: exclusive, concurrent, and residual lists. This is a feature shared by almost all federal constitutions. Both the federal and state governments have the authority to enact laws on the Concurrent List, whereas the Exclusive Legislative List is made up of the powers and functions over which only federal authorities have the authority to do so. Any authority and function that are not recognized on the exclusive and concurrent lists are left for either federal or state legislation to address—the residual list, depending on the federal constitutional framework. In Nigeria, states alone are able to enact laws pertaining to such powers. The federal government, however, acts arbitrarily toward the states because of the clause that states that in cases of conflict between laws made by the federal government and those of any lower government on a concurrent list, the laws of the central government take precedence, either entirely or to the extent of the incompatibility between the two (Ayeni-Akeke, 2008: 249). Long years of military dictatorship, which rendered state governments powerless and obedient to the military's decisions, further solidified this. The proviso is incorrect even if it is unquestionable. As mentioned by Mojeed Alabi (Mojeed, op. cit.),

> Even, under a democratic dispensation, the federal government had often ventured to make laws in areas outside its competence by alluding to the doctrine of ‘covering the field’. The National Assembly, indeed, vigorously canvassed this position in its running battle with State Houses of Assembly over tenure of Chairmen and Councilors of local governments during the early years of the Fourth Republic.

The federal parliament's authority and competence to enact legislation pertaining to local government council tenure were questioned by a number of state assemblies,

who duly brought the federal authorities—the National Assembly in this case—before the Abuja Federal High Court. The state governments contested the legitimacy and constitutionality of several provisions of the Electoral Act 2001, particularly those pertaining to the tenure of local government employees, in the resulting lawsuit, Attorney-General of Abia State and Others vs. Attorney-General of the Federation. The 1999 Constitution (as modified) contains the disputed constitutional clause in s. 7(1), which expressly states, among other things, "The system of local government by democratically elected local government councils is under this Constitution guaranteed; and accordingly, the Government of every State shall subject to section 8 of this Constitution, ensure their existence under a Law which provides for the establishment, structure, composition, finance and functions of such councils."

The states contended that, in light of this clause, the only bodies authorized by the constitution to enact pertinent legislation pertaining to local government tenure are the State Houses of Assembly, not the federal government. They considered the section of the aforementioned Electoral Act that fixed the councils' terms to be supra vires, a legislative usurpation of the state assemblies' powers, and to be unconstitutional, void, and of no consequence. The Federal Government contended that since the relevant provision in the Constitution did not specifically mention the term "tenure," and since tenure was an essential component of the "procedure for elections," the Constitution gave the National Assembly the authority to enact such a law based on the "covering the field" theory. With the exception of the Federal Capital Territory's Area Councils, the Supreme Court backed state sovereignty and rejected the federal government's argument. The federal government's argument was dismissed by the Supreme Court, which maintained state sovereignty overall with the exception of the Federal Capital Territory's Area Councils. This suggests that the federal authorities had no authority at all to enact legislation governing the conduct of elections for local government offices in any state of the federation, with the exception of the six area councils. Consequently, the aforementioned six area councils in the Federal Capital Territory are the only ones to which the federal government may enact rules pertaining to voter registration and the process governing elections to a Local Government Council (Mojeed, 2006; Salaam and Usman, 2019). Undoubtedly, this ruling is based on the Latin maxim *nemo dat quod non habet*, which translates to "you cannot give what you do not have." The apex court made it very evident that the federal government might bestow upon itself powers that the Constitution does not provide. It clearly stated that the State House of Assembly still retains this authority and that the sole authority to plan, carry out, and oversee all local government elections is the State Independent Electoral Commission (SIEC).

Conclusion and Recommendations

In conclusion, the paper offers the following broad recommendations: first, in accordance with the 1999 Constitution, no level of government should arrogate any

powers not expressly granted to them; in such cases, the judiciary should be cognizant of its responsibility and resolve the matter through well-reasoned decisions free of ambiguities. This will significantly reduce any tensions in the polity that the country's IGR may otherwise cause. Moreover, the hasty rush to proclaim that Nigeria is a "Federal Republic" to anyone who would listen needs to go beyond simple designation. All levels of leadership, but particularly the federal government, should work hard to ensure that federal ideals are reflected in both federal practice and design through both its acts and inactions. To this extent, every level of government ought to be financially independent and genuinely coordinated within the bounds of their respective constitutions, without being dependent on any other level. It is long overdue for the lowest echelons of government to have an equal share of resources and additional authorities. In order to do this, the nation must make sure that more authority is given to the states. This will allow each state assembly to take advantage of some of the security arrangements that are already in place in different states, such as the vigilante groups, the Western Nigeria Security Network (WNSN), also known as *Amotekun* for the Southwestern states, the *Hisba* Corps in Kano State, the Lagos Neighborhood Safety Corps (LNSC) in Lagos, *Ebube Agu* (Wonderful Tiger) for the southeast states, and the Civilian Joint Task Force (Citian JTF) in Borno State among others. These are just a few examples that various state assemblies can leverage on to establish their own police forces with robust institutional frameworks to prevent abuse. Furthermore, the Community Police, which is now in place in almost all rural communities but very weak due to lack of legislation backing its operation up but as an informal back-up security outfit to the police, might be transformed into a more vigorous state police force with the support of both federal and state legislation. A review of this is necessary. Also, the revenue sharing model has to be reviewed, and the federating units need to be given additional authority and resources. These would have the knock-on effects of promoting healthy competition, relative peace, and a reduction in the period of waste and profligacy among leaders.

Lastly, Wheare (1963) and Maddox (n. d. 125) have suggested that democratic rather than authoritarian environments are more conducive to the success of federalism. Thus, in order to safeguard and advance the nation's developing democracy and, consequently, its federal practices, good governance and transparent leadership must become deeply ingrained in the nation.

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