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EFFECT OF TECHNOLOGICAL VARIABLES ON ALUMINUM MANUFACTURING COMPANIES IN FCT IDU INDUSTRIAL AREA

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ABSTRACT

The study examines the effect of technological variables on aluminum manufacturing companies in FCT Idu industrial area. The main objective of study investigated and analyzed the effect of technological variables on the operational performance aluminum manufacturing companies in FCT Idu industrial area. The study adopted both descriptive and causal research designs to expose correlative attributes between technological infrastructures and operational performance in aluminum companies. The population of the study is 154 and the sample size is 111 and the study adopted ordinary least square method of regression using E-view Statistical Software Package, 23.00 Editions to analyze the stated hypotheses. Findings from the study revealed that there is significant contributory impact and correlation between technological variables (Robotic Machines) innovativeness of aluminum manufacturing companies at Idu industrial area of Abuja. The second findings show that the adopting and implementing technological variables such as (Adoption of Artificial Intelligence) affected positively the competitiveness of aluminum manufacturing companies at Idu industrial area of Abuja. The third findings also show that there is significant contributory impact and correlation technological variables Internet of Things (IOT)and customer satisfaction of the aluminum companies in Idu industrial area of Abuja. The study concluded that technologies and technological variables are strategic tools and backbone for modern manufacturing companies to excel in the sustainability of operational performances and attainment of strategic objectives. The study recommended that top management and managers of the aluminum manufacturing companies in Abuja, Nigeria should be proactive in adopting strategic thinking in their operational activities in alignment with growing new technological variables from the business context.

Key Words: Aluminum Manufacturing Companies, Effect, and Technological Variables.

1.1 Background to the Study

Modern businesses in manufacturing and other corporate settings of different size and level cannot operate smooth and enhance their strategic and operational performances without concrete deployment and advancement in technological variables in their operations in dynamic and complex business contexts. Especially during this novel corona virus pandemic that causes several panics and trauma to many businesses in Nigeria and other part world business environment, several business settings failed to survival their operational settings that lead to total closed down of shops, factories and corporate empires. The reasons behind their shops closed down were because they do not have modern technological infrastructures to adopt and run the new changes in operational activities that surfaced during the novel pandemic. And many others in the manufacturing sectors took the advantage of their new and modern technological infrastructures that ways for them to opportunities for diversification and drive new investment during the novel Covid-19 pandemic.

Technological variables have been a strategic business context that strategic managers in modern business settings adopt to enhance smooth and sustainable operational performances and help to attain companies their strategic goals and objectives. Modern corporate enterprises in today business world adopt and deploy technological variables in their operational activities to improve innovativeness of their product and process as well as holistic innovativeness of the organization. Technological driving forces adoption and implementation in modern manufacturing settings can be deploy in operational activities to take competitive advantage,

attain high competitive strengths and achieve desire position in the competitive market environment. Many strategic manufacturing firms in the global business settings have adopted new technological variables such as technological innovation, use of Robotic Machines, modern digital appliances, use of modern technological infrastructure, adoption of Artificial Intelligence and internet of Thing (IOT) to modernize and modify their products and services that have positively create improvement in the level of customer satisfaction. And this has variably leaded to increases in market share and customer retention of these strategic companies on the long run. In fact, modern technology strengths and capabilities in 21th century is facing out all old acceptance because the value chain in the new technologies are improving on daily basis (Polas & Raju 2021; Sushil 2020; & Vuong 2019).

Recent studies have described technology in different perspectives in their literatures and theoretical frameworks and have contributed significantly modern improvement of corporate enterprises and manufacturing sectors operational performances that cannot be ignored in this study (Mohamed & Jokonya 2021; Zhang et al., 2021; Polas & Raju 2021). Wilburn and Wilburn, (2018) opined and described technology as an instrument create sophisticated to relationship between employees robotic machines in workplace on to enhances easy workflow of employees with machines and automation in order to attain smooth productivity and operational performance. From the perspective of the researcher, technological variables are strategic tools that modern organizations adopt and implement in their operational activities in order to sustain and attain strategic growth in operations and adopt

with every change from other business contexts. It is sequel to the above that this study intends to investigate and analyze the correlative effect of technological variables on operational performance of selected aluminum manufacturing companies in FCT Idu industrial area of the FCT-Abuja.

It obviously believed that technological variables are the life wire and strategic pillar that hold and strengthen the operational activities of manufacturing companies in the modern time. Because technology and technological variables such as have been adopted as strategic assets to change the face of organization into innovativeness, improve competitive strengths and competitive advantage and boost customer satisfaction in modern manufacturing sectors especially and specifically in aluminum manufacturing companies. Many strategic manufacturing firms in the global business settings have adopted new technological variables such as technological innovation, Machines. Robotic modern digital appliances, use of modern technological infrastructure, adoption of Artificial Intelligence and internet of Thing (IOT) to modernize and modify their products and services that have positively create improvement in the level of customer satisfaction. And this has variably leaded to increases in market share and customer retention of these strategic companies on the long run. In fact, modern technology strengths and capabilities in 21th century is facing out all old acceptance because the value chain in the new technologies are improving on daily basis (Polas & Raju 2021; Sushil 2020; & Vuong 2019).

One critical challenge faced in adopting and implementing technological infrastructures in modern aluminum companies is the rapidity in invention of more new technologies that face out the old ones and the cost implications as well as swiftness to adoption by manufacturing companies. This bane has pose threat of unfavourable effect on innovative. competitive advantage and customer satisfaction in Aluminum companies in FCT Idu industrial area in recent time from preliminary study conducted. And the dynamism and complexity from other contexts like unfavourable business economic and political reasons have also affected the swift adoption of modern digital technological variables in the operational activities of aluminum companies in Idu industrial area of FCT. It's on this premise that the study intends to examine the effect of technological variables on smooth operational selected performances of aluminum companies in FCT Idu industrial area.

The following research questions flow from the statement of the problem in the study:

- 1. To what extent does technological variables enhance innovativeness of selected aluminum companies in Idu industrial area of FCT -Abuja?
- 2. To what extent does technological variables improve competitive advantage of selected aluminum companies in Idu industrial area of FCT-Abuja?
- 3. To what extent does technological variables improve customer satisfaction of selected aluminum companies in Idu industrial area of FCT-Abuja?

The study focused on the effect of technological variables on smooth selected operational performances of aluminum companies in **FCT** Idu The industrial area. study has two important variables where the

technological variables is a standing independent variable with the following proxies: Robotic Machines, Adoption of Artificial Intelligence and Internet of Things (IOT), while operational performance of aluminum companies is dependent variable that have indicators of innovativeness, competitive advantage and customer satisfaction. The study was conducted in three selected aluminum companies in FCT industrial area namely: Classical Aluminum & Metal Product Limited, Abumet Nigeria Limited and System Metal Industries Ltd. The three companies were selected based on their operational commitment in the industry and have track records of long stay in operational activities and performance based on preliminary study conducted. This study covers four (4) operational years beginning from 2017-2020 to assess the effect of modern technological variables on operational performance of selected aluminium companies in Idu industrial area FCT.

2.0 Literature Review

Conceptual Review

Concept of Technology and Technological Variables

One of the greatest demands of modern business settings operations to attain and sustain profitable operational activities and performance is technology and technological infrastructures. Anv organization in modern digital business environment that failed to key in with adoption and implementation of modern technological variables in its operational system and processes failed woefully to attain sustainable and profitable business operational and performance. It on this climax to believe that technology plays

critical and significant contributory roles operational and strategic performances in modern manufac+turing companies. Jacob et al., (2021) described technology as the systematic adoption and implementation of strategic forces and strengths of physical attributes in production processes. Technology technological and infrastructures was an adoptable and the implementable resource manv successful global companies used to create new business opportunities and diversification before and during the novel corona virus pandemic.

Lim, et al. (2021) and Alina and Martin (2021) in their opinion ascertained that technology has been adopted as strategic choice to digital modification modernization customer investment decisions and help to improve and reduce risk in returns in modern business investment. That is in today investment environment digitalization and application of modern technological infrastructures enhance the smooth flow investment decisions in modern business settings. Wielgos, et al. (2021), and Alina and Martin, (2021) believed that the adoption and implementation of modern technological infrastructures helps modern business and manufacturing industries to the situational changes address satisfaction and help customer strategically to enhance customer retention and variably improve organization's operational sustainability. Strategic invention and implementation of technology organization's newer in strategic management can marketing enhance the holistic operational function marketing strengths and capabilities to attain sustainable and profitable marketing objectives (De Luca, et al. 2021). Lamey, et al. (2021) and Alina & Martin, (2021) asserted that the strategic functionality

and performance competency in stock market innovativeness is powered by modern digital technological variables. In today business enterprise settings, technology and technological variables have set pace to manipulate effect from competitive war and create changes in modern marketing environment that have significant impact on their operational performance and strategic attainment and sustainability of corporate objectives.

Sganzerla, et al., (2016) cited in Andrea, (2021) generated opinion from his study that application and implementation of technological variables in modern business and manufacturing settings enhances new business opportunities, operational effectiveness and efficiency, ensure effective value chain alignment and help to develop agility strategic planning and implementation in complex business situations. The strategic impact of technology and technological variables has also shows strengths and competency in the development and improvement in efficiency in business dealing and flow in transactions and strategically adopted and implemented to sustainable and profitable entrepreneurship growth (Polas and Raju, 2021; Ransbotham et al. & 2018; Sushil 2019). It is also proven that technology and technological variables are strategic tools to enhance smooth and sustainable entrepreneurial marketing strategic decisions in modern business contexts even during the novel corona virus pandemic trauma (Grange, et al. 2020; Go"ssling, et al. 2020; Polas, et al. 2020; & Polas and Raju, 2021).

In the nutshell, technology and technological variables have dramatically and systemically adopted and implemented in modern business and manufacturing settings to replace and reshape human contributions operational activities and productivity. The modern technological variables which comprise the adoption of artificial intelligence, Internet of Things (IOT), machine learning and many other technological infrastructures are gradually incrementally taking over operational system and processes from employees in modern organizations. The major significant contributing strengths of technological variables in modern manufacturing companies is that, it helps to fast track strategic decision making process in operational activities that improve operational performance.

Concept of Operational Performance in Manufacturing Companies

The main reason for every manufacturing and modern business settings to set up their factory and operational bases is to sustainable and profitable enhance operational performance that will assist in attainment of the holistic strategic goals and objectives. Operational performance is a strategic benchmark that modern organizations use to assess and evaluate the strengths and competency of strategic resources in line with the strategic objectives. That is for modern manufacturing companies to attain their objectives, corporate the strategic managers must adopt effective evaluative system to compare and contrast the attained operational performance with the strategic strengths expected competency of strategic organizational resources both human and material Organizational resources. operational performance described the effectiveness and sustainability from the outcome of production, the marketing and market strengths of a company, strengths in customer satisfaction and suitability in

market share, organizational innovativeness and competitive strengths and advantage.

That is when a company in manufacturing sector has a leading structure in the competitive market, wide market operational strengths and competent strategic resources; it said that such company has sustainable and profitable operational performance. Martin, (2016) cited in Alfredo and Nurcahyo, (2018) and Hong, et al., (2019) described operational performance as the internal operation strengths in terms product and service quality, operational quality, performance in inventory system and have driving competitive and marketing strengths to attain operational sustainability in a systemic organization. et al. (2019); Kareem Hong, and Kummitha, believed (2020)that operational performance modern manufacturing companies rely heavily on the capability and competency of effective supply chain management. Operational also focuses performance on the alignment integration and of organization's operational strategies with the changes from the business contexts to ascertain operational sustainability in modern manufacturing settings. The key indicators operational performance in modern manufacturing companies varies from industries to another. One critical too to enhance operational performance in modern manufacturing is technological infrastructures because it have advance effect in ensuring operational activities and to attain competitive strengths and competitive advantage in manufacturing industries. The innovative strengths and competency of manufacturing companies to stand still in a highly competitive market and maintain suitable competitive position that heightens the market share

can also be use to assess operational performance. Phorncharoen, (2020)suggested that suitable operational performance in modern manufacturing companies can be determine by high competitive war in competitive markets, changes in market situations and the uncertainty from the business contexts. Ya'kob and Jusoh, (2016)Ramakrishnan, et al., (2015) cited in Tarigan, (2018) suggested that operational performance vested on the financial and financial strengths of manufacturing companies. That is from their perspectives; operational performance tends to measures the financial and non financial resources and capabilities and their effect on operational sustainability of modern manufacturing companies in Nigeria.

Impact of Technological Variables on Aluminum Manufacturing Companies.

Technological variables are critical strategic choices that cannot be averted in the operational of any manufacturing industries because of its significant contributions in sustaining and enhancing its strategic operational performances. Without technological variables in modern manufacturing operations the strengths of competitiveness and target customer satisfaction will have being on the decline stage. Technological advancement in aluminum manufacturing industry made the competitive market more interesting because this has expose the customers to competitive and product choices in the market and lead to dramatic changes in customer taste and fashion.

Zhang, et al., (2021) have asserted and concluded in their study one of greatest impact of technological infrastructures implementation in modern manufacturing companies and other modern business

settings is the improvement in the integration of value chain. They also agreed technological that modern variables adoption in operational activities fast track advancement in research and development and increases sales revenue in manufacturing sectors. Saurabh and Dey, (2021) concluded that the adoption of advanced technological variables like machine learning and cloud computing help to enhances value and supply chains and qualities improvement in agrobusiness sectors. They also ascertained those technological variables adoption enhances sustainable market orientation, improve revenue and help to attain favourable risk and uncertainty in agro business lines. Saurabh and Dey, (2021) and Morkunas, et al., (2019) concretely agreed that modern technology application in modern business and manufacturing industries foster sustainable and profitable business enterprises operational performances.

Wilburn and Wilburn, (2018) from their study ascertained that the adoption of technological variables and infrastructures in modern business and manufacturing

industries has concrete impact and critical role in building robotic machine, internet of thing and artificial intelligence system to reduce production cost and increases in quantity of productivity. Su, C.-W et al., (2021) also exposes that adoption of modern technological variables has double significant effect to trigger sustainable innovation in electrical and electronic industries and enhance holistic growth in economy of a nation Polas and Raju, (2021) from their study concluded that the adoption of technological variables has tremendous impact in entrepreneurship operational sustainable and entrepreneurial strategic decisions in their marketing activities during the advent of the novel corona virus pandemic. Alina and Schreier, (2021) exposes that modern digital technological infrastructure deployment in modern business operational activities foster sustainable changes in customer and firm expectations. Thev also ascertained that technologies fast track new innovation and in values create new satisfaction to customers and improve the operational profitability of the firm.



Fig.1; Proposed Model of Technological Variables and Operational Performance in Manufacturing Companies

1. Effective Strategic Decisions: One critical impact of new technologies in modern manufacturing companies is that strategic managers take the advantage to ensure effective and sustainable strategic decisions to enhance operational

performance and attain the stated strategic objectives. The effect of technological variables set in strengths to attain smooth strategic planning and implementation in modern manufacturing industries.

- 2. Enhances Innovativeness: Innovation innovativeness and in modern manufacturing companies were attainable and sustainable through concrete effort of technologies. digital The modern advancement in technological variables enhances smooth innovation in product modernization. modification and processes in production, market change, organizational improvement in structure change and competitive innovation in modern manufacturing companies.
- 3. Improve Customer Satisfaction: One great impact of new and unforeseen new technologies and technological variables is that new technologies bring new satisfaction and modern taste and fashion to customers in modern manufacturing technological companies. Modern infrastructures are strategic variables to change the perception of customers' satisfaction and improve their taste and modern manufacturing fashion in companies.
- **Boost Market Share:** Modern manufacturing companies adopt new advance technologies to improve and expand their market penetration and market development that lead to the improvement in their market share and customer Strategic base. business managers in modern manufacturing companies adopt modern technological infrastructures as strategic capability and competency to enhance product modification and diversification improve customer satisfaction and create new market and new customers.
- 5. Efficiency and Effectiveness in Production: The adoption of robotic machine, internet of thing, cloud computing and machine learning are in production processes and system have improve effectiveness and efficiency in

productivity and operational performances in manufacturing companies in Nigeria.

6. Competitive Advantage and Strengths: The effect of new technologies and technological variables create huge competitive strengths and capabilities among manufacturing companies. One critical value adopting and implementing new technological infrastructures in modern manufacturing companies it also create competitive advantage and help to maintain high competitive positions in competitive marketing environment.

Theoretical Framework

This study intends to review some theories technology relation to in technological strategic implications in modern manufacturing companies global perspective. Many previous studies strategically have reviewed larger numbers of theories in connection with the current study on technology technological variables operational effects in manufacturing industries but this study concentrated on three theoretical reviews and frameworks.

1. Technological Organization and Environment (TOE) Framework

This framework was invented ascertained by DePietro, et al., (1990) and it has three (3) concrete tools to ascertain contributory effects and its development and improvement in modern manufacturing industries. The TOE framework ingredients comprise technology, the organization and the environment. TOE framework posits that the dynamic and complex variables that affect the smooth flow and adoption of technological infrastructures in modern manufacturing companies technological factors, the organizational

variables and the environmental variables. This means that factors' surrounding the adoption and implementation of modern technology and technological variables is the technology itself, which need to be evaluated internally and externally to attain sustainable and smooth adoption of modern digital technological manufacturing infrastructures in The framework operational system. believed that the adoption of modern digital technology is a creative destruction and disruption to the old ones in modern manufacturing operational activities these are political and legal variables, economic variables and natural variables that also effect the adoption ofmodern technologies in modern business settings. TOE framework has been strategic framework that many studies have used to assess the sustainable effect of adopting technological infrastructures to new ascertain suitable operational performance manufacturing construction and industries (Badi et al., 2020; Chen et al. 2019; & Chandra & Kumar, 2018).

2. Absorptive Capacity Theory

This is another tremendous theory that has strategic alignment with the current study on technological variables in aluminum manufacturing companies. The coming of this theory was credited to Cohen and Levinthal, (1990). Absorptive capacity theory is a predictive theory that foresees the capability and competency of firm adaptability to new trends in order to attain future sustainability. The theory posits on the ability of firm's to push its strengths to adopt and embrace new resources externally that will enhance smooth attainment of future business sustainability in operations. It is the strategic strengths of organization to recognize new strategic resources

externally and adopt and exploit it in its operational system to enhance strategic operational performances. Walls Barnard, (2020) and Alnoukari, (2020) posits that the Absorptive capacity theory specified the competency of modern manufacturing firms to foresee new trending external technological infrastructures and adopt it for future business deployment and innovativeness in operational system. The theory has concretely supported and has strategic alignment with this study because the theory specified on the adoption and implementation of modern technological variables to foster future operational performance and enhance innovative improvement in productivity which deeper the correlation with study on the effect of technological variables on aluminum manufacturing companies at Idu industrial area in Abuja.

4. Theoretical bases for the Study

From the above theoretical review on the study subject matter, the two theories have immensely and significant contributed and supportive to this on technological variables manufacturing effect in companies but for the purpose of theory adoption to the study, TOE framework will flow in alignment and concretely supported the study because framework express three(3) concrete elements and variables that are enable factors to enhance the adoption implementation of modern digital technological infrastructures operations in modern manufacturing sectors specifically in Aluminum producing firms.

Empirical Review

Zhang, et al., (2021) conducted a study on technological innovation and value creation of enterprise innovation

ecosystem based on system dynamics modeling. The main objective their study was to ascertain the effect of technological innovation in value and supply chains invention and management effectively in business and manufacturing modern adopted settings. The study qualitative and quantitative research methods to access data for the conduct of the study. The study collected data from the statistical database of the DRCnet, combined with data sources such as China High Technology Industry Statistical Yearbook, CNKI Express and many other technological data sources from China with the period of 2008-2016 and the used system model for analysis and interpretation. And they study concluded that technologies and technological innovation have significant contributory role and impact in the invention in value and supply chains implementation in business and manufacturing modern operational system sectors and management.

Polas and Raju, (2021) conducted a study technology entrepreneurial and marketing decisions during Covid-19. The study aimed to investigate and expose technologies and technological variables change face of entrepreneurship structural sustainable management and enhance suitable marketing decisions during the advent of Covid-19 pandemic trauma. The study collected 127 small and medium enterprises as sample size in Bangladesh and used closed ended structured questionnaire via electronically distributed and Smart PLS (SEM) 3.0 was analysis adopted for data quantitative method. The study exposes significant correlation that there is technological infrastructural between adoptions and entrepreneurial marketing decisions system, enhance customer

satisfaction and development of entrepreneurship during the pandemic.

Singhai, et al., (2021) conducted a study on the analysis of factors influencing technology transfer: a structural equation modeling based approach. The study aimed to assess and evaluate the effect of technological determinants transfer variables on modern entrepreneurship performances in modern operational Quantitative method industries. adapted to collected data through well administered questionnaire to experts in modern technological transfer to modern business settings and 321 prospective respondents were used as sample size. And the study revealed that five critical elements are significant contributory variables that enhance the transfer of technological modern variables operational activities and improvement in customer satisfaction of manufacturing settings.

Parra and Guerrero, (2020) also conducted technological variables for decisionmaking IOT adoption in small and medium enterprises. The study aimed to investigate and analyze the how modern internet of thing solution can effectively and sustainably enhance SMEs strategic decisions making system. The study selected experts and professionals in IOT to conducted in house analysis and the vividly concluded that despite the high cost of IOT adoption and implementation in modern business settings, there are tremendous contributions of IOT in the effective and sustainable operational management and performance of SMEs.

Nara, et al., (2020) conducted a related study on expected impact of industry 4.0 technologies on sustainable development: a study in the context of Brazil's plastic industry. The main objective of the study

was to investigate and assess Triple Bottom Line perspective for sustainable and profitable improvement in operational performance in plastic industry in Brazil using industry 4.0 technologies. The study adopted quantitative research approach to collect data and used TOPSIS multicriteria technique to separate the various industry 4.0 technologies and to expose the variation among them.

Kiani, et al., (2021) conducted a study on Entrepreneurial passion and technological innovation: The mediating effect of entrepreneurial orientation. The study aimed to investigate and assess the effect of entrepreneurial position and direction in correlation between entrepreneurs' affection adoption and the and implementation of technological innovation in SMEs. The study selected privately owned SMEs in China through questionnaire structured survev manufacturing industries. The revealed from findings that there is significant entrepreneurial correlation between direction and CEOs affection and the adoption and implementation technological variable of innovation in SMEs modern manufacturing industry in China.

Ghobakhloo, et al., (2021) also conducted a study on digital transformation success under Industry 4.0: a strategic guideline for manufacturing SMEs. The study aimed to investigate how digital and modern technologies can be adopted as polices to changes the faces of manufacturing SMEs in industry 4.0. The study adopted systematic literature reviews to assess the sustainability of digital transformation of SMEs in manufacturing industry 4.0. And they concluded form their findings that there is significant contribution of external forces of technological variables in

ensuring successful and sustainable adoption of digital transformation and competitive advantages in modern SMEs in industry 4.0.

Existing Study Gap

Researchers have written many literatures and researches on this topic arriving on different conclusions and findings in many academic journals. None of the studies were conducted in Nigeria but from other parts of the world such as China, Brazil, Bangladesh. The study also empirically reviewed the works of Zhang et al., (2021), Polas and Raju (2021), Singhai et al., (2021), Nara et al., (2020), Ghobakhloo et al., (2021) and Kiani et al., (2021). However, this has prompted the researcher to extend this study to a new environment, Nigeria covering three (3) selected aluminum companies in FCT Idu industrial area namely: Classical Aluminum & Metal Product Limited, Abumet Nigeria Limited and System Metal Industries Ltd. The study has two important variables where technological variables is a standing independent variable with the following proxies: Robotic Machines, Adoption of Artificial Intelligence and Internet of while operational Things (IOT), performance of aluminum companies is dependent variable have that indicators of innovativeness, competitive advantage and customer satisfaction. Analyses was conducted using correlation and regression analysis via e-view software.

3.0 Methodology

Research Design

This study adopted descriptive and causal research designs to investigate and analyzed the effect of technological

variables in Aluminum manufacturing settings at Idu industrial Area of Abuja. The study used descriptive research design to describe the contributing effects of technological variables on the operational performances of Aluminum producing industry. The study used causal research design on the study because it helps the researcher analyzed the cause and effects of relationship between technological variables and operational performance of Aluminum manufacturing settings.

Sources of Data Collection

Primary sources of data for this study were data collected from the field in the course of conducting this study under the control and watch of co- researchers, experts and superiors in this field of study and secondary sources data are collected from existing data emanated from precious researchers' articles and journal publications, text books and paper sources in the field of technological variables and operational performances in Aluminum transformation industry.

Population and Sample Size Determination

The study selected three (3) different Aluminum manufacturing settings at Idu industrial Area of Abuja to ascertain whether there are concluding effects of

Table 1.1 Breakdown of the Population
Distribution

S/N	Selected Corporate Organization	Senio r Staff	Junio r Staff	Total
	S			
1	Classical	8	36	44
	Aluminum &			
	Metal Product			
	Limited			
2	Abumet	10	44	54
	Nigeria			
	Limited			

technological infrastructures operational performance in the industry operational activities. These companies were selected based on their reputable operating performance in recent years and they are effective area of study for this study based on the previous operational performance and sustainability. selected corporate organizations Classical Aluminum & Metal Product Limited, Abumet Nigeria Limited and System Metal Industries Ltd. Within the selected companies, the targeted potential respondents are various senior staff and junior staff who are strategic thinkers and key players who play critical role in making strategic decisions adoption of new technological variables to enhance operational performance within organizations. selected Classical Aluminum & Metal Product Limited has population of eight (8) top management and thirty-six (36) junior staff. Abumet Nigeria Limited has population of ten (10) top management staff and forty-four (44) junior staff. And System Metal Industries Ltd., has ten (10) top management staff and forty-six (46) junior staff. The population of the study was one hundred and fifty-four (154) that made of top managers and junior staff of the selected firms and using Taro Yamane's (1967) sample size determination formula, the study came out with a sample size of 111 potential respondents.

3	System Metal Industries Ltd.	10	46	56
Tota l		28	126	154

Source: Field Survey, 2021

The study used Taro Yamane's (1967) sample size determination formula

Taro Yamane's (1967) formula

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{154}{1 + 154(0.05)^2}$$

$$n = \frac{154}{1 + 154(0.0025)}$$

$$n = \frac{154}{1 + 0.385}$$

$$n = \frac{154}{1.385}$$

$$n = 111.19$$

$$n = 111$$

Using Burley's proportional allocation formula:

$$n = \frac{n(n)}{N}$$

Where n = Element within the sample frame, i.e number allocated to each

Validity and Reliability

The instrument used in data collections for this study especially the primary data was well structured and administered questionnaire. The study adopted Mail and WhatsApp channels to the selected organizational where the study was conducted and distributed questionnaires to the sampled respondents. Content validity was used in this study because the questionnaires were drawn from the objective, the research question and stated hypotheses from the study and these

management staff and non-management staff.

n = Sample or proportion of the universe used for the study (total sample size)

N = Population of the study

Top management

$$n = \frac{28 \times 111}{152}$$

$$n = \frac{3108}{154}$$
$$n = 20.18$$
$$= 20$$

Junior Staff

$$n = \frac{126 \times 111}{156}$$

$$n = \frac{13986}{154}$$

$$n = 90.82$$

$$n = 91$$

To cross check:

20+ 91= 111 (Sample size)

questionnaires were critically vetted and assessed by group of experts in the field of technologies from different academic professions concretely before push to the respondents. Most potential previously have used questionnaires in the field of technological variables Aluminum manufacturing industries consistently that yield them dependable findings and conclusions which made the same instruments used in this study reliable to attain creditability acceptability.

Table 3.4 Test for validity and reliability using Cronbach's Alpha

Scale Reliability of Variables

Items	Cronbach's Alpha
Robotic Machines	0.75
Adoption of Artificial Intelligence	0.75
Internet of Things (IOT)	0.75
Innovativeness,	0.92
Competitive Advantage	0.75
Customer Satisfaction.	0.82

Source: Researcher's Computation (2021)

Table 3.2 shows the test for reliability and validity for Cronbach's Alpha. The independent and dependent items with Alpha value are greater than 0.6 which is adequate for the study according to Sekran, 2001.

Method of Data Analyses

The study used various statistical tables, percentage, descriptive statistical tools in analysis of variables and multiple regressions to whether there is correlation on the study adopted ordinary least square method of regression using E-view Statistical Software Package, 23.00 Editions to analyze the stated hypotheses appropriately in order to ascertain statistical result and conclusions on this study.

Estimation of Study Variable

$$I = a + b_1 RM + e......1$$

 $CA = a + b_2 AAI + e.....2$
 $CS = a + b_3 IOT + e.....3$

Where:

I= Innovativeness

CA= Competitive Advantage and

CS= Customer Satisfaction

a = constant

RM= Robotic Machines

AAI= Adoption of Artificial Intelligence and

4.1 Data Presentation and Data Analysis

IOT= Internet of Things

They are proxies of the Dependent Variable (Operational Performance in Aluminum Manufacturing Companies)

b₁, b₂, b₃, are regression coefficients which measure the degree of the responsiveness of the dependent variables to the independent variables

e = residual or stochastic term (which reveals the strength of $b_1x_1+b_2x_2+b_3x_3$; if e is low, this implies that the amount of unexplained factors is low, then the residual R1 and R2 will be high and vice versa.

4.0 Data Presentation, Analysis and Discussion of Findings

Due to the contribution of Covid-19 in the global business environment, questionnaires were distributed to 111 respondents as the size of the sample but 95 were returned correctly and 16 were That 86% of unreturned. is questionnaires were returned and filled completed and 14% were unreturned. This 86% returned questionnaire will adequately ensure the validity reliability of the instrument used in collecting data to attain sustainable results from the study.

SECTION A

Table 4.1: Demographic characteristics of the respondents

Variable	Frequency	Percentage
Gender		
Male	65	0.67
Female	30	0.33
Age		
20-40	74	0.72
41 and above	21	0.28
Educational Qualification		
SSCE/ND	45	0.47
HND /BSC	35	0.37
MSC/MBA/ Professional	15	0.16
Years of experiences of participants		
6-10 Years	56	0.59
11 Years and above	39	0.41

Source: Field Data, (2021)

From the study above, the number of 65 male participants of 67% from the study is higher than the 30 females of 33% participants from the study and this show that more men are engaged highly in operational activities of Aluminum 20-40, companies. From age respondents of 72% participated highly and 21 respondents of age group 40 years and above of 28% engaged in Aluminum manufacturing companies from the study. The research shows that 45 respondents representing 47% have SSCE/ND as educational qualification in the selected companies. 37% of the respondents have educational qualification of HND /BSC holders and 16% of the respondents have MSC/MBA and professional certificates in the selected Aluminum companies for the study. The study shows that 59% of the respondents have 6-10 years, have deep knowledge in aluminum businesses and 41% of the respondents have 11 years and above similar experience in Aluminum manufacturing companies.

Test of Hypotheses

Hypothesis One

Ho₁. There is no significant relationship between technological variables and innovative of selected aluminum companies in Idu industrial area of FCT-Abuja.

Table 4.2: Ordinary Least Square Method of Regression.

E-view Statistical Software Package, 23.00 Editions.

EFFECT OF TECHNOLOGICAL VARIABLES ON ALUMINUM MANUFACTURING COMPANIES IN FCT IDU INDUSTRIAL AREA

Dependent Variable: Inn Method: Least Squares Date: 09/01/21 Time: 11:50 Sample (adjusted): 95

Included observations: 95 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C TV	0.592814 0.197605	0.143171 0.036156	4.140605 5.465319	0.0001 0.0000
R-squared Adjusted R-squared S.E. of regression Sum squared resid Log likelihood F-statistic	0.832566 0.370744 0.373792 6.706587 -20.72361	S.D. dependent var Akaike info criterion Schwarz criterion Hannan-Quinn criter.		1.320000 0.471212 0.908944 0.985425 0.938069
Prob(F-statistic)	29.86971 0.000002	Durbin-Watson	ı stat	0.262792

Source: Computed by the Author Using E-view Statistical Software (Version 23) 1% level of significance, 5% level of significance and 10% level of significance

Table 4.2 show the regression result for hypothesis one which indicates that the selected aluminum companies in Idu industrial area of FCT in terms of innovativeness will increase by 19% for every 1% increase in technological variables (Robotic Machines). The coefficient (0.197) of technological variables (TV) is positive and significant at 5% with p- value of (0.00) in achieving innovativeness. This implies that technological variables (Robotic Machines) significantly impact innovativeness in the selected aluminum companies in Idu industrial area of FCT. Therefore, the null hypothesis is rejected and we accept the alternative hypothesis that there is a significant positive relationship between technological variables (Robotic Machines) and innovativeness in the selected aluminum companies in Idu industrial area of FCT.

Hypothesis Two

Ho₂. There is no significant relationship between technological variables and competitive advantage of selected aluminum companies in Idu industrial area of FCT-Abuja.

Table 4.3: Ordinary Least Square Method of Regression. E-view Statistical Software Package, 23.00 Editions.

Dependent Variable: CA Method: Least Squares Date: 09/01/21 Time: 11:51 Sample (adjusted): 95

Included observations: 95 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
С	1.657293	0.186292	8.896203	0.0000

TC	0.511436	0.055223	9.261214	0.0000
R-squared	0.941872	Mean dependent var		3.120000
Adjusted R-squared	0.633700	S.D. dependent	1.154229	
S.E. of regression	0.698571	Akaike info cri	2.159618	
Sum squared resid	23.42407	Schwarz criteri	2.236099	
Log likelihood	-51.99046	Hannan-Quinn criter.		2.188743
F-statistic	85.77008	Durbin-Watson stat		0.496973
Prob(F-statistic)	0.000000			

Source: Computed by the Author Using E-view Statistical Software (Version 23) 1% level of significance, 5% level of significance and 10% level of significance

Table 4.3 show the regression result for hypothesis one which indicates that the selected aluminum companies in Idu industrial area of FCT in terms of competitive advantage will increase by 51% for every 1% increase in technological variables (Adoption Artificial Intelligence). The coefficient (0.511) of technological variables (TV) is positive and significant at 5% with pvalue of (0.00) in achieving competitive advantage. This implies that technological variables (Adoption of Artificial Intelligence) significantly impact on competitive advantage in the selected aluminum companies in Idu industrial area of FCT. Therefore, the null hypothesis is rejected and we accept the alternative hypothesis that there is a significant positive relationship between technological variables (Adoption of Artificial Intelligence) and competitive advantage in the selected aluminum companies in Idu industrial area of FCT.

Hypothesis Three

Ho₃. There is no significant relationship between technological variables and customer satisfaction of selected aluminum companies in Idu industrial area of FCT-Abuja.

Table 4.4: Ordinary Least Square Method of Regression. E-view Statistical Software Package, 23.00 Editions.

Dependent Variable: CS Method: Least Squares Date: 09/01/21 Time: 11:52 Sample (adjusted): 95

Included observations: 95 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C TV	0.193697 0.501922	0.229536 0.064057	0.843863 7.835510	0.4029 0.0000
R-squared Adjusted R-squared S.E. of regression Sum squared resid	0.961326 0.552083 0.653510 20.49962	Mean depender S.D. depender Akaike info con Schwarz crite	nt var riterion	1.840000 0.976458 2.026260 2.102741

EFFECT OF TECHNOLOGICAL VARIABLES ON ALUMINUM MANUFACTURING COMPANIES IN FCT IDU INDUSTRIAL AREA

Log likelihood	-48.65650	Hannan-Quinn criter.	2.055385
F-statistic	61.39522	Durbin-Watson stat	0.375563
Prob(F-statistic)	0.000000		

Source: Computed by the Author Using E-view Statistical Software (Version 23) 1% level of significance, 5% level of significance and 10% level of significance

The regression result in table 4.4 for hypothesis three indicates that the selected aluminum companies in Idu industrial area of FCT in terms of customer satisfaction will increase by 50% for every 1% increase in technological variables (Internet of Things). The coefficient (0.501) of technological variables (TV) is positive and significant at 5% with pvalue of (0.00) in achieving customer satisfaction. This implies technological variables (Internet of Things) significantly impact customer on satisfaction in the selected aluminum companies in Idu industrial area of FCT. Therefore, the null hypothesis is rejected and we accept the alternative hypothesis that there is a significant positive relationship between technological variables (Internet of Things) customer satisfaction in the selected aluminum companies in Idu industrial area of FCT.

Discussion of Findings

The analysis in hypothesis 1, the regression result for hypothesis one which indicates that the selected aluminum companies in Idu industrial area of FCT in terms of innovativeness will increase by every 19% 1% increase technological variables (Robotic Machines). The coefficient (0.197) of technological variables (TV) is positive and significant at 5% with p- value of (0.00) in achieving innovativeness. This implies that technological variables (Robotic Machines) significantly impact innovativeness in the selected aluminum

companies in Idu industrial area of FCT. Therefore, the null hypothesis is rejected and we accept the alternative hypothesis that there is a significant positive relationship between technological variables (Robotic Machines) innovativeness in the selected aluminum companies in Idu industrial area of FCT. Findings from the studies of Zhang, et al., (2021); Polas and Raju, (2021); Singhai, et al., (2021); Parra and Guerrero, (2020) and others supported the finding from the study that there are strategic operational significant effects of modern digital technological infrastructures on the performance of aluminium manufacturing companies in Nigeria and manufacturing industries. From the first hypothesis tested, finding is in alignment with the findings of Zhang, et al., (2021) and Brazil. Kiani, et al., (2021) that concluded that technological variables fast track innovativeness in organization's operations and innovativeness expanse expectations increase customer and customer satisfaction.

The analysis in hypothesis 2, the regression result for hypothesis one which indicates that the selected aluminum companies in Idu industrial area of FCT in terms of competitive advantage will increase by 51% for every 1% increase in technological variables (Adoption of Artificial Intelligence). The coefficient (0.511) of technological variables (TV) is positive and significant at 5% with pvalue of (0.00) in achieving competitive advantage. This implies that technological variables (Adoption Artificial of

Intelligence) significantly impact on competitive advantage in the selected aluminum companies in Idu industrial area of FCT. Therefore, the hypothesis is rejected and we accept the alternative hypothesis that there is a significant positive relationship between technological variables (Adoption of Artificial Intelligence) and competitive advantage in the selected aluminum companies in Idu industrial area of FCT. And the study finding is in support with the finding from the work of Ghobakhloo, et al., (2021) which concluded in their finding that technological variables give companies strengths of competitiveness and competitive advantage.

The analysis in hypothesis 3, the findings were that three indicates that the selected aluminum companies in Idu industrial area of FCT in terms of customer satisfaction will increase by 50% for every 1% increase in technological variables (Internet of The coefficient (0.501) of Things). technological variables (TV) is positive and significant at 5% with p- value of (0.00) in achieving customer satisfaction. This implies that technological variables (Internet of Things) significantly impact on customer satisfaction in the selected aluminum companies in Idu industrial area of FCT. Therefore, the null hypothesis is rejected and we accept the alternative hypothesis that there is a significant positive relationship between technological variables (Internet of Things) and customer satisfaction in the selected aluminum companies in Idu industrial area of FCT. The study is in alignment with the study of Polas and Raju, (2021) and Singhai, et al., (2021) which stated that technological infrastructures enhance customer satisfaction modern in manufacturing companies.

5.0 Conclusions and Recommendations

Conclusions

The current trends in modern manufacturing companies cannot attain sustainability and profitability without the adoption and implementation of trending modern technological variables to enhance operational activities their performance holistically Most of the findings of the research are consistent with previous normative and empirical works as it has provided empirical evidence pertaining to the perception of technological variables and sustainable performance of aluminum manufacturing companies in Abuja, Nigeria and globally. The findings of this study show vividly that technological variables (Robotic Machines, Adoption of Artificial Intelligence and Internet of Things) adoption and implementation in manufacturing companies enhances innovativeness, competitiveness and prudent improvement in customer satisfaction and the finding has been supported by previous findings from other studies.

Recommendations

From the research findings and conclusions drawn from the study, the following recommendations were determined:

i. The top management and managers of the aluminum manufacturing companies in Abuja, Nigeria should be proactive in adopting strategic thinking in their operational activities in alignment with growing new technological variables (Robotic Machines) from the business context. This will

- enhance innovativeness in their operations.
- ii. More financial budget and resource's structure should be set aside to invest in modern digital technologies implementation such as the Adoption of Artificial Intelligence in order to enjoy competitive advantage and boost competitive strengths in aluminum companies.
- iii. Internet of Things (IOT) should be adopted as strategic tool to attract information sharing culture and mechanism to boost strategic objective improvement and customer satisfaction of the aluminum companies in Abuja.

Contribution to Further Studies

Further studies can be traced from the major findings of this study as the case study has pave way for more research to be continuous in the field of technology and the effect operational performance in manufacturing companies' industry and other industries that are profit oriented. New study from this research work can emanate from comparative investigation and analysis of technological strengths between aluminum manufacturing companies and iron still manufacturing companies in Nigeria.

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BUSINESS ENVIRONMENT AND PERFORMANCE OF SMALL AND MEDIUM SCALE ENTERPRISES (SMES) IN BENUE STATE, NIGERIA

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ABSTRACT

SMEs do not operate in a vacuum but in an environment that is complex, multi-faceted and dynamic. The complexity and dynamism of the business environment impacts on the performance of such SMEs in Nigeria. How the business environment support or hinder the performance of SMEs has been studied with mix research findings reported. This study contributes to this debate by examining the effect of external business environment on the performance of SMEs in Gboko metropolis. Three hypotheses were tested whereby external business environment was proxied as political environment, economic environment and socio-cultural environment. The study adopted a cross-sectional research design on a population of 1,811 owners of SMEs in Benue State. Sample size was however 327 while questionnaire and multiple regression was method of data collection and analysis respectively. The study found that the political environment, economic environmental and socio-cultural environment all have a significant effect on the performance of SMEs in Benue State. The study recommended that the government and the regulatory authorities should create an environment that will be viewed as contributing to the improvement of the performance of SMEs as a favourable political, economic and socio-cultural environment contributes to SME performance

Keywords: business environment political environment; economic environment; socio-cultural environment; and performance

INTRODUCTION

Small and Medium Scale Enterprises (SMEs) represent an important vehicle to address the challenges of job creation, economic growth and equity in every country. Throughout the world, SMEs are playing a critical role in absorbing labour, penetrating new markets and generally expanding economies in creative and innovative ways. In Nigeria, SMEs represent 90% of the industrial sector in terms of the number of enterprises (SMEDAN, 2019). They also account for 70% of national industrial employment if the threshold is set at 10-50 employees, contributing 10% of manufacturing output and 1% of Gross Domestic Product (GDP) in 2001 (Ajayi, 2016). Similarly, they have also contributed significantly to economic development through employment, job creation and sustainable livelihood (Ajayi, 2002, 2016).

In spite of the major role, significance and contributions of SMEs to the national economy, these set of enterprises are still battling with many environmental problems and certain constraints that hinder their performances (Sharfaei, Ong, & Ojo, 2022). The outcome of these challenges can be witnessed with the unsatisfactory progress by **SMEs** culminating into retarded and/or declining SMEs growth, low industrial output, business failure, poor service delivery etc. The major reason why SMEs experience these challenges can be attributed to the environment that the SMEs operate in (Ogundele & Opeifa, 2004; Adeoye, 2014; Samad, 2022). Therefore, no SMEs can operate in isolation successfully without depending on its environment (Oginni, 2010; Ogunmuyiwa, 2022; Du, Razzaq, & Wagas, 2023).

In the views of Aborade (2005), all business decisions are found to be contingent upon a good analysis of the environment as the environment creates the opportunities, threats and problems for the business organisation. As argued by Adi (2006), the most important influence on organizational policy and strategy on development of SMEs is the environment. Ajayi (2002) therefore, define business environment as combination of internal and external factors that influence an SMEs operating situation. Fred (2011) also defines business environment as the physical and operational factors, both internal and external, that affect the flow of activities in a business; hence the environment impacts on the performance of SMEs. Ogunmuyiwa (2022) also defines business environment as "the forces in and around the business firm that can make or mar its success." Likewise, an environment of a also business defined "aggregation of the pattern of all the external and internal conditions and influences that affect the existence. growth and development of the business" (Adagba & Shakpande, 2017). Such impacts could have dire consequences on its performance ultimately threatening its survival.

Indeed, the environment within which SMEs are located and operates is very important and can influence the running of their day-to-day activities (Oluremi & Gbenga, 2011). Where there is a change in the government policies, the SME has to make the necessary changes to adapt its position to the new policies. Similarly, a change in technology may render the existing products or processes obsolete, hence the need to adapt. All these factors are external to the business and beyond

the control of the SME. Research has conclusively shown that the external environment has a significant effect on SME performance (Oginni & Adesanya, 2013; Du, Razzaq, & Waqas, 2023). However, there is a dearth of empirical research exploring the relationship between the external environment and the performance of SMEs in Benue State which has provided the research gap that this study hopes to achieve.

The concern of this research is therefore, to assess whether the external environment has any impact on the performance of selected SMEs in Benue State. Specifically, the study seeks to explore whether the political environment, economic environment and socio-cultural as the dimensions of the external environment has any relationship with the performance of SMEs in Benue State. This study, therefore, proposes the following hypotheses:

H₀₁: There is no significant effect of political environment on the performance of SMEs in Benue State.

H₀₂: There is no significant effect of economic environment on the performance of SMEs in Benue State.

H₀₃: There is no significant effect of the socio-cultural environment on the performance of SMEs in Benue State.

LITERATURE REVIEW

Concept of Environment

The word "environment" is derived from the French word "environ" which means "surrounding". Environment is defined as

the total of all individuals, institutions, and other forces that are outside the control of a business enterprise, but that may affect its performance. Fermando (2011) regards business environment as external forces, factors and institutions that are beyond the control of the business and they affect the functioning of a business enterprise while Adeoye (2014) consider business environment as the physical and operational factors, both internal and external, that affect the flow of activities in a business. A business is therefore, influenced by the environment in which it operates and the success of any business is dependent on its ability to adapt to its environment. The complexity of this reality for business owners is compounded by the fact that there are many different environments that each business operates in; these are the internal environment and the external environment.

Duncan (2012) assert that the internal environment organization of any comprises firm-related factors that influence its capacity to achieve set objectives, develop and implement a viable plan. The internal environment such factors includes as financial resources, information and knowledge, capabilities, incentives, firm's organizational demographics such as size, inter-institutional linkages, company's objectives, goals and employees' skills (Freeman & Reid, 2006). However, the focus of this study is on the external environment. Duncan (2012) therefore, views external business environment as the totality of factors outside organization that are taken into consideration by an organization in its decision making. These factors depend largely on the complexity and dynamism of the environment (Duncan, 2012). They

include the political, economic and sociocultural environment.

The political environment represents bureaucracy, trade control, corruption level, government stability, regulation and deregulation that affect the performance of SMEs (Agheli & Taghvaee, 2022). Gloria (2015) submits that not only the political environment poses direct risks to SMEs, they also posited that regulatory changes have the potential to promote or inhibit market competition. On the other hand. the economic environment represents the economic factors such as inflation rate, taxes, foreign exchange rate, unemployment rate etc that affects the functioning of SMEs. The elements of the economic environment include unemployment, exchange and inflation rates among many others. Socio-cultural environment in broad terms consists of both the social system and the culture of a people. Andersson et al. (2022) maintains that social cultural environment, relation to business enterprises can be defined as consisting of all the elements of the social system and culture of a people which positively or negatively effect and influence SME emergence, behaviour and performance in general.

Concept of SME Performance

Performance refers to the extent to which an organization meets its strategic objectives (Ogboru, 2005). Organizational performance is an outcome achieved when an organization successfully formulates and implements a value creating strategy which enables customers receive a service or product of value greater than what they are willing to pay for (Barney, 2007). Adidu et al. (2006) sees performance as success. In contributing to the debate, Komppula, (2004) defines performance of

small-scale enterprises as their ability to contribute to job and wealth creation through enterprises start-up, survival and growth.

Organizational performance is a measure of effectiveness and efficiency. company is effective if it produces the right goods or services that customers desire and are willing to patronize. It is even efficient if it does that at a reduced price. Generally firm performance refers to the success of the firm. It is a measure of an enterprise's success in achieving its goals, it is the degree to which a feat or a deed is being or has been accomplished. Alchian and Demsetz (1972) defined it as "the comparison of the value created by a firm with the value owners expected to receive from the firm." Performance is a difficult concept, in terms of both definition and measurement. It has been defined as the end result of activity, and the appropriate measure selected to assess organizational performance is considered to depend on the type of organization to be evaluated, and the objectives to be achieved through that evaluation.

THEORETICAL FRAMEWORK

Resource Based theory was propounded by Penrose (1959) in her work "The theory of the Growth of the firm." The theory conceptualizes organizations from two perspectives which are resource diversity and resource immobility. Resource diversity exists when possess organizations resources capabilities that are ubiquitous while resource immobility lay emphasis on the capabilities. resources. operational dexterity, skills and working strategies that are not common which distinguish business operators from others. The theory believes that when entrepreneur(s) possess

the aforementioned characteristics, they can strategically allocate resources in a sustainable manner in meeting the demands of the environment.

The theory holds that businesses are facilitated especially when entrepreneurs have unique capabilities, resources and operational skills that enable them to acquire and deploy resources effectively. The theory argues that it is only with appropriate resources and capabilities that can be deployed in a sustainable manner over a long term that entrepreneurs achieve sustainable competitive advantage Without sustainable and success. competitive advantage, entrepreneur's successes are ephemeral as competitors quickly obliterate the successful outcome of the initial effort. The aforementioned addresses the need for small scale enterprises to be proactive giving the changing business environment. In the light of the foregoing, small and medium scale businesses that wish to survive in a changing business environment must possess an exceptional skill and resources that would guarantee good understanding of the economic environment in the attempt to achieve a sustained competitive advantage.

REVIEW OF EMPIRICAL LITERATURE

Agbolade (2014) conducted a study on the impact of business environment on the survival of SMEs in Nigeria. He employed a descriptive survey design administering a total of 120 questionnaires while logistic regression was used. Agbolade reported that the external environment such as such as competition, inflationary trend, technological changes, government policy, infrastructural facilities accessibility impacts on SME performance. Mark and Nwaiwu (2015)

study investigated the impact of political environment on business performance of multinational companies in Nigeria Their showed findings that political environment has a significant impact on business performance of multinational companies in Nigeria. likewise, Rachmad Sabarudin study (2015)also established that the external environmental factors impact on the performance of manufacturing industries in Indonesia.

Babalola and Abel (2013) on their part out a study on business environmental factors on SMEs in Lagos metropolis. Using secondary and primary data, the authors found a significant effect of environmental factors on the survival and growth of SMEs in the manufacturing Lagos. Similar research sector in conclusions were reached by studies conducted by Ajayi (2016) to evaluate whether the external business environment impacts on the performance of Small and Medium Scale Enterprises in Osun State. Using secondary data, the author found that all the types of external business environment (economic, political, legal, socio-cultural, demographic, natural, technological, global, financial, social and competitive) have significant impact on organizational performance of small and medium scale enterprises.

Mulugeta and Getaendale (2015) did a study on the impact of environmental factors on the performance of micro & small-scale enterprises in Ethiopia. The study employed both descriptive statistics and inferential statistics, making use of both the primary and secondary sources of data collection methods. Multiple Regression analysis showed that there is a clear significant relationship between external environmental factors and the performances of MSEs. Lastly, a study

Shah and Yadav (2014) also found a significant impact of the cultural environment on international business performance.

RESEARCH METHODOLOGY

This study adopted a survey research design as the preferred research design because it is cost effective, extensive, flexible and dependable. The population of the study on the other hand are the SMEs operating in Benue State based on the statistics by the Small and Medium Scale Enterprises Development Agency of Nigeria (SMEDAN) as of 2017 which is 1,811. The SMEs have been identified as operating in the following sectors: manufacturing sector, services sector, computer and information and communication technology sector. restaurants hotel sector and and wholesalers and retailer sector. Taro Yemane's (1964) formula was used for sample size determination which provided a sample size of 327. Questionnaire was used for data collection while simple random sampling was the sampling technique implemented in this study. For data analysis, descriptive and inferential statistics are the two main techniques used Descriptive captured data. the respondents' characteristics and was using percentages while presented multiple regression analysis as the inferential statistic was used to test the hypothesis of the study using Statistical Package of the Social Sciences (SPSS) v.23.

Decision Rule: If the p-value in any of the results is less than 0.05, the decision is to reject the null hypothesis and accept the alternate hypothesis. The reverse is the case when the p-value is greater than 0.05.

RESULTS

Based on the questionnaire distributed to the sample size of 327 SMEs in Benue State, 312 were retrieved from the respondents. Out of the 312 questionnaires retrieved, 30 questionnaires were wrongly filled and therefore, removed which produced a final sample size of 297. The descriptive statistics revealed that 41.7% of the respondents were owners of their SMEs, 20.5% were managers, while 37.8% were both owners and managers. This implies that majority of those sampled were owners of the SME. In terms of sectoral distribution, 11.0% were operating in the manufacturing sector, 16.5% in the services sector, 11% in the computer/ICT sector, 35.4% in restaurant/hotel sector while 26.0% were involved in wholesale and retail business. To determine the duration in years that the sampled SMEs have been in operation or business, 16.5% are less than 3 years in business, 23.6% are in business for 3 to 5 years, 34.6% have been into business for 6 to 8 years while 25.2% are into business for more than 9 years.

Main Results

The focus of this study was to evaluate whether the external environment impacts on the performance of SMEs in Benue State, Nigeria. specifically, the study evaluated whether political environment, economic environment and socio-cultural environment impacts on the performance of SMEs in Benue State. Prior to implementing multiple regression analysis as the tool of data analysis, the regression assumptions were evaluated. The result showed that the normality and linearity assumptions were not violated after

assessing the histogram and normal P-P Plot of Regression Standardized Residual. The histogram was largely normally distributed while the normal P-P Plot of Regression Standardized Residual reasonably followed straight-line relationship. In terms of multicollinearity, all the independent variables in this study did not indicate any issue multicollinearity as the values were all within acceptable limits. In testing the significance of the regression model,

political environment, economic environment and socio-cultural environment were entered in a regression model with performance as the dependent variable. The ANOVA result showed that the model is significant as shown in Table 1: F(3,296) = 39.790, p = 0.001. In addition, the model explained 0.289 or 28.9 percent of the variance performance of SMEs as also captured in Table 2 by reporting the R² and R statistics respectively.

Table 1: ANOVA Table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	71.148	3	23.716	39.790	.000
	Residual	174.637	293	.596		
	Total	245.785	296			

a. Dependent Variable: Performance of SMEs

b. Predictors: (Constant), Political environment, economic environment and socio-cultural

environment

Source: SPSS Results (2023)

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.538a	.289	.282	.772

a. Predictors: (Constant), Political environment, economic

environment and socio-cultural environment b. Dependent Variable: Performance of SMEs

Source: SPSS Results (2023)

Hypotheses Testing

Hypothesis One (H_{01}): There is no significant effect of political environment on the performance of SMEs in Benue State. The result of the regression analysis reveals that political environment has a significant effect on the performance of SMEs in Benue State with B = .115, t = 2.549, p = 0.011 as contained in Table 3. Hypothesis one was therefore, rejected in favor of the alternate that political environment has a significant impact on the performance of SMEs. This implies that as the political environment is

favorable, then the performance of SMEs in Benue State will be improved.

Hypothesis Two (H_{02}): There is no significant effect of economic environment on the performance of SMEs in Benue State. Based on the result of regression analysis as contained in Table 3, economic environment has a significant positive impact on the performance of SMEs in Benue State as the evidence shows: B = .383, t = 5.985, p = 0.000. Hypothesis two was therefore, rejected in favor of the alternate hypothesis that economic environment has a significant

impact on the performance of SMEs. The implication is that when owners of SMEs see the environment as providing opportunities for growth, then it will have a positive impact on the performance of such SMEs.

Hypothesis Three (H_{03}) : There is no significant effect of socio-cultural environment on the performance of SMEs in Benue State. This hypothesis was also rejected in favor of the alternate hypothesis that socio-cultural environment has a significant positive impact on the performance of SMEs in Benue State based on the results as shown in Table 3: B = 0.232, t = 3.495, p = 0.001. the implication is that the social environment helps support the performance of SMEs in Benue State, Nigeria.

DISCUSSION OF FINDINGS

This study was carried out to assess the effect ofthe external business environment on the performance of SMEs in Benue State. The study measured external environment using three dimensions: political environment. economic environment, and socio-cultural environment.

Hypothesis One (H_{01}) stated that there is significant effect of political environment on the performance of SMEs in Benue State. The analysis revealed that there is a significant relationship between political environment and the performance of SMEs in Benue State implying that the increase in favourable political activities will impact positively on the SME performance in Benue State. This confirms the view Agbolade (2014), Mark and Nwaiwu (2015) and Ajayi (2016) who also found a significant

relationship between political environment and firm performance.

Hypothesis Two (H_{02}) stated that there is no significant relationship effect of economic environment on the performance of SMEs in Benue State. As the results indicated, there is a significant impact of the economic environment on the performance of SMEs in Benue State. This implies that the decrease in inflation, cost of doing business and taxes and the general improvement in the process of doing business will impact positively on the performance of SMEs in Benue State. In order words, when owners of SMEs believe that the economic environment is favourable, then it will positively to the performance of such SMEs. This finding is similar to the findings by Ajayi (2016) who opined that economic forces have an influence on firm performance.

Lastly, hypothesis three (H_{03}) stated that there is no significant effect of sociocultural environment on the performance of SMEs in Benue State. From the results. the study found that there is indeed a significant impact of the socio-cultural environment on the performance of SMEs in Benue State implying that sociocultural affect firm factors too performance positively if owners of SMEs belief that the culture of the people and their social activities help support SME performance. This finding agrees with the findings of Ajayi (2016) and Shah and Yadav (2014) who also revealed that socio-cultural have significant impact on organizational performance of small and medium scale enterprises.

CONCLUSIONS AND RECOMMENDATIONS

This study sought to examine the effect of external environment performance of SMEs in Benue State. The study identified three dimensions of external environment: political, economic independent social-cultural as variables while performance served as the dependent variable. Specifically, the study tested whether the dimensions of external environmental factors have any effect on the performance of SMEs, which resulted to the formulation of three hypotheses. The population of the study was 1,811 owners of SMEs in Benue State while the sample size was 327 based on the Taro Yamane (1967) formula. Questionnaire was therefore, administered on the 327 respondents whereas only 297 was finally used for the data analysis. Using both primary and secondary data sources, and multiple regression analysis as the data analytical technique, the study found that political environmental the factors. economic environmental factors socio-cultural environmental factors all significant have effect on the performance of SMEs in Benue State. Based on the findings, the following recommendations were made:

1) The government, regulatory and tax authorities should as a matter of urgency reduce the burden of the economic effect as SMEs belief that a favourable economic environment will contribute the most to the performance of their SMEs. Therefore, when owners of **SMEs** have a favourable disposition that the economic environment support their business, then this will have a positive impact on the performance of their SMEs otherwise it will have a negative impact on their performance hence **SMEs** in

- Benue State should develop strategies that will help them in mitigating these negative factors while exploiting the opportunities available in the environment for better performance.
- 2) SMEs should always be strategically prepared to adapt to issues that may arise from the political environment as policy pronouncement by the government can have a significant impact on the survival of SMEs. Therefore, SMEs can lobby the government in instituting favorable policies that support SMEs as this will have a positive impact on their performance.
- 3) SMEs owners should note that respect for socio-cultural environment in the place of operation is the only way for survival and achievement of desire performance; hence, SMEs in Benue State should be conversant with these factors and therefore, design training programmes for their employees to help build in them the needed motivation to help support the growth of their businesses.

LIMITATIONS OF THE STUDY AND SUGGESTIONS FOR FURTHER STUDIES

This study faces the following limitations. Firstly, the cross-sectional nature of the research design is one of the limitations of the study. It is impossible to establish the causal relationship in cross-sectional research designs. Secondly, the study is limited to only the three dimensions of external environment (political, economic and socio-cultural) without considering other dimensions such as security and technological among others. Lastly, the

study is limited to only Benue State without considering other states in Nigeria. In suggesting areas for further research, future studies could explore additional dimensions of external environment such as technological environment, security environment among others. Additionally, future studies could increase the scope of the study to cover other states in Nigeria as this will help improve the acceptability of the research findings. Also, future consider studies could introduction mediating or moderating variables to better provide a detailed understanding of relationship between business environment and performance of SMEs.

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EFFECT OF WORKPLACE BULLYING ON KNOWLEDGE HIDING AMONG NURSES OF FEDERAL MEDICAL CENTRE MAKURDI

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ABSTRACT

This study examined the effect of workplace bullying on knowledge hiding among nurses of Federal Medical Centre Makurdi. The researcher used mainly primary data from a sample of one hundred and twenty (120) nurses who serve as respondents for this study. The data collected were analyzed using inferential statistics such as simple linear regression analysis. hypotheses of the study were analyzed using the probability value of the regression estimates. The result of the regression analysis indicates workplace bullying (WPB) has a negative effect on knowledge hiding among nurses of Federal Medical Centre Makurdi, Benue State, Nigeria and the effect is statistically significant (p<0.05) but in line with a priori expectation. The hypothesis of the study shows that workplace bullying has a significant negative effect on knowledge hiding among nurses of Federal Medical Centre Makurdi, Benue State, Nigeria. It was concluded that the behavioural characteristics of people such as bullving people are the main reasons for knowledge hiding. It was recommended that management of Federal Medical Centre Makurdi, Benue State, Nigeria should put a strict rule regarding workplace bullying as it has been shown to affect knowledge hiding. An arbitration process should be put in place to address any act or perceived act of bullying experienced by the nurses in the hospital. This will go a long way in enhancing their performance.

Keywords: Bullying, Nurses, Hospital, Knowledgehiding, Workplace, Nigeria

1.0 INTRODUCTION

Organizational knowledge is a critical strategic resource for organizational success (King and Zeithaml 2003; Hamilton and Philbin 2020). Research emphasizes the role of knowledge management and employees' knowledge sharing practices in improving firms' performances developing and their competitive advantage (Singh 2019; Fonseca et al.2021). Research emphasizes the role of knowledge management and employees' knowledge sharing practices in improving firms' performances and developing their competitive advantage (Singh 2019: Fonseca et al. 2021) However, some employees prefer hiding knowledge for keeping irreplaceable in the organization, which will prevent the organization from advantages gaining in the competitive environment (Burmeister, Fasbender, & Gerpott, 2019; Fong, Men, Luo, & Jia 2018). Therefore, we need to understand the antecedents of employees 'knowledge hiding behaviours for detriments minimizing the the organization caused by knowledge hiding.

Workplace bullying is a long-standing problem; yet only in the 1980s did scholars even begin to critically examine worker labelled mistreatment as "mobbing" 1990) (Leymann, "bullying" (Adams, 1992). Eibarson 1999 defined bullying as "systematically subjected to aggressive behaviour from one or more colleagues or superiors over a long period of time" (p. 16). Namie & Namie 2009) argued that workplace bullying is repeated, health-harming, verbally abusive behaviour. The conduct threatening, humiliating, intimidating; it is work-related sabotage, or a combination of these.

Existing research studies on knowledge hiding emphasize leadership style, organizational/ knowledge culture, work environment and individual characteristics, but pay less attention to the influence of interpersonal negative events on knowledge hiding behaviours (Jha & Varkkey, 2018; Khalid, Bashir, Khan & Abbas 2018; Serenko & Bontis, 2016). Although Zhao et al. (2016) discussed effects of workplace exclusion knowledge hiding and pointed out that employees' knowledge hiding is a kind of retaliatory behaviour, this study regarded employees' behaviour as an emotional outcome and failed to find possible mediating variables. Workplace bullying is a common negative event like workplace exclusion (Stagget, Daniel, Ann & Gabel 2011) and has significantly negative impact on the sleep quality as well as mental health of employees (Magee et al., 2015). Therefore, many scholars call for attention to especially workplace bullying, individuals should deal with workplace bullying (Escartinet, Arrieta & Rodriguez-Carballeira, 2011; Vukelic, Cizmic, & Petrovic, 2019). Following the research of Zhao et al. (2016), we speculate that workplace bullying, as a negative event, will also have an impact employees 'knowledge hiding behaviours. However, instead of only aiming to revenge, knowledge hiding of employees is more likely to be a thoughtful and rational offense.

Statement of the problem

Knowledge management plays a crucial role in each organization, which can affect the firms' and employees' performance. However, due to the practice of "knowledge hiding," it is often challenging to achieve satisfactory results

in knowledge management (Connelly and Kelloway, 2003). Previous research has pointed out that employees are not willing to share knowledge, due to reasons such as protection and control of knowledge ownership, expertise dominance, defensive awareness (Huo et al., 2016). About 50% of employees have the intention to withhold, mislead, or conceal knowledge that has been requested by another person (Peng, 2013). behavior of deliberately not providing the required knowledge to colleagues when requested is called "knowledge hiding" (Connelly et al., 2012), which has become an independent concept that is different from the opposite side of knowledge sharing (Zhao et al., 2019). Knowledge hiding is very likely to reduce the efficiency of knowledge exchange nurses, hinder of new ideas/thoughts gained from training, seminars and clinical briefings. This study seeks to investigate why nurses knowledge. H₀₁: Workplace bullying has no significant effect on knowledge hiding among nurses of Federal Medical Centre Makurdi.

2.0 REVIEW OF RELATED LITERATURE

Over the decades, researchers and practitioners have largely studied knowledge sharing, transfer, and creation within organizations (Wang et al. 2018a; García-Piqueres et al. 2019; Lee 2018). Likewise, Connelly et al. (2012) showed counterproductive knowledge behaviour, that is, knowledge hiding (KH) behaviour, also exists within organizations. Connelly et al. (2012, p. 65) define KH as "an intentional attempt by an individual to withhold or conceal knowledge that has been requested by another person." KH takes place among coworkers (Aljawarneh & Atan 2018), team members (Babic et al. 2019; Singh 2019), and even between

supervisors and subordinates (Butt 2019) for various reasons (Afshar-Jalili, *et al.* 2020).

Studies have found that KH is not only a hindrance to knowledge sharing (Qureshi and Evans 2015; Liu et al. 2020a) but is also detrimental to organizations, as it can affect a firm's decision-making quality (Ghasemaghaei and Turel, 2021), idea implementation al. (Li et 2020), organizational performance, team performance (Chatterjee et al. 2021), and creativity (Bogilovic, et al. 2017; Fong et al. 2018; Peng et al., 2019), in addition to employees' turnover intention (Serenko and Bontis 2016) and organizational citizenship behaviours (Arain et al. 2020). KH also affects the internal and external organization stakeholders in an example, employees' affecting, for abilities to solve customer problems. relationship building with customers (Chaker, et al. 2020), creativity (Rhee and Choi 2017), and job (Chatterjee et al. 2021; Wang et al. 2018b; Jahanzeb et al. performance and innovation (Khoreva and Wechtler 2020).

More research on KH is required to achieve a successful promotion knowledge transfer within organizations (Wang et al. 2018a). Connelly et al. (2012) categorized KH into three types. Evasive knowledge hiding (E-KH) is when the knowledge provider misleads knowledge seeker with erroneous information. Playing dumb knowledge hiding (PD-KH) is when the knowledge provider hides their knowledge pretending that they do not know what the knowledge seeker is asking. Rationalized knowledge hiding (R-KH) is when the knowledge provider gives justifications to withhold information. In addition to these three types, two more dimensions have been proposed in recent studies—counterquestioning (Jha and Varkkey 2018) and bullying hiding (Yuan, et al. 2020).

Counter-questioning when the knowledge provider avoids answering the knowledge seeker by countering with their own questions or seeking answers from the knowledge seeker (Jha and Varkkey 2018). Yuan, et al. (2020) stated that, in bullying hiding in organizations, the knowledge provider adopts a harsh and offensive manner to discourage the knowledge seeker from questioning them as a means of protecting their "knowledge power." KH is not merely the opposite of knowledge (Kang, sharing 2016). Researchers suggest that knowledge sharing and hiding can occur because of different foci (self vs. other) motivational sources (prosocial antisocial; Connelly and Zweig 2015; Serenko and Bontis 2016). Previous studies have also clearly elaborated the difference between KH and counterproductive knowledge behaviours (knowledge and hoarding lack of knowledge sharing) and counterproductive work behaviours (workplace aggression, uncivility, and social undermining; Connelly et al. 2012; Serenko and Bontis 2016).

What makes KH distinct from other similar counterproductive knowledge and work behaviours is that knowledge is requested by one colleague from another colleague who intentionally hides it. The knowledge request indicates that the person who possesses the knowledge has a social and/or moral obligation to respond with knowledge sharing. An urge to violate this obligation by hiding deep knowledge indicates and complicated underlying psychological motivation.

WPB is the most common type of unacceptable violence widespread in the nursing profession. Although bullying has been strongly linked with negative work outcomes in nursing profession, the underlying mechanism that explains how WPB leads to negative behaviour of employees is still underexplored (Cowell & Dewey Bergren, 2016; Sarwar, Bashir, et al., 2019). The most devastating and well-established outcome of bullving amongst nurses refers to deviant behaviour (Abou Hashish, 2019; Zaghini et al., 2016). Deviant behaviour includes employees' negative behaviour, such as intentional abuse towards other employees, withdrawal of employees' responsibilities, hiding of knowledge, property theft and deviance (Liang et al., 2018).

Workplace bullying can consume a lot of individual resources (Escartin et al., 2009; Saunders et al., 2007). Hence, to reduce the continuous consumption of resources, individuals have to protect their own resources by hiding knowledge resources (Halbesleben et al., 2014; Wheeler et al., 2010). Specifically, workplace bullying can consume lots of employees' emotional resources (such as psychological distress), after which individuals will form rational cognition and re-examine whether their efforts are worthwhile, finally, they will take some self-protection behaviours (such as knowledge hiding) to avoid further loss of resources (Escartin et al., 2011; Magee et al., 2017; Obeidat et al., 2018).

This process of resource consumption and conservation is exactly the internal mechanism between workplace bullying and knowledge hiding. Therefore, from the individual resource pool, we identified two important resources (emotional and relational resources) that might mediate

between workplace bullying and knowledge hiding and focused on two specific variables including emotional exhaustion and organizational identification. Therefore, this paper constructs two single mediating paths workplace bullying between knowledge hiding to verify the mediating effect of emotional exhaustion organizational identification, respectively.

3.0 METHODOLOGY

3.2 Research Design

Cross-sectional survey research design was adopted in this study which the nexus between two or more variables of interest for the purpose of making inference about the study population.

Population of the Study

The population of the study is one hundred and twenty (120) nurses of Federal Medical Centre Makurdi who provided the basic information need of the study.

Sample Size Determination

Since the population of the study is of manageable size, the population of the study is taken as the sample for the study.

Sampling Technique

Table 1: Kaiser-Mever-Olkin and Bartlett's Test

Kaiser-Meyer-Olkin Sampling Adequacy	.850	
Bartlett's Test of	Approx. Chi- Square	3.273
Sphericity	df	1
	Sig.	.043

Source: Researchers computation using SPSS 23.0

Census sampling technique is used. This is because the population is of manageable size and hence no other sampling technique will be more appropriate than census or complete enumeration.

Sources of Data

Data shall be obtained through primary source. Questionnaire shall be the main primary source of data collection.

Method of Data Collection

The method of data collection shall be mainly through questionnaires using a five point Likert scale of strongly agreed, agreed, undecided, disagreed and strongly disagreed.

Validity of instrument

In this study, the two most common types of validity, which are content and construct validity, were considered. While content validity was tested through the expert contribution from my team of supervisors, construct validity was tested with the use of factor analytical tool that considered Kaiser- Meyer-Olkin (KMO) and Barlett's Test of Sphericity.

The result of sampling adequacy as indicated by the KMO (Kaiser- Meyer-Olkin) measure for the study's variable items is 0.850 with Bartlett's Test of Sphericity (BTS) value to be at 1 degrees of freedom at the level of significance of p = 0.043. The KMO

result in this analysis surpasses the threshold value of 0.50 as recommended by Hair, Anderson, Tathan, and Black (1995). Therefore, we are confident that our sample and data are adequate for this study.

Table 2: Total Variance Explained

Component		Initial Eigenval	ues	Extraction Sums of Squared Loadings		
	Total % of Variance		Cumulative %	Total	% of Variance	Cumulative %
1	1.368	68.397	68.397	1.368	68.397	68.397
2	.632	31.603	100.000			

Extraction Method: Principal Component Analysis.

Source: Researchers computation using SPSS 23.0

The Total Variance Explained table shows how the variance is divided among the 2 possible factors. One factor have eigenvalues (a measure of explained variance) greater than 1.0, which is a common criterion for a factor to be useful. When the Eigenvalue is less than 1.0 the factor explains less information than a single item would have explained. Table 2

shows that the Eigenvalues are 1.368 is greater than 1. Component one gave a variance of 68.397. From the rotated sum of squared loadings section, component 1 accounts for equally 68.397 % of the variance of the whole variables of the study. This shows that the variables have strong construct validity.

Table 3: Reliability Statistics

Variable		Cronbach's Alpha		
Knowledge hiding	[KLH]	0.793		
Workplace bullying	[WPB]	0.880		
Overall Reliability		0.837		

Source: Author's Computation using SPSS 23.0

Table 3 shows the reliability statistics for individual variables and the overall reliability for the instrument. The result of the individual variables of the study indicates that the variable Knowledge hiding has a reliability of 0.79 while workplace bullying has a reliability coefficient of 0.880 with the overall Cronbach Alpha coefficient value at 0.837. Reliability Cronbach Alpha statistics of 0.70 is considered adequate and reliable for social science study. Hence, the

instrument for data collection of this study falls above the limit of a reliable instrument for social science research.

Technique of Data Analysis

Simple linear regression was used to estimate how workplace bullying affects knowledge finding in the study area while the probability value of the regression estimate was used to test the hypothesis of the study at 5% level of significance.

Model Specification

Guided by the nexus between the variable of the study, the following functional relationship exists between the dependent and the independent variables of the study as shown in equation 1 and 2:

$$KLH = f(WPB)$$

$$Where,$$

$$KLH = Knowledge Hiding$$

$$WPB = Workplace bullying$$

$$f = Function$$

$$(1)$$

Explicitly, the relationship is restated as shown below:

 $\begin{array}{lll} b_0 & = & Regression \, Constant \\ b_1 & = & Regression \, Coefficient \end{array}$

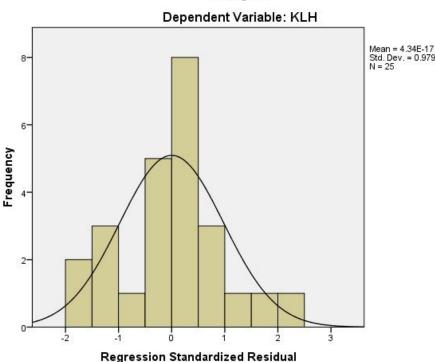
 U_t = Error term A priori expectation

 $b_1 < 0$

4.0 RESULTS AND DISCUSSIONS

This section deals with the presentation of the results obtained from the field and analyzed using regression analysis. This subsection starts with the examination of the regression standardized residual as shown in the histogram.

Histogram



Model I: Knowledge hiding Model

Figure 1: Regression Standardized Residual Source: Author's Computation using SPSS 23.0

Figure 1 overleaf shows a histogram of the residuals with a normal curve superimposed. The residuals look close to normal, implying a normal distribution of data. Here is a plot of the residuals versus predicted dependent variable of Knowledge hiding (KLH). The pattern shown above indicates no problems with the assumption that the residuals are normally distributed at each level of the dependent variable and constant in variance across levels of the dependent variable

Table 4: Statistical Significance of the model ANOVA^a

Mo	odel	Sum of Squares	df	Mean Square	F	Sig.
	Regression	221.121	1	221.121	3.601	.036 ^b
1	Residual	1412.239	23	61.402		
	Total	1633.360	24			

a. Dependent Variable: KLHb. Predictors: (Constant), WPB

Source: Author's Computation using SPSS 23.0

The F-ratio in the ANOVA table above tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predicts the dependent variable F (1, 23) = 3.601, $p = 0.036^b$ (i.e., the regression model is a good fit of the data).

Table 5: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.679ª	.538	.398	7.83592	

a. Predictors: (Constant), WPBb. Dependent Variable: KLH

Source: Author's Computation using SPSS 23.0

The coefficient of determination R² for the study is 0.538 or 53.8%. This indicates that 53.8% of the variations in the model can be explained by the explanatory

variables of the model while 46.2% of the variation can be attributed to unexplained variation captured by the stochastic error term.

Table 6: Regression coefficients

Model			ndardized ficients	Standardized Coefficients	t	Sig.	Collinearit	y Statistics
		В	Std. Error	Beta			Tolerance	VIF
1	(Constant)	37.349	6.101		6.122	.000		
1	WPB	461	.190	368	-2.426	.030	1.000	1.000

a. Dependent Variable: KLH

Source: Author's Computation using SPSS 23.0

a) Effect of workplace bullying on knowledge hiding among nurses of Federal Medical Centre Makurdi, Benue State, Nigeria.

As shown from the result of the study in Table Results from the first model of the study in Table 6 workplace bullying (WPB) has a negative effect on knowledge hiding among nurses of Federal Medical Centre Makurdi, Benue State, Nigeria and the effect is statistically significant (p<0.05) but in line with *a priori* expectation. Ho₁: Work base bullying does not have significant effect on knowledge hiding among nurses of Federal Medical Centre Makurdi, Benue State, Nigeria.

Using the probability value of the estimates, we reject the null hypothesis that is, we accept the alternative hypothesis. This implies that at 5% level of significance, workplace bullying have a significant negative effect on knowledge hiding among nurses of Federal Medical Centre Makurdi, Benue State, Nigeria. This finding is in tandem with those of Yuan, et al. (2020), who stated that when bullying occurs in an organizations, the knowledge provider adopts a harsh and offensive manner to discourage knowledge seeker from questioning them as a means of protecting their "knowledge power." The implication of a negative effect of bullying on knowledge hiding leads to evasive knowledge hiding when the knowledge provider misleads the knowledge seeker with erroneous information. It also leads to playing dumb, which is when the knowledge provider hides their knowledge by pretending that they do not know what the knowledge seeker is asking. It also leads to rationalized knowledge hiding which is

when the knowledge provider gives justifications to withhold information as stated by Connelly *et al.* (2012), Jha and Varkkey, 2018, Yuan, *et al.* 2020.

5.0 CONCLUSION AND RECOMMENDATION

a) Conclusion

This study examine the effect of workplace bullying on knowledge hiding among nurses of Federal Medical Centre Makurdi, Benue State, Nigeria. The finding shows that the behavioural characteristics of people are the main reasons for knowledge hiding. This reason can be seen as the impetus for the emergence of knowledge hiding by employees who experience bullying at work. The findings collaborates this as the result of the study shows a negative effect of bullying on knowledge hiding in the study area. The important point is that, although knowledge hiding is common in organizations all over the world, few relevant studies were seen in the review of theoretical literature especially in the study area, hence the need for this study.

b) Recommendations

It is recommended that management of Federal Medical Centre Makurdi, Benue State, Nigeria should put a strict rule regarding workplace bullying as it has been shown to affect knowledge hiding. An arbitration process should be put in place to address any act or perceived act of bullying experienced by the nurses in the hospital. This will go a long way in enhancing their performance.

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SCHOOL LEADERSHIP IN THE SHADOW OF PANDEMIC IN NIGERIA: IMPLICATIONS FOR POLICY AND PRACTICE

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INTRODUCTION

The importance of education in human development has been well documented, with studies highlighting education's catalytic roles in national and human capital development (Fägerlind & Saha, 2016; Griffin, Care, & McGaw, 2012). Education is a means of selfdevelopment through the transmission of knowledge, skills, and habits from generation to generation. The value of education in a nation's economic, social, and moral development cannot be overstated. It is incredibly concerned that education at all levels has been jeopardised since the novel coronavirus disease in 2019 (Covid-19). The coronavirus disease is a highly infectious disease that has afflicted the global population since December of 2019. The disease spreads via droplets (World Health Organization, 2020) and has infected over 9.1 million people, resulting in approximately 473,000 deaths worldwide (Aljazeera News, 2020). As a result, countries have relied on various containment measures, including physical and distancing measures, epidemiological curve and prevent morbidity and mortality from COVID-19 (Barasa et al., 2020; Viner et al., 2020).

Different countries have taken various measures to implement physical distancing, such as complete economic closure, including educational institutions (Nicola et al., 2020; UNESCO, 2020). The pandemic is affecting all levels of education, from pre-school to higher education, with far-reaching educational and economic consequences (Lindzon, 2020). For example, a four-week school closure in New York City had an economic impact of between \$10.6 and \$47.1 billion (Lindzon, 2020). A 12-week nationwide school closure costs 1% of GDP (Araz et al., 2012), while prolonged closures can cost 3% of UK GDP (Keogh-Brown et al., 2010).

Though school closures were intended to control virus spread within schools, prevent transmission to other vulnerable individuals, and maintain public health, these closures have had widespread socioeconomic consequences (Lindzon, 2020; Wren-Lewis, 2020; Cauchemez et al., 2009). Furthermore, the far-reaching effects of social/physical segregation and the associated lockdown measures, as well as school closures, have hampered the education sector and are expected to leave an indelible mark on the education system (Yinka & Adebayo, 2020; Nicola et al., 2020). Over 188 of the world's 195 countries have implemented nationwide school closures and limited educational facilities (Nicola et al., 2020; UNESCO, 2020).

It is estimated that the closure of educational institutions has affected more than 1,576, 021, 858 learners worldwide, accounting for approximately 91.3 per cent of all learners (Nicola et al., 2020; Brown et al., 2011; UNESCO, 2020). Aside from the impact on students, school closures have significant economic, health,

and social costs (Cauchemez et al., 2009; Brown et al., 2011; Wu et al., 2010). Prior to the pandemic, most countries, including Australia, Italy, Germany, and Hong Kong, had implemented timely responses to online learning (Crawford et al., 2020). Nonetheless. researchers demonstrated that the pandemic has posed significant challenges to education in these countries (Crawford et al., 2020). As a result, it is expected that the pandemic will have a greater negative impact on schools that did not have online learning platforms before the pandemic (Zhong, 2002; Kachra & Brown, 2019). According to Zar et al. (2020), the pandemic's indirect effects include disrupted schooling and a lack of access to school, particularly in low and middle-income countries.

The impact of COVID-19 on education is especially dangerous in low and middleincome countries, where education systems have been operating on subpar platforms (Dan-Nwafor et al., 2020; Yinka & Adebayo, 2020). It is also difficult to provide a safe learning environment for students in these overcrowded. resource-constrained schools (Zar et al., 2020). The pandemic has a peculiar dissipating impact on education in Africa and other countries, widening the existing divide in learning access and outcomes, and increasing school dropouts (Blundell et al., 2020; Dorn et al., 2020). The threat to education in Nigeria is exacerbated by unique vulnerabilities such as poor health systems, poverty and inequality, hunger, internally displaced populations, high population densities, urban-rural divide, and an outof-school population (Obiako & Adeniran, 2020).

Prior to COVID-19, Nigeria had one-fifth of the world's out-of-school children. In approximately 10.5 million Nigeria, children aged 5-14 years were out of school, and only approximately 61 percent of children aged 6 to 11 years received regular primary school education (UNICEF Nigeria, n.d.). As a result, while Nigeria is dealing with underlying educational challenges that have kept the country behind in terms of preparing young people for dynamic workplaces (Dan-Nwafor et al., 2020; Obiako & Adeniran, 2020; Yinka & Adebayo, 2020), COVID-19 impacts exacerbate this problem.

Following the COVID-19 pandemic, all schools in Nigeria were closed beginning March 27, 2020, as part of the Federal Government's efforts to limit the disease's spread. This resulted in a contextualised state-wide school closure across the country's 36 states. In response, the Ministries of Education in various states have released modalities for radio and television schooling, as well as internetbased learning, for students in public primary and secondary schools. Though these efforts may be effective, based on experience from developed countries, they may have a far-reaching negative impact on the education system in developing low-income countries such as Nigeria (Obiako & Adeniran, 2020). For example, while the COVID-19 pandemic transforming digital and online education around the world, primary and secondary school students in rural and underserved communities are falling behind due to a lack of skills and resources to adapt or transition to new learning avenues. Learning remotely (including ratio, TV schooling, and online learning apps for primary and secondary learners, virtual libraries, and online classes in universities) is thus practically impossible in the majority of Nigerian communities.

Poorly resourced institutions and socially disadvantaged students with limited access to technology and the internet, as well as students' inability to engage in an environment, jeopardise online government's response (Zhong, 2020). Obiako and Adeniran, 2020 (2020) discovered that the pandemic has had a significant impact on education in three ways: missed learning for the majority of pre-pandemic students, loss of access to school-provided vital services. leaving more children behind. As a result of the country's school closures, these effects are likely to widen the gaps in educational quality and socioeconomic equality. This is due to the fact that a smaller percentage of learners in urban areas, who are more likely to come from higher-income families, have a better chance of accessing education during closures through technology school (Obiako & Adeniran, 2020), leaving the majority of learners from poor homes and underserved rural and suburban areas of the country behind (Zhong, 2020). Aside from that, students in schools that lack the resources or capacity to transition to online delivery are currently missing out on learning opportunities (Leung & Sharma, 2020).

Learning in the home can also be a challenge or present learning challenges. This is dependent on parents' educational attainment and other commitments, which leaves a larger proportion of the learner population behind. All stakeholders in education are deeply concerned about these issues (Crawford et al., 2020). As a result, even though most states in the country are currently responding through radio and television, a significant number of students are still facing difficulties in

their education. Furthermore, to the best of the researchers' knowledge, no study has investigated the impact of Covid-19 on education, specifically in primary and secondary schools, from the perspectives of education stakeholders (educators, parents, and learners) in Nigeria. As a relied on result, this article the perspectives of stakeholders deconstruct the educational challenges posed by Covid-19 and how those challenges have impacted education and learning in primary and secondary schools.

EDUCATIONAL CHALLENGES POSED BY COVID-19 PANDEMIC

The challenges and barriers to education imposed by Covid-19 include school closure/loss of academic session, poor learning, and unequal access to education opportunities and difficulties associated with homeschooling, urbanrural divides in resource distribution and poor knowledge/skills on the part of the teachers and parents.

Shutting Down of Schools and Loss of Academic Session: Many students are lost a school session and became strongly challenged due to Covid-19 pandemic school closure. Many students stayed at home for about two school terms due to total school closure. This meant that students were not sure whether they would be promoted from their extant grade. There was also uncertainty in students being promoted to the next grade levels and the associated modalities such as assessment. The school closure could led to irreversible academic, economic and social challenges for the children, families and society. It informed decreased physical activities on the students, poor mental health, sedentary lifestyle and teleaddiction, poor nutrition and elevated risk

of abuse and neglect (Kayode & Naicker, 2021). The school closure is the worst of all the challenges the pandemic has created to education.

The foregoing is similar to the studies that have outlined the negative impact of school closure (Esposito, & Principi, 2020; Selbervik, 2020) and Covid-19 on the education system (Ogunode, 2020). Furthermore, Burzynska and Contreras (2020) pointed out that the shutting down of schools during the Covid-19 pandemic widened the gender gap through girl-child abuse and neglect. In addition, Francis and Pegg (2020) alluded that school closures have halted school nutritional programmes in some localities in Nigeria. Van Lancker and Parolin (2020) observed that Covid-19 was a social crisis which resulted in school closures, a situation that impacted the education of approximately 80% of school-age children globally.

Inadequate Learning Opportunities

School closure impacted on the learning and achievement. children's the online Although efforts were commendable but they were not just adequate due to poor internet facilities, costs on parents and its attendant distractive tendencies. Getting involved in effective online teaching and learning was almost implausible for average Nigerian in primary or secondary schools, unless those in private schools. This implied that the stakeholders were of the opinion that online learning cannot completely stand in for the regular school contacts, especially for primary and secondary schools in Nigeria. Selbervik (2020) outlined barriers related to school closure in developing countries like Nigeria to include unavailability and inaccessibility

adequate internet facilities/services. Oboh, Ighiwiyisi and Oboh (2020) also noticed that students in secondary school poorly utilised available online teaching and learning process.

Abysmal Access to Education Opportunities

Poor/unequal access to education opportunities was also a major challenge to education and learning during Covid-19. There was poor access due to poor infrastructures such as technological gadgets, electricity and network issues that were almost general issues in Nigeria as teachers and parents in Nigeria were rarely well prepared to handle online learning thereby limiting access to education. Learners in the rural areas had little or no access to online facilities than those in the urban.

Poor/unequal access to educational material was a daunting challenge to the educational progress during Covid-19. students could not Manv access educational materials from their schools during the school closure, experienced difficulties schooling from home, and did not engage in any planned learning experiences. It is also succinct to note that many of them had no communication with their teachers since the school closure and therefore got no assessment for their promotion. Majority of the students were poorly connected or had poor access to opportunities learning during pandemic. Francis and Pegg (2020) as well as Obiakor and Adeniran, (2020) also observed poor access of students to ample learning opportunities during the period of total lockdown of Nigeria's citadels of learning. It was such that as learning became strictly online, poor funding and poor competence on the part of the students and the teachers, insufficient

resources and access to educational materials really limited the plausibility of effective access to education (Habibu, Abdullah-Al-Mamun & Clement, 2012), especially in developing countries like Nigeria.

In addition to the foregoing, external variables, such as accessibility to the internet and constant power failure inhibited e-learning assessment (Klenowski, 2011; Mafenya, 2016). This suggests that in Nigeria and other developing countries, where the internet and power supply are big huddles, e-learning during a pandemic was not be feasible and was overly divided according to social class.

Snags in Homeschooling

Challenges in homeschooling the learners was another bane resulting from the impact of the Covid-19 pandemic that led to the closure of all schools nationwide. Effective homeschooling was difficult for both the parents and the learners, and in isolation, did not support considerable academic growth. Homeschooling was not feasible in the Nigerian context as the parents were under enormous pressure of economic threat how to meet up with daily up-keep of the family. Parents are conditioned mainly to help follow-up what has already been done in the school and not to stand in as a teacher. Homeschooling the Nigerian child during the Covid-19-informed lockdown era was difficult constituting a considerable challenge to both the students and their parents. The students encountered difficulties learning from home, and only a few of them engaged in planned learning experience, while the majority did not involve in any serious learning experiences from home.

The difficulty in homeschooling means that what is learnt individually from home could not serve as the basis for making educational decisions in terms of promotion and placement (Kaden, 2020). Since homeschooling depends to a great extent on the parents' educational level, and other factors like socioeconomic factors, as well as attitude of those involved, it was difficult to ascertain the extent of achievement (Brom et al., 2020). There was also an achievement divide in the direction of parental involvement. Brom et al. (2020) in a study of parents of school-age children found that parents complained about lack of time, issues with technologies, and inadequate teaching and content knowledge challenges they face in homeschooling the children.

Paucity of Technology for Distance Learning

Although the use of technology such as phones, television and radio for online learning is being acclaimed by the government who introduced diverse initiatives during the school closure period, the participants in this study underlined the lack of or unavailability of supporting technologies for learners in primary and secondary schools and their parents. Moreover. these technologies were unaffordable to a majority of families with school-age children. Most teachers and parents complained of not being able to adequately access the internet amidst recurring epileptic electricity supply. Distance learning was almost impossible for secondary and primary school as many students were not permitted to own phones and IT gadgets prior to the Covid-19 lockdown. Teachers were also poorly equipped with the required infrastructures. Every teacher should own a laptop but

many of them were bereft of this basic facility.

Furthermore, poor access to technology is a considerable constraint to education during the school closure period. Many learners had lack of technology as a challenge. profound Only a small percentage of the students were engaged in online learning during the period of school closure. This is not unexpected, given that the need for distance learning during schools closure overwhelmed the existing technologies for remote education. Transitioning learning from classrooms to homes needs a period of preparation in making available enabling the technologies (UNESCO, 2020). When majority of the learners and teachers lack the tools for virtual learning, it becomes practically implausible to embark on distance learning (Iqbal, & Ahmad, 2010; Olutola, & Olatoye, 2015).

The pandemic caught the education sector off guard, so there were no guidelines for planning and delivering online learning for primary and secondary schools especially in a developing country like Nigeria (Phelps & Sperry, 2020). Hence, there is the need to provide technological tools for learning in all primary and secondary schools. In a thematic analysis of teachers' perception of online learning during Covid-19 in Indonesia, Aliyyah et al. (2020) found four themes, including: instructional challenges, strategies, support, motivation of teachers; urban-rural divides in resource distribution; and access.

The difference in educational resources between the urban and rural areas was a major challenge to effective education during Covid-19 school closure. Many parents and teachers were affected

by the urban-rural disparity in access to educational resources while majority of students had difficulties relating to poor access, such as poor internet network and electricity and poor skills and competence for using technologies. These apparently suggested poor access among the students, parents, and teachers residing in rural areas. Learners in the urban areas were at (an) advantage. Organising radio and telelearning in village squares for children in remote villages was literally implausible due to poor infrastructural facilities in the remote parts of Nigeria.

Studies by Karlidag-Dennis, Hazenberg and Dinh (2020) have also shown the unequal effect of location on different dimensions of education. One of the major effects of Covid-19 was on exacerbating inequities in education. Much has been made of alternative forms of learning, such as online classrooms, web-based courses and homeschooling, but these were inaccessible to most children in rural areas and those from poor economic backgrounds (Simba et al., 2020).

Gross Inadequacy in Knowledge/Skills on the Part of the Teachers and Parents

Poor knowledge was a significant challenge to learning in primary and secondary schools. Several studies have shown that most teachers are not skilled in using e-learning facilities. Many teachers are novices in operating computer and android phones. Such teachers, therefore could not engage in e-teaching. This assertion agrees with studies that indicated that e-learning facilities were underutilised in most public tertiary institutions in Nigeria due to challenges including lack of /inadequate training of users (Eze, Chinedu-Eze and Bello, 2018; Kayode, Alabi, Sofoluwe and Oduwaiye, 2019).

Further, adopting e-learning during this Covid-19 pandemic called for up-skilling of the users within a short time (Anu, 2020). This is because e-learning is complex (Vingsle, 2014), and developing and, more importantly, implementing online information to plan instruction is highly challenging (Andersson & Palm, 2018). Hence, considering the unexpected nature of the Covid-19 outbreak, most teachers, parents and learners were not prepared for e-learning, especially in primary and secondary schools where it was rarely used before the pandemic.

Reduction in Enrollment and Increase in School Dropout Rate

School closure hurts students' enrollment. During the pandemic lockdown and school closure, many students were lost to teenage pregnancy, businesses and other distractions. Students in underserved areas took to various money-generating ventures that their transition back to school at resumption became a hassle. The lockdown also posed a challenge in school enrolment. Some teenagers in secondary schools who went to urban areas for businesses were observed to have very low tendencies of returning to their former area of residence or classroom upon the resumption of schools after the year-long lockdown.

School closure resulted in high dropout and poor enrollment in secondary schools after the pandemic. This is particularly the case of protracted closures when the associated economic stress causes school children to work and generate income for their family upkeep (Oboh, Ighiwiyisi & Oboh, 2020). Apart from this, some students lost interest in school with longer stay at home to the extent that some students even forgot the names of their schools when asked (Oboh,

Ighiwiyisi & Oboh, 2020; Scott, 2020; Soland, Kuhfeld, Tarasawa, Johnson, Ruzek & Liu, 2020; Williamson, Eynon & Potter, 2020).

Widening Achievement Gaps and Inequality in Education

Inequality in education was found to get widened with the protracted school closure in Nigeria. Vulnerable populations such as those with learning disabilities. students from low socioeconomic backgrounds, and those in rural areas were considered to have experienced unequal challenges to their learning compared to their counterparts, without disabilities, from high socioeconomic backgrounds and urban areas during the school closure informed by Covid-19. Before the Covid-19, inequality in education has been identified as a major challenge of education in Nigeria and other developing countries (Nwogu, 2015; Olibie, Eziuzo & Enueme, 2013; Onwuameze, 2013). One of the major effects of Covid-19 has been on exacerbating these inequities The alternative forms education. learning, such as online classrooms, webbased courses, and homeschooling are inaccessible children to most in disadvantaged groups. Women and girls who often experience the highest illiteracy rates and school dropouts are further incapacitated and underprivileged (Phelps & Sperry, 2020).

It is also succinct to note that students from poor backgrounds and those from rural areas are more vulnerable. In Nigeria, school opportunity is correlated to income level and public schools differ from private schools in the populations they serve (Oboh, Ighiwiyisi & Oboh, 2020). Hence, until the schools were reopened, majority of students, especially

those in public schools, were not learning anything academic. Thus, this would have a longer-term impact of deepening educational inequality, such as inequality in access to educational resources during the school closure. This inequity in access could add to the existing disparities in achievements learning socioeconomic lines and the urban-rural divide. Moreover, for students with learning disabilities and those living in fragile and conflict-affected regions, the effect is more depressing. Given the technological scenery and the apparent digital divide. distance learning opportunities were available but were underutilised by students in public schools (Oboh, Ighiwiyisi & Oboh, 2020).

Poor Academic Achievement

Research findings have shown that the school closure resulted in poor academic achievement in primary and secondary school learners. Furthermore, the poor achievement of the students, in turn, affects their performances in both internal examinations. external and Students were definitely unable to achieve as expected, and this affected their internal and external examination results negatively, as evident in the poor performances in the recently released UTME 2021 scores. The prolonged school closure translated to abysmal achievement and mass failure in external examinations. This is due to the fact that many students had already lost what they have learnt before the school closure due to a long stay at home. Since e-learning for primary and secondary schools students in Nigeria has been rated as a very poor method of teaching (Ngwu, 2015; Onolemhenmhen, 2014; Eguavoen, 2016; Ubulom, Kayii & Dambo, 2016; Oboh, Ighiwiyisi & Oboh,

2020; Wylie & Lyon, 2015), most students did not make effective use of it.

On the other hand, students that availed themselves of the e-learning opportunities admitted that they did not learn all they were to learn because the assessments done during the lockdown period has not been effective (Oboh, Ighiwiyisi & Oboh, 2020). It has been established that e-learning results in poor students' achievement in primary and secondary schools Nigeria in (Onolemhenmhen, 2014; Ngwu, 2015; Eguavoen, 2016; Ubulom, Kayii & Dambo, 2016).

Implications For Policy And Practices In Nigeria's Education Sector

The foregoing has explored the impact of Covid-19 on primary and secondary education in Nigeria. Particular attention had been drawn to the challenges and difficulties of lockdown and how it had impacted different dimensions of the schooling. During Covid-19, education was faced with many challenges in Nigeria, such as school closure/loss of academic session, poor learning, poor/unequal access to education opportunities, difficulties associated with homeschooling, poor/lack of technology for distance learning, urban-rural divides in resource distribution and access, poor knowledge/skills on the part of the teachers and parents. In addition, Covid-19 negatively impacted school enrollment and created or widened achievement gaps and inequality in education, among others.

This paper therefore has serious implications for education policy, practice and development regarding pathways to the adoption of e-learning or digital learning. Firstly, as the schools gradually reopened, there was the need to re-think

education in the areas of what, where, how and when learners should learn. In addition, information and communication technology has revolutionalised learning and teaching at all levels. Therefore, students in primary and secondary schools should be introduced to IT-enhanced learning approaches such as blended learning, computer-assisted learning, and technologies.

There is an increasing need to revalidate and adapt teaching and learning methods for all learners. This would help in overcoming access and poor learning during emergency situations in the future while ensuring that distance barriers do not hinder education and engendering uninterrupted academic sessions. As such, it is necessary that primary and secondary schools be provided with infrastructure, learning resources, learning tools. If the learners and the teachers are well skilled and equipped with ICT gadgets, learning can occur irrespective of time and distance. School funding is necessary and will be of utmost significance in respect of e-learning under emergency.

With the reopening of schools, efforts should be geared toward reducing the gaps between urban and rural schools in learning and the provision of e-learning resources for enhanced learning. This can by providing learning ensured materials and resources online providing internet facilities to rural areas learners from low backgrounds. For instance, in China and Portugal, efforts are being made by the governments to give computers to students from low-income households and offered mobile data packages and telecommunication subsidies. Mobile learning materials such as working sheets can be delivered through postal services to

students who do not have access to the internet at homes. Although some states in Nigeria embarked on local media channels such as radio programmes, this paper suggests that the programmes were ineffective due to logistics and lack of access. Additionally, the government can provide supports such as solar-powered educational devices, pre-loaded with offline academic resources, to students in disadvantaged and vulnerable communities to alleviate the negative impact of the pandemic on education.

The skill deficits pinpointed in this paper suggest there is a glaring need to make training services available for teachers and students as well as robust synergies between government, enterprises and schools. Teachers and learners need training on ICTs and elearning facilities as to how they can be used to support learning. Both in-service teachers and the student teachers in educational institutions should be well trained in blended teaching and learning method.

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EMPLOYEE ENGAGEMENT AND PERFORMANCE OF MIKAP NIGERIA LIMITED, MAKURDI

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ABSTRACT

The study examines the effect of employee engagement on the performance of Mikap Nigeria Limited, Makurdi. The study specifically examines the effect employee engagement dimensions (vigor, dedication and absorption) on the performance of Mikap Nigeria Limited, Makurdi. The study adopted a cross-sectional survey design and questionnaires were used for collection of data from employees of the company. The population of the study consists of 112 employees of Mikap Nigeria Limited, Makurdi and a census sampling approach was adopted for the study. The study used multiple regression analysis for data presentation and analysis and formulated hypotheses were tested at 0.05 level of significance using the Statistical Package for Social Sciences (SPSS Version 23). Findings revealed that vigor engagement has significant effect on organizational performance $(\beta=.173; P=.000);$ dedication engagement significant effect on organizational performance $(\beta=.301; P=.000)$, and absorption engagement has significant effect on organizational performance $(\beta=.237; P=.012)$. The study recommended amongst others that managers of organizations should improve vigor among employees since it improves staff performance and enhance organizational performance.

Keywords: Employee engagement, organizational performance, vigor, dedication, absorption

1. Introduction

In today's innovation driven business settings, organizations are under intense pressure survive to and remain competitive. Business organizations all over the world are advancing through competition hyper where engaging employees is inevitable for their survival (Sinurat & Berampu, 2021). They are expected to properly utilize their resources to reach their desired targets and stated goals (Tshukudu, 2020). Engagement is a workplace approach designed to ensure that employees are committed to their organization's goals and values, motivated to contribute to organizational success. and are able at the same time to enhance their own sense of well-being (Satata, 2021). Most organizations are highly involved in helping employees become more deeply engaged with their work and reduce the effect of job burnout (Markos & Sridevi, 2010: Byrne, 2014: Mone & London, 2014).

Employee engagement is integral in driving organisational success as engaged employees are motivated and strive to achieve organisational goals objectives. To remain competitive in the market, organisations must encourage positive employee engagement as a strategic tool to attain competitive advantage. Organizations need their employees to be active, dedicated, and fully engaged in their works to help improve organizational performance (Reissová & Papay, 2021). Employee work engagement has thus received considerable scholarly attention recently (Bery, Otieno, Waiganjo, & Njeru, 2015; Ahmed, Ahmad Jaaffar, 2017; Ahmed, Khanb, Thitivesab, Siraphatthadab & Phumdarab, 2020). Recent researches suggest that employee engagement is an important strategy for organizational

performance (Sudiroa, Adia & Fakhria, 2021).

Employee engagement is a physical and psychological condition related to work that helps organizations to achieve stated 2021). goals (Satata, Othman Mahmood (2019) stated that employee engagement is positively related to organizational performance and it includes three constructs; vigor, dedication and absorption. Vigor engagement is the high energy, resilience and a willingness to invest effort on the job, the ability not to be easily fatigued, and the persistence when confronted with challenges or obstacles (Obeidat, 2016). Dedication engagement is being strongly involved in one's work and experiencing a sense of significance, enthusiasm, inspiration, pride, and challenge (Reissová & Papay, 2021). Absorption engagement is the pleasant state of being immersed in one's works, experiencing time passing by quickly and being unable to detach from one's job (Obeidat, 2016). Employees who are absorbed in their jobs are characterized by being fully concentrated in their job and have difficulty detaching from work (Shekari, 2015). These dimensions affect the performance and continuity of business organizations.

Organizational performance entails the capacity of organizations to achieve stated objectives (Govender & Bussin, 2020). Kazimoto (2016)asserted that performance is the ability of the organization to achieve challenging goals and a measurement of productivity through the contribution of knowledge Organizational among employees. performance is measured using different indices such as profitability, growth, productivity, efficiency, market share amongst others (Ahmed, Khan, Thitivesa, Siraphatthada & Phumdara, 2020).

Employee engagement is thus desirable for organizations and it positively affects organizational outcomes such as low turnover, retention, productivity and loyalty (Guan, Yeh, Chiang & Huan, 2020; Verčič, 2021).

In the manufacturing sector in Nigeria, the management of organisational resources, including the human resources has not always been very efficient. Consequently, there has been a decline in performance of some manufacturing organisations. One of the main reasons for such low performance has been the decline in employee engagement at the workplace. Accordingly, many employees are unable to take on extra duties, which negatively affect their productivity and performance of the organization. Many studies have been carried out on the relationship between emplovee engagement and organizational outcomes (Al-Dalahmeh, Masa'deh, Abu Khalaf & Obeidat, 2018; Kazimoto, 2016; Devi. 2017; Truss & Soane, 2013). Few studies however showed the link between employee engagement and organizational performance using the constructs of vigor, dedication and absorption (Devi, 2017). To fill the gap in literature, the current study investigates the effect of employee engagement on the performance of Mikap Nigeria Limited, Makurdi.

1.1 Objectives of the Study

The main objective of this study is to examine the effect of employee engagement on performance of Mikap Nigeria Limited, Makurdi. The specific objectives of the study are to:

i. Determine the effect of vigor on performance of Mikap Nigeria Limited, Makurdi

- ii. Ascertain the effect of dedication on performance of Mikap Nigeria Limited, Makurdi
- iii. Examine the effect of absorption on performance of Mikap Nigeria Limited, Makurdi

1.2 Research Hypotheses

The following null hypotheses are set in line with the study objectives:

- **H0**₁: Vigor has no significant effect on performance of Mikap Nigeria Limited, Makurdi.
- H0₂: Dedication has no significant effect on performance of Mikap Nigeria Limited, Makurdi.
- H0₃: Absorption has no significant effect on performance of Mikap Nigeria Limited, Makurdi.

2. Literature Review

2.1 Employee Engagement

Various authors in previous literatures have adduced various definitions of emplovee engagement have adduced definitions various of employee engagement. Employee engagement refers to the positive, affective psychological work-related state of mind that leads employees to actively express and invest themselves emotionally, cognitively, and physically in their role performance (Rurkkhum, 2010; Margaretha, Widiastuti, Zaniarti & Wijaya, 2018; Budriene & Diskiene, 2020). Employee engagement is therefore a psychological facet that encompasses energy, enthusiasm, and engrossed effort (Gruman & Saks, 2010). Engagement is a workplace strategy designed to ensure that employees are committed to the organization goals and motivated to contribute organizational success, and are able at the same time to enhance their own sense of well-being (MacLeod & Clarke, 2009). It is the willingness to invest oneself and expand ones discretionary effort to help

the employer succeed, which is beyond simple satisfaction with the employment arrangement or basic loyalty to the employer. The concept of employee engagement can best be defined as a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication and absorption

2.2 Dimensions of Employee Engagement

The concept of employee engagement is a multidimensional construct and extremely vital criterion for determining organizational success. Employee engagement has been conceptualized in different ways (Sendawula, Kimuli. Bananuka & Muganga, 2018). Organizations measure engagement in depending on their different ways programmes or schemes to help enhance employee productivity and organizational performance. The most common and frequently used dimensions are vigor, dedication and absorption (Amahwa & Otuya, 2020).

Vigor

Vigor as a construct of engagement refers to the high energy, resilience and willingness to invest effort on the job, the ability not to be easily fatigued, and the persistence when confronted challenges or obstacles (Obeidat, 2016). It usually involves high energy levels; mental resilience; willingness to invest effort; and the persistence in the face of challenges. All these factors are required in order for an individual to show vigor while performing a certain job (Schaufeli & Bakker, 2010; Shirom, 2010). Previous studies suggest that high levels of engagement are associated with high levels of individual performance, and organizational performance hence,

(Christian, Garza & Slaughter 2011). Vigor engagement denotes a need of a person to perform particular activity because it gives inherent pleasure and satisfaction (Amahwa,&Otuya, 2020).

Dedication

Dedication engagement is being strongly involved in one's work and experiencing a significance. enthusiasm. inspiration, pride, and challenge (Al-Dalahmeh, Masa'deh, Abu Khalaf & Obeidat, 2018). It entails the mental and emotional state that reflects a sense of significance, enthusiasm, inspiration, and pride on experience. A person cannot be labelled as dedicated without the presence of such factors. According to Mauno, and Ruokolainen (2007), Kinnunen. dedication engagement has conceptual similarities with job involvement, defined as a strong psychological involvement or identification with one's work. Dedication has been described as the individual's deriving sense of significance from work, feeling of enthusiasm and pride in the given job (Karatepe & Olugbade, 2009). Employees who experience dedication are thus motivated to achieve organizational goals and reach targets which will improve the performance of the organization as a whole.

Absorption

Absorption engagement is the third construct of employee engagement that entails the pleasant state of being immersed in one's works, experiencing time passing by quickly and being unable to detach from one's job (Truss, Alfes, Delbridge,Shantz & Soane 2013; Bakker & Leiter (2010). Bakker and Leiter (2010) stated that absorption may appear to be an outcome of vigor and dedication. This implies that an employee who is absorbed

in his or her job is characterized by being fully concentrated in his or her job, does not feel time passing by while performing the job, and has difficulty detaching or removing his or herself from work (Shekari, 2015; Rayton & Yalabik, 2014; Schaufeli & Bakker, 2010) characterized by mentally being at work. Employees that experience absorption engagement gets themselves engrossed in their workand find it difficult to detach themselves from the job (Shekari, 2015; Rayton & Yalabik, 2014).

2.3 Organizational Performance

Organizational performance is the means through which firms achieve their set goals and it is usually measured using financial and non-financial indicators (Gibson, Ivancevich & Donnelly, 2010). Organizational performance refers to ability of a firm to achieve stated objectives such as profit, quality product, market share, employee productivity, business growth and survival (Lee & Whitford, 2013). Organizational performance in profit-oriented business can also be used to view how an enterprise is doing in terms of level of profit, market share and product quality in relation to other enterprises in the same industry.

Organizational performance is an intricate concept to measure hence indicators is used in measuring the performance of organizations. Cappelli Neumark (2001)measured and performance organizational using productivity and growth. Lee and Whitford (2013) stated that organizations measure their performance using financial measures (sales growth, profit growth, and asset growth or capital growth) and nonfinancial measures (employee turnover, customer satisfaction, business growth and expansion and employee productivity). The indices for measuring performance according to Azeem, Abrar, Bashir and Zubair (2015) include profitability, business expansion and sales turnover.

2.4 Employee Engagement and Organisational Performance

Previous literatures have demonstrated the between employee relationship organizational engagement and performance. An engaged employee is aware of business context and works with colleagues to improve performance within the job for the benefit of the organization (Ologbo & Sofian, 2013). Shantz, Alfes, Truss and Soane (2013) stated that engaged employees have a positive attitude and have work-related state of mind characterized by vigor, dedication, and absorption that make the employees psychologically present at work, which minimizes their possibility to do workrelated mistakes and errors. Also, Gichohi (2014) found a positive relationship between employee engagement performance through increased employee commitment.

A study by Obeidat (2016) established that there is a positive and significant relationship between vigour type of engagement organizational and performance. They found that highly engaged employees lead to increased innovation and productivity while at the same time helps in reducing costs for hiring new staff by retaining the old and talented ones. Previous studies by Koech and Cheboi (2018) and Chege, Muathe and Maina (2017) revealed that employee engagement significantly and positively correlates with employee performance. studies showed that Their engagement is significantly related to organizational performance.

Alarcon and Edwards (2011) in their study on the influence of employee engagement iob satisfaction indicated that on employee dedication engagement influences job satisfaction thereby increasing organizational performance. Eghlidi and Karimi (2016) sought to establish the relationship between the components of employee engagement and organizational commitment among female employees working in the university. The results obtained showed that among the variables of interest in the regression the best predictor of organizational commitment was dedication to work. Schneider (2008) Macey and regarded dedication engagement as a force that motivates employees to achieve of organizational higher levels performance. Result of the study by Eghlidi and Karimi (2016) showed that absorption to work significantly affects the performance of organizations. This is supported by Devi (2017) who whose

study revealed that employee absorption engagement is significantly related with organizational performance.

3. Research Methodology

The study adopted a survey research design which helps in the collection of respondents' opinions on employee engagement organizational and performance. Primary data were collected through questionnaire administration. The population of this study consists of one hundred and twelve (112) staff of Mikap, Nigeria Limited, Makurdi. The target population includes 11 top management staff (executives), 22 middle management staff (departmental heads/supervisors) and 79 lower management staff (operatives). A census sampling approach was adopted for the study and the entire population constituted the sample size. Validity and reliability of the instrument was carried out using Factor Analysis and Cronbach's Alpha respectively.

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampli	.789	
Bartlett's Test of Sphericity	Approx. Chi-Square Df Sig.	835.121 10 .000

Source: Researcher's Computation, 2021.

The construct validity of each variable was done to measure Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA). The result in Table 1 shows the Bartlett's test of Sphericity at 1% level of significance showed that the

items were highly significant (p<0.001). The results of KMO and Bartlett's Test was .789 with Approx. Chi-square= 835.121 and sig = .000. A pilot test was conducted on 20 staff of Mikap Nigeria Limited, Makurdi.

Table 2: Reliability Test Results

Variable	Cronbach's Alpha
Vigor	0.892
Dedication	0.881
Absorption	0.879
Performance	0.864
Average Reliability	0.879

Source: Researchers' Computation, 2021.

The result in Table 2 showed an overall Cronbach's Alpha value of 0.869 indicating that all the constructs were consistent and above the recommended threshold of 0.70. The data collected from the respondents were presented using

regression analysis and formulated hypotheses were tested at 5% level of significance with the aid of the Statistical Package for Social Sciences (SPSS Version 23).

4. Data Presentation and Analysis

Responses collected from the respondents on the variables are presented in model summary, analysis of variance and coefficients tables.

Table 3: Descriptive Statistics Analysis

Variable	Mean	Standard Dev.	Skewness	Kurtois
Performance	3.73	.545	1.692	
Vigor	3.69	.569	1.934	
Dedication	3.56	.648	2.054	
Absorption	3.87	.629	2.433	

Source: Authors' Computation from SPSS Output, 2021

From the result in Table 3 performance is the dependent variable and all other variables, vigor, dedication, absorption are the independent variables. For performance we have mean value 3.73(SD=0.545); vigor has mean value of 3.69 (SD=0.569); dedication has a mean

value of 3.56 (SD=0.648) while absorption has a mean value of 3.87(SD=.629) indicating that most of the respondents agreed they are factors affecting performance of Mikap Nigeria Limited, Makurdi.

Table 4: Model Summary

R	R-Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.885a	.735	.718	182. 089	1.766

a. Predictors: (Constant), Absorption, Dedication, Vigor

b. Dependent Variable: Organisational Performance **Source:** Field Data. 2021.

The result from Table 4 shows that coefficient of determination (R square) explains the variation in the dependent variable due to changes in the independent variable. The R square value of 0.735 is an indication that there was 73.5 %

variation in performance due to changes in vigor, dedication and absorption. Also, the value of R shows that there was a strong positive relationship between the study variables as shown by 0.885.

Table 5: Analysis of Variance (ANOVA)

	Sum of Squares	df	Mean	Square	F	Sig.	
Regression	132.607		3	44.202		13.332	.000b
Residual	431.031		108	3.316			
Total	563.638		111				

a. Predictors: (Constant), Absorption, Dedication, Vigor

b. Dependent Variable: Organisational Performance

Source: Field Data, 2021.

The result in Table 5 indicates that the model was fit in explaining relationship between the variables (F=13.332, P=.000). This implies that vigor, dedication and absorption significantly affect the performance of Mikap Nigeria Limited, Makurdi.

Table 6: Regression Coefficients

Model Unsta Decision	andardized Co	efficients	Standardized	B Std. Error B	eta t Sig.
(Constant)	6.521	.771	8.457		.000
Vigor	.685	.314	.173	1.225	.000
Significant					
Dedication	.769	.336	.301	1.988	.000
Significant					
Absorption	.593	.314	.237	1.195	.012
Significant					

a. Dependent Variable: Organisational performance

Source: Field Data, 2021

From the data in Table 6 the established regression equation is presented thus:

$$Y = 6.521 + 0.685(vigor) + 0.769(dedication) + 0.593(absorption)$$

The regression equation above revealed that holding vigor, dedication and

absorption to a constant zero, performance of Mikap Nigeria would be 6.521, a unit increase in vigor would affect performance by 68.5 %, a unit increase in dedication would affect performance by 76.9 % and a unit increase in absorption would affect performance by 59.3 %. The result also found that the p-values vigor,

dedication and absorption (.000, .000 and .012) respectively were less than 0.05. The result further indicates that dedication has the highest effect on the performance of Mikap Nigeria Limited, Makurdi.

Hypotheses Testing

H0₁: Vigor has no significant effect on performance of Mikap Nigeria Limited, Makurdi

Using the regression coefficient values in Table 3, the findings showed that p-value = 0.002 which is less than $\alpha = 0.05$). This implies that we reject the null hypothesis which states that vigor has no significant effect on performance of Mikap Nigeria Limited, Makurdi. Therefore, the study concludes that vigor has significant effect on the performance of Mikap Nigeria Limited, Makurdi

H0₂: Dedication has no significant effect on performance of Mikap Nigeria Limited, Makurdi

Using the regression coefficient values in Table 3 the study also revealed that p-value = 0.000 which is less than $\alpha = 0.05$ indicates that we reject the null hypothesis that states that there is no significant effect of dedication on the performance of Mikap Nigeria Limited, Makurdi. Therefore, the study concludes that dedication has significant effect on the performance of Mikap Nigeria Limited, Makurdi.

H0₃: Absorption has no significant effect on performance of Mikap Nigeria Limited, Makurdi

Using the regression coefficient values in Table 3, the result showed that absorption significantly affects organizational performance as shown by p-value = 0.000

which is less than $\alpha = 0.05$. This gives enough evidence to reject the null hypothesis hence we conclude that absorption has significant effect on the performance of Mikap Nigeria Limited, Makurdi.

Findings

The results of the study showed that employee engagement significantly affect organizational performance in Mikap Nigeria Limited. The finding agrees with Ahmed, Khan, Thitivesa, Siraphatthada and Phumdara (2020) who found that employee engagement has a significant and positive impact on organizational performance in higher education institutions. The result of test hypothesis one indicated that vigor has organizational significant effect on performance. These findings agree with Obeidat (2016) who found a positive and significant relationship between vigour type of engagement and organizational performance. This finding also agrees with Chege, Muathe and Maina's (2017) who found out that through vigor together with other constructs. employee engagement is significantly related to organizational performance of selected State Corporations in Kenya.

Findings of the study also indicated that dedication has significant effect performance of Mikap Nigeria Limited. This finding is in agreement with that of Devi (2017) which sought to establish the impact of employee engagement on organizational performance in selected private sector banks in India and found that the impact of vigor on organizational performance. Finally, the result revealed that absorption has significant effect on organizational performance. This finding is consistent with that of Koech and Cheboi(2018) which established

through the constructs of absorption, dedication and vigor, there is a positive and significant relationship between employee engagement and the performance of organizations.

5. Conclusion and Recommendations

This study examined the effect of employee engagement on performance of Nigeria Limited, Mikap Makurdi. Findings of the study indicated positive significant relationship between employee engagement and organizational performance. Employee Engagement is found to be characterized by vigor, dedication, and absorption. The study concluded that vigor engagement significantly affects organizational performance. The study further concluded that dedication engagement positively affects organizational performance. Finally, the study concluded engagement through absorption affects organizational performance. Maintaining and improving high level of work engagement not only contributes toward employee productivity but holistically affects performance of the overall organization. study The therefore recommended that managers should improve vigor organizations among employees since it improves staff performance and enhance organizational performance; management organizations should promote dedication among employees by rewarding dedicated employees by promoting them. Also, organizations should design employees job schedules in such a way that they can be absorbed in the work that they do to help improve performance.

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TALENT MANAGEMENT AND THE GROWTH OF FIRMS IN AN EMERGING ECONOMY (A STUDY OF UNIVERSITY OF CROSS RIVER STATE (UNICROSS)

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ABSTRACT

The paper focused on Talent Management and how it affect Organizational Growth with a consideration of University of Cross River State (UNICROSS). Key objective of the study include: To determine the effect of Talent Management on Organizational growth. The researcher hypothesized that, Talent Management does not have a significant effect on organizational growth. The researcher adopted an interpretivist research philosophy and a descriptive research design on grounds that both primary and secondary data that is presented in the study are subject to subjective interpretations. The population of study comprised of 1416 academic and non-academic staff of the University. The sample size is 312 respondents arrived at through the application of the Taro Yamane formula. The simple random sampling technique was adopted in administering the closed-ended questionnaire of the study. Statistically, linear regression technique was used to test the hypotheses in the study. Key finding revealed that there is a significant effect of talent management on organizational growth. The study concluded that the recipe for a five star talent management includes a potent blend of content, expertise, and technology. The researcher recommends that Organizations should carefully set up succession management plans that will help in replacing their skilled and talented workforce.

Key words: Globalization, Management, Organization, Talent Management and Sustainability

INTRODUTION

1.1 BACKGROUND OF THE STUDY

The globalization of business environment has made business operations very competitive. Organizations are under intense pressure to perform in such a way that will keep them a float (Islam, Rahman, Hamid, Mahmud & Hoque, 2018). Companies see employees as their major assets and therefore depend heavily on their expert input in all sphere of the organization ranging from decision making, organizational expansion options, product development New competitive management (Islam et.al; 2018). Judging from the above, if employees do not have updated knowledge and pragmatic experience, there will virtually find it difficult to significantly contribute to the organization (Hejase, Hejase, Mikdashi & Bazeih, 2016). Responding to today's diverse workforce environment demands creativity, retaining and conserving talented labour resources by employing strategic options that goes beyond pay checks (Hejase et.al; 2016).

Over the years, talent management has witness increasing attention. It has progress from being a mere administrative process to a continuous practice and engagement as a pivotal driver of organizational outcome (Ansorr & Baloch, 2018). Mucha (2004) posited that "the ability to execute business strategy is rooted in the ability to attract, retain, and develop key talents. Any organization that successfully manages its successfully creates an enduring business competitive advantage over its rival (Meyers, Woerkom, & Dries, 2019). Lockwood (2005) opined that in the contemporal world of business, management of Talents has become a key

challenge for human resource management. Thus, successful management of organizational talents involve the alignment of human capital resources with the goals and aspiration of the organization in terms of business strategies that support other goals of the organization such as financial goals which enhances the chances of meeting the expectations of stakeholders.

Historically, Talent Management is traceable to the wake of 1990s and it has remain a subject for consideration as organizations are increasingly understanding the need to manage the skills and innate abilities of their employees that drives their venture successes (Agbaeze, Monyei & Agu, 2017). It was observed that the word Talent Management was coined by David Watkin of soft cape, in 1998, where he referred to Talent Management "as the process of attracting and retaining profitable employees". Because of the competitive advantage of TM between business organizations and of the strategic relevance, it has known as "war for talents" (Agbaeze, Monyei & Agu, 2017).

Talent

management sustains organizational growt h by providing essential knowledge and strategies for improvement and change, it helps organizations to recognize the most talented employees to become the potential future leaders, whenever there is a vacant position. Talent is every organisation's supreme revenue generator in terms of innovation, sales and customer relations. The cost of attrition is directly related to the organisation's disability to consider the welfare and personal goals of the talent.

University of Cross River State (UNICROSS) is one of the State own

universities located in South-South Nigeria at the heart of Calabar South in Cross River State. The university operates a multi campus system with her main campus situated at Ekpo Abasi Calabar and other campuses at Obubra, Ogoja and Okuku. The main Campus houses six faculties which are; Biological and Physical Sciences, Engineering, Mass Communication, Environmental Sciences, Education, and General Studies, while Obubra campus houses the faculty of Agriculture, Ogoja Campus houses the faculty of Management Sciences, and Okuku Campus houses the Faculty of Basic Medical Sciences.

Nigerian Like everv other University, UNICROSS is blessed with lot of talents cutting across all disciplines. This talents over the years has been harnessed for the developmental needs of the university but there are still challenges noticeable at different areas. It is worthy to note that UNICROSS has massively enjoyed great inputs from her talents which has competitively position the university among one of fastest growing state university in the country. In the past decade, the university has been operating a talent retaining policy where she absorb all her best brains in all the departments. But, owing to her inability to train her manpower, it has been noticed that there have been massive exodus of young talented scholars across the various faculties of the university to other universities in search of greener pasture.

The talent management practices of UNICROSS has negatively impacted on the growth of the university. For instance, many UNICROSS products and some established staff have all been engaged in University of Calabar a neighbouring university owing to the training opportunities that exist in the

institution. The chances of staff to attract talent development opportunities such as Tertiary Education Trust Fund (TETFUND) sponsorship for career development and capacity building programmes are slim in UNICROSS.

Furthermore, it has become almost impossible for UNICROSS to retain her already trained staff owing to the surrounding challenges which demotivate employees thus creating quest for better working conditions. This experience which is command across states universities in Nigeria where talented employees are under paid, the tendencies for talents to outsource to other viable options are eminent.

1.2 Statement of the Problem

It has become mandatory without any iota of doubt for organizations to integrate their operational plans with its human resources. The search for the best set of employees with the right skill set has remain an illusion for so many organizations who merely resort to trial and error method of attracting assumed competent workforce. Owing to the expectations of globalizes entities in the area of market share, profitability, productive and sustainable development, emphasis has remained tilled towards attracting the best set of human asset to organization. Managing diverse workforce innate qualities have remain significantly challenging to human resource managers especially in the area of meeting company's required need assessment for the right personnel. This has created the limitation of consistent reliance on outsourcing of company's operations. With the growing trend of workforce turnover, financial down turn in firms, unstable organizational climate, frequent changes in government labour policies/ legislation, worrisome capital

fluctuations, it has become increasingly difficult to pay employees with the right skill sets and competences. For some organizations which has attempted in paying rap attention to the management of its talent, their effort has sometimes yielded limited results as a result of their application of wrong operational strategies, bias etc.

1.3 Objectives Of The Study

The general objective of this study is to determine the need for talent management in modern day organizations while the specific objectives of the study are:

- 1. To determine the effect of talent management on organizational growth
- 2. To ascertain the extend talent management contributes to organizational efficiency.
- 3. To determine the demands associated with talent management in the new world of work.

1.4 Research Ouestions

- 1. What are the effects of talent management on organizational growth?
- 2. To what extend does talent management contribute to organizational efficiency?
- 3. What are the demands associated with talent management in the new world of work?

1.5 Hypotheses Of The Study

The researcher formulated the following hypotheses in line with the objectives of the study;

- H_{o1} -- Talent Management does not have a significant effect on organizational growth.
- H₀₂ -- Organizational efficiency is not significantly influence by talent management.

H_{o3} -- Organizational operational demands does not influence the need for talent management in the new world of work.

Conceptual Review

2.1.1. The Concept of Talent Management

The concept of talent management has been asserted not to have any precise definition so far. Scholars defined the term base on their perceptions of the construct as "the implementation of integrated strategies or systems designed to increase workplace productivity by developing improved processes for attracting, developing, retaining utilizing people with the required skills and aptitude to meet current and future business needs". From the above definition, it is obvious that because every organization wants to have a larger share of the market, there have been a sort of aggressive competition for human capital resources. Islam et.al;(2018) opined that talent management enhances the attraction talented employees, improving employees productivity, increasing their work engagement, facilitating employees retainment in the organization, enhancing the sustainability of high quality talented employees in the organization, facilitating and employee satisfaction, client empowering employees to perform job critical related roles and activities/program aimed at motivating employees to improve their service delivery in organizations (Christensen, Hughes, &Rog, 2008; Vaiman, Scullion, & Collings, 2012; Liamas, 2018; and Glaister et.al; 2018). Collings, Scullion and Caligiuri (2018), advanced that Talent management summarizes organizational efforts geared towards improving the organizational commitment in the area of recruitment, retaining and developing corporate talents. Collings (2014) argued that owing to the fluctuating internal and external difficulties organization face such as; working procedures, new product offerings, competitors, evolving work processes etc. there is need for corporate talents to be harnessed (Starbuck, 2017).

understanding In talent management Cappelli and Keller, (2014) argued that different dimension should be considered which includes: conceptualizing talent management as a continuum, considering management corporate level, studying talent management base on its different implications in terms of practices and policies; considering talent management base on how the organization can engage employees talent for corporate competitive advantage. Dries (2013) in the same vein argued that there is no one-sizefits-all definition for talent management as organization approach the development of its work force during it planning phase in line with their corporate strategy and corporate objective.

Meyers, Woerkom, Paauwe and Dries (2019) opined that both scholars in practice and those in academia agree on the fact that talent management (TM) is "one of the top priorities for Human Resource (HR) professionals". There further argued that the differences in the definition of the construct are attributed to variation of scholars' perspective on the instrumentality of talent, value and nature of talent. Meyers et.al; (2019) further argued that talent management is also captured based on the assumed malleability on the premise that talent could be viewed in terms of being a stable innate ability or as a developable construct i.e. a situation where talents is acquired

through training programs. perspective of Nilsson and Ellstrom (2012), they stressed that the labour market is dominated by outsourcing, declining job security, labour mobility and poor employee commitment, the general organizational success is now dependent on "identifying, recruiting, managing and retaining high quality employees who can meet up with the demands of present and future organizational environment. This state of knowledge management has become clear especially for organizations greatly dependent on knowledge intensive personnel for their future competitiveness and prosperity.

Lewis and Heckman (2006) identified three types of conceptualization of talent management in line with all the preposition of practitioners-oriented. There includes;

- 1. Seeing Talent Management from the angle of being a core human resource department functions.
- 2. Considering talent management by focusing on either high- performing and highly gifted employees in organization and
- 3. The perspective of talent as pools or flows of employees into jobs in organizations.

Nillson and Ellstron (2012) argued that "Neither of the above perspectives on talent management yields much now insight into what talent is or how it should be strategically and effectively managed, thus the practical; usefulness of talent management is limited.

2.1.2. The Talent Management Process

Organizations are compose of individuals groups and teams who create value through established business

operational processes, customers sales, innovation, customer services and a lot other essential activities. As firms continually strive to maintain its competitive edge, it must consistently integrate it processes in the area of training, recruitment, and compensation, managing and supporting personnel in the organization (Principal, 2006).

The talent management process involves;

- 1. Workforce planning
- 2. Recruiting
- 3. Onboarding
- 4. Performance Management
- 5. Training and Performance support
- 6. Succession planning
- 7. Compensation and benefits and
- 8. Critical skills gap analysis

Workforce Planning: In association with corporate goals and plans, workforce plans are constituted hiring plans are set up compensating and budgeting of rewards system is set up and the total personnel target for the year is set up (principal, 2006). Recruiting activities inculpates all activities covering the advent placement of potential employees, assessment, evaluation and engagement of people in the organization. Onboarding focuses on all activities significantly related to training and empowering employees with knowledge, skill and competences to be more productive (Rabbi, 2015). Meanwhile, Performance Management establishes the assessment measurement that manages employees. Training and performance support development provides learning and program at all level of the organization (Rabbi, 2015). Overtime, people progress on their job roles; they tend to occupy new positions. Organizations need to make decisions and put in place all modalities

for their succession. Therefore, the aspect of talent management that involves the strategic replacement of employees in job task/roles is called succession planning (Manisha, 2018). At the process of compensation planning, modalities are put to adequately reward in place employee for his commitment established work processes. At the final process, it is essential to conduct critical skills gap analysis as this will help to identify areas of lapses in that talent acquisition and management.

2.1.3. Talent Management Strategies

Manisha (2018), asserted that a multi-national organizations continue to grow and develop, the need for global talent management increases, noting that the situation today is global, dynamic highly competitive, complex and extremely unstable and will remain so for so many years to come. The wake of globalization has forced multinational organizations to be active and continually pursing to grow beyond their nations of origin (Stahi, 2012). Manisha (2018) opined that for firms to achieve sustainable growth, they must learn to compete with their rivals in a complex business environment that have been created by global market forces. Wellins, Smith and Erker (2019) advanced some strategic options on how to manage talents in organizations. There includes;

- 1. Start with the end in mind: talent strategy must be tightly aligned with business strategy.
- 2. Talent management professionals need to move from a seat at the table to setting the table.
- 3. You must identify what set of talent you are looking for; thus you must set out your role of success profile.

- 4. The talent pipeline is only as strong as its weakest line.
- 5. Talent management is not a democracy; companies must as a matter of urgency invest on the best.
- 6. Potential performance and readiness is not the same thing therefore, there must be a clear demarcation between potential, performance and readiness.
- 7. Talent management is all about putting the right people in the right job. Thus, hiring the right skill is more efficient than developing those set of skills.
- 8. Talent management should focus more on the how than what's. This implies that organizations should concentrate more on how they would go about developing the kind of skill sets that they desire than concentrating on what kind of skill set they need.
- 9. Software does not equal talent management. Organization must stop the over reliance on computer base skill development approach but focus on the physical engagement of its workforce in attempt to building the desired competences, knowledge and aptitude in them.

2.1.5 Effect Of Talent Management On An Oragnization

Principal (2006) posited that in recent times, talent management has become a very imperative trend across Human resources practitioners, it changes the way organizations organize their operations, influences the use and application of Technology, moderate the acquisition and allocation of materials, and how organizations measure the outcome of their employee efforts. Handfield- Jones, Michaels, and Axelrod, (2001: Elslantly, 2011, Ashton Morton, 2005) assert that talent management has

become increasing important as it influences organizations in their attempt to meet up with the challenges of globalization, adopt to the challenging world of Technology cost containment, speed of market changes, increasing rate of and Knowledge capital of the organization. This, organizations are not at the mercies of how its cooperate Knowledge, skills and personal characteristics of workers are combine for effective cooperate for manners. Organizations that are yet to understand the need for talent management have imperatives neglected the of intellectual capital and all its accruing benefits (Gallardo, Thunnssen Scullion 2019). By increasing productivity and motivating workforce behaviour, talent management leads to higher levels organizational performance. instance, by aligning talent with corporate strategy has a relevant effect on talents appreciation, resulting in higher motivation, and stronger commitment to the organization (Dries, 2013). Furthermore, organizations with effective talent management system often record higher financial outcomes based on their crystallized financial risk assessment which give them edge over competing organizations (Capelli & Keller, 2014).

2.1.6 Challenges Of Talent Management

Gallardo-Gallardo et. al., (2019) asserted that talent management goes beyond regular basic administration of employees in organization, and that if well done, it enhances the chances of having the right employees in the right position with the skill sets motivated for the necessary success of the organization. In attempt to identify and manage talents in organization, the following challenges are envisaged;

- 1. Most times top business management teams don't have adequate knowledge about the local culture of their target markets and also do not understand the demands of the global market. (Hejase, et al., 2016).
- 2. Lack of an internal recruitment structure, this causes lack of adequate time to invest in human capital thus forcing organizations to recruit from outside sources. (Hasase et al, 2019).
- 3. The veracity of cultures from different markets constitutes a limitation for talent management professions. It becomes difficult for companies to consider the stimulations of its employees because, what constitute a stimulant to a set of employee serving a particular market may not be a stimulant for another market.
- 4. The cost implication of good talent management program is a key limitation in organizations. Companies find it difficult to invest in the intellectual capital of their employees because, it significantly impact on their cooperate finances especially in the face of so many financial demands.
- 5. It has also been observed that leaders and managers of well establish multinational entities often have divided opinions regarding talent management.

The controversies of whether to invest in competency skills development of employees or not.

2.1.7 Key Components Of Highly Effective Talent Management Process

Wellins and Erker (2019) posited that there following are the key components of highly, effective talent management process.

- 1. A clear understanding of the organizations current and future business strategies.
- 2. Identification of the key gaps between the talent in place and the talent regard to drive business success.
- 3. A sound talent management plan designed to close the gaps. It should be integrated with strategies and business plans.
- 4. Accurate hiring of and prompt decision.
- 5. Connection of individual and team goals to cooperate goals, and providing clear expectations and feedback to manage performance.
- 6. Development of talents to enhance performance. In current positions as a well as readiness for transition to the next level.
- 7. A focus not just on the talent strategy itself but on the element required for successful execution.
- 8. Business impact and workforce effectiveness measurement during and after implement.

2.1.8. Drivers Of The Current Demand For Talent Mangement Organization

The demand for talent management has been fuel by the following factors Globalization effect, market drivers, social drivers, and government drivers (Wellins, Smith, & Erker, 2019). These drivers been manifested through;

- 1. The demonstration of relationship between better talent and better business performance.
- 2. Talent is rapidly increasing source of value creation.
- 3. The boards and financial markets are expecting more.
- 4. The context in which we do business is more complex and dynamic.

- 5. Employee expectation are also changing and
- 6. Workforce demographics are evolving, Organization wages a new 'war for talent' these days.

2.1.9. Talent Management Best Practices

Every organization struggle hard to meet the global market competition for its success, and hence the war for Talent. enriching Creating and workplace experience to attract and retain the high caliber is needed. Therefore, it is important for organization to moot retention as first priority and recruitment second place (Handfield- Jones, Michaels, and Axelrod, 2001: Elslantly, 2011, Ashton Morton, 2005). Therefore several key practices to be followed organizations include;

- 1. **Experience base learning:** Job descriptions in organizations should be designed in such a way that as employees routinely engage in their task, the necessary skills and competences is gained that will help improve their potentials.
- 2. Mentoring: A peculiar pattern of relationship should be deign that will provide personal and professional support and guidance to an individual in specific area. Mentoring is required for a new employee to avoid job hopping.
- **3. Business Focus:** The organization must endeavor to link the core business initiative with talent development programs.
- 4. The swift in workforce: Today's greatest challenge lies in aligning the right people with the right skills and identifying the competences of the workforce. Therefore,

- organizations need to forecast the current workforce and assist in enabling the execution of business plans that manage the supply and demand of talent.
- 5. Developing Business Leaders: By strategically developing leaders in the organization with shared vision can empower the workforce, whilst instilling organizational values and personal accountability, by understanding the macroeconomic trends and roles of emerging technologies.
- Employee feedback is an effective 6. tool: Organizations need emphasize on feedback from the employees about various aspects of the organization e.g corporate culture, work environment, training development programs, and compensation and supervision, etc. these feedback surveys will offers invaluable insight into employee attitudes and opinions that can ultimately affect employee retention.
- 7. Regular Interaction with management is imperative: For effective talent management practices, it is essential to involve the top management and practice it at the strategic level. The board of directors of companies should periodically find time to interact with their employees, this markets the desire skill set required from the employees.
- 8. Create teams **Businesses:** in Contemporary organization now resort to creating teams as a way of boosting the human capital resources of their organizations. This practice ensures that organizational acquired skills and competencies of both inclusive and exclusive nature are recycled among

employees within the organization. By working in teams, employees' potentials are developed on the job.

2.2 Theoretical Review

This section considers two practical models of talent management which are;

- 1. DNA model and
- 2. Peter Cappelli's model
- 3. Islam 2018 model for Talent Management

The study is anchored on the Talent Philosophies

2.2.1.1. DNA Model Talent management is a continuous process that plans talent

needs, attracts the best talents, speeds time productivity, retains the highest performers, and enables talent mobility across the organization (Becker and Huselid, 2006). In other to successfully balance the notion of talent supply, with business demand between capabilities and need. The DNA model focused infusion other knowledge in successfully balance the notion of talent supply with business demand, the model breaks down knowledge infusion into three parts which are; point of departure, Navigation and point of arrival. In this model, capabilities are seen as the basic DNA of organizations and also individual potentials.

Talent DNA Model

Point Of Departure	Navigation	Point Of Arravial
Translating organizational Vision into goals and mapping the required level of capacities and Competencies to achieve goals.	Aligning individual values and vision organizational values and vision.	Clear understating of varied roles within the organization and appreciation of the value addition for self and other leading to building a culture of trust, sharing and team orientation.
Assessment of talent to profile the level of capacities and set of competencies possessed within the organization.	Enhancing capacities to learn, think, relate and act through development initiatives.	Individual growth to meet and accept varied incremental and transformational roles in an overall scenario of Knowledge need.
Gap analysis and identification of development path.	Helping individuals realize their full potentials through learning and development	For change development individuals enabling breakthrough performance.

The DNA model consolidated on three dimensions,

- 1. Skills and capacities required throughout the organization.
- 2. Skills and capacities must be able to relate to job position and

3. Organizations must be able to hire the right people. With the three components in place, Organizations can apply the talent DNA model to virtually any HR supply recruiting, on boarding, staffing or development.

2.2.1.2. Peter Capplli's Model

Talent management is simply a matter of anticipating the need for human capital and then setting out a plan to meet it. In addition on working on effective policies for recruitment; selection, performance management, recognition and rewards education and development.

Peter Cappelli proposed a talent —on demand frame work similar to just —in time manufacturing for the development empire. This approach of managing talent uses four particular principles drawn from operations and supply claims management. There are as follows;

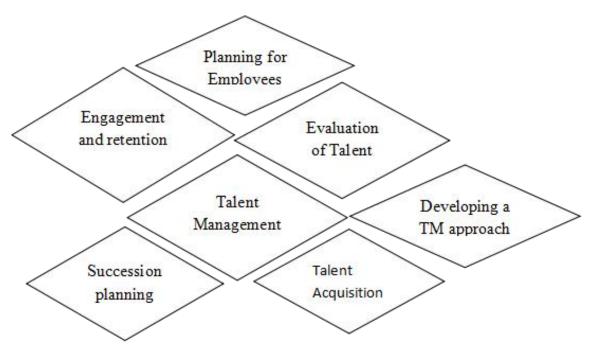
Principle 1	Principle 2	Principle 3	Principle 4
Make or buy to manage risk.	Adapt to the uncertainty of talent Demand.	Improve the return on investment in developing employees	Preserve the investment by balancing employees – employer interest.
A deep bunch of talent is expensive so companies should under shoot their estimates of what will be needed and plan to hire from outside to make up for any short fall. Firms should be thoughtful about their previous resources in development or organization. Talent management is an investment, and not an entitlement. So, every organization should think carefully the requirement of talented people.	This principle tells about managing the talent demand bring employees from all the functions together is and 18 month course that teaches general management skills and then send them back to their functions to specialize instead of putting them as management trainers through a three-year functional program	Get employees to share in the costs of development that might mean asking them to take on additional stretch of assignment on a voluntary basis. Maintain relationship with the former employees in the hope that they might return someday bringing back the investments in their skills.	Talent development is perishable community. To reserve the investment in development efforts as long as possible balance the interest of employees, and employers by having them share in advancement decisions. To retain talent, organizations must elevate talent as a priority throughout the company by developing a sound employee value proportion.

Adapted from: Peter Cappelli (2008), Talent management for the Twenty first Century; Harvard Business Review, South Asia, PP. 60-69

Therefore it is important for organizations to develop adequate and appropriate plans and put in efforts to attract the best pool of available candidates and the nurture and retain the current employees (Cappelli, 2008).

2.2.1.3. ISLAM 2018 TALENT MANAGEMENT MODEL

According to Islam et al., 2018, there are five critical areas that make up the talent management process as depicted in the model below:



The model buttresses the fact that talent management is system that resolves around all the established variables in the model ranging from planning the recruitment processes to retirement of the employee in an organization.

2.2.2. Talent Philosophies Theory

Talent Philosophies is a theory that views talent management on the assumptions and beliefs about the nature, value and instrumentality of talent that are held by a firm's key decision makers (Meyers and Woerkom 2014). Talent Philosophies theory captures how senior HR managers

define talent who they regard as talented, how valuable they consider talented employees. To be, and how they think talented employees should be deployed to maximize performance. Dries (2013) pointed out that talent Philosophies tend to vary considerably between individuals disagree on whether talent is either rare or common, and on whether talent is determined by nature (Innate versus developable). Based on these two disagreement, Meyers and Woerkom (2014) development a four district talent Philosophies that vary along the two dimensions exclusive / inclusive and innate /developable.

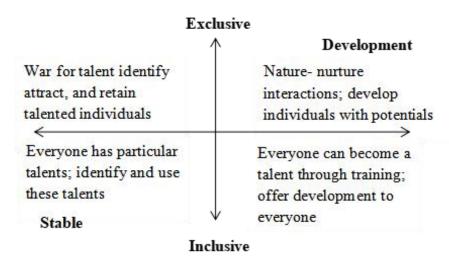


Figure 1: Talent Philosophies from Meyers and Van Woerkom (2014).

- (a) The exclusive /stable talent philosophies reflects the managerial belief that only a small percentage of just 20% of employees talented and that nature has provided these emplovees with special skills. capabilities, or "gift" (Tansley, 2011). As a consequence of these believes HR managers divide the work force into small group of employees possessing talents. The philosophies theory emphasized that talents in organizations are provided favourable conditions that will help to improve their knowledge offerings. With the form while also trying to identify and head unit talented employees working for competitors.
- (b) The managers who hold an exclusive / developable talent philosophies believe that talent is a rare and latent construct that can be wasted if it remains undiscovered, and that can only result to excellent performance if it is systematically developed (Gagne, 2004). Employees will be considered as talented when they show the potentials or promise to perform in a more challenging

position of higher hierarch logical level in (Dries, 2013, Dwerk, 2012). The inclusive /stable talent Philosophy builds position on Psychology and the inherent assumption that every individual possess stable position traits referred to as strength. Individuals who are able to use their strength will not only be happy, but will also perform at their best (Dweck, 2012). Individual who hold an inclusive /development talent Philosophy assumed that all ordinary seemingly people extraordinary become performers through dedicated training. Managers holding this Philosophy believe that leaders and other incumbents of key organizational positions hold these positions because of accumulated experience. (Ericsson, Prietula, Cokely, 2017).

2.3. Empirical Review

This aspect of the study considers the practical works of scholars on the discourse.

Tomcikova and Coculova (2020) conducted a study on Leading and Education of Talented Employees as one of the Major Impacts of Globalization on Human Resources Management. study which was conducted in Slovakia aimed at defining the basic concept related to the acquisition, management and development of talents at a theoretical level and to point out the importance of talent management as it becomes an important global trend. The main objective of the research was to identify key roles and responsibilities that talented employees take upon to specify a set of requirements placed upon talented and employees to identify factors determining the ability of a business to attract talents. Statistically, the researchers used Chi-square with a significance level of 0.05. Their finding revealed that, there exist differences in the perception of the importance of individual determinants of the ability of a company to attract talented employees from among top, middle and lower management. They recommended that, organizations should optimize their human resources to align with key organizational initiative to maximize business performance.

Gallardo-Gallardo, Thunnissen and Scullion (2019) carried a similar study Talent Management; Matters in Spain. They applied theoretical review strategy and it was discovered that despite the increasing scholarly attention during the last years many questions remain, particularly, those related to how (and why) talent management (TM) is conceived, implemented and developed within organizations not to mention about its outcomes or effectiveness. recommended that despite the hype about talent management, more understanding on what happens in practice, which will help to offer more relevant research.

Secondly, that not only context should be used to frame the relevance of the study or to interpret results in discussions related to talent management, but to use research questions and theoretical frameworks in which the contextual factors and variables are incorporated. Thirdly, a more holistic approach to TM is required to explore the dynamics in Talent Management. Lastly, several theoretical perspectives from other domains can help to clarify the complexity of TM process in practice, such as models from the fields Strategic Management, Organizational Theory, and Strategic Human Resource Management.

Meyers, Woerkom, Puauwa and Dries, (2019) conducted their study title, manager's Philosophies HR talent Relationships Prevalence and perceived talent management practices. The study was conducted in Netherlands. The adapted Cluster analysis of 312 HR Snowball managers using sampling method. They discovered that there is a relationship between talent philosophies and perceptions of the exclusiveness or inclusiveness of the organization's definition of talent, and its degree of workforce differentiation. Contrary to expectations their result did not support a link between talent philosophies and perceived talent identification criteria. They recommended that; longitudinal studies design in which both HR managers and objective organizational data are collected over a period of at least one but preferably several years. Secondly, that more researches should be conducted for more insight into the links between talent philosophies and employee outcomes such as perceptions of HR practices, employee wellbeing and engagement.

Manisha (2018) considered a similar study in the same area of discourse; he titled his study; Global Talent

Management; Strategies and challenges. A case study approach was utilized in a qualitative way. He discovered that many companies face strong rivalry for skills worldwide and faced extensive challenges in attracting, engaging, promoting and retaining employees. He recommended that an effective approach organizations can take is recruiting potential project managers with strong leadership skills whose technical skills and strategic and business management skills can be enhanced through training. To ensure success, he further recommended that organizations need to recruit smartly and arrange their people deliberately.

Islam, Jantan, Rahman, Hamid, Mahmud, and Hogue (2018) similarly study titled; Talent conducted for Organizational Management Performance Development in Bangladesh Private Industry Context. Applying an exploratory design and utilizing interview methods in gathering primary data for the study, they discovered that four main challenges are associated with talent management practice and performance development in Bangladesh Private Organizations which includes; expenditure, Lack of government support, Poor awareness and Very few skilled trainers. Islam et al. recommended that both private organizations and respective government should come forward to train the potential trainers, especially managers and other highly experienced personnel, so that they can conduct training and sharpen talents within the companies.

Talmaciu and Dugan (2018) in the same vein, investigated on the topic; Talent Management-Opportunities and Challenges Resulting from the changes caused by the Economic crisis. The study was conducted in Romania. The study postulated that, market trends have tipped

the balance in favour of identifying new talents instead of just recruiting, it also discovered that the traditional talent management models in which companies used to reward loyal employees for their performance through clear job promotion scale and comfortable pension is no longer existent in the new economic reality. recommendations includes: Their developing and promoting local company leaders as well as giving opportunities to staff to gain global knowledge. Secondly, by aligning the strategy of the company with individual objectives of employees, monitoring the existing talents within the company accurately using those who have acquired set of qualifications and are at the right stage of their career. Thirdly, combining short term recruitment strategies with long term workforce planning. Finally, the loyalty of the employee can be stimulated by internal promotion, investing in the education and developing it and by aligning it individual objectives with those of the company, and also creating an organizational culture that takes the individual into account and integrates a clear communication strategy on all levels also helps this purpose.

Agbaeze, Monyei and Agu (2017) conducted a similar study on Talent Management titled; Impact of Talent Management Strategies on organizational performance in selected Deposit Money Banks in Lagos Nigeria. The researcher applied Cronbach technique, Pearson Product moment Correlation Technique, simple regression statistical tool, adopted questionnaire and interview method in gathering primary data. Their findings revealed that; succession planning positively relate to employee engaging secondly, that effective succession planning helps in developing effective leadership and the role of that leadership as the most important enabler of employee

the job. They engagement on recommended that: management of organizations in deposit money banks should ensure that a proper, efficient and consistent succession management is practiced by strategically identifying, assessing and developing staff to enable them assume key roles as it leads to an organization's survivability and viability in the industry. Secondly, deposit money bank must inculcate a high-level human development program capital undertaking trainings, development schemes such as a periodic research and studies as it improves employees innovative capabilities and helps organizations to strategically prepare for novel and turbulent governmental policies and business environment respectively. Lastly, compensation, recognition and reward schemes such as bonus pay, profit sharing, payment for time not worked, should have a strong valence or value to the employees and be consistent, unbiased and timely meted out to deserving topperforming employees as it foster greater sentimental attachment and strengthens employees engagement in the organization.

Hejase et al, (2016) in their study tittle, talent management challenges; An Exploratory Assessment from Lebomon applied Theoretical review techniques, they discovered that talent management improves the organization is flexibility and performance, it gives the information and tools to plan for growth, change and new product and service initiatives. They recommended that; leading companies should make attracting, engaging and retaining employees a strategic business priority. Secondly, senior leadership should focus on clearly communicating the business strategy to the workforce as well as defining the role of employees across the management layers play to strategy. Furthermore, execute that

effective leaders are to have a clear understanding of what drives value in their organizations, what motivates their customers and how to achieve growth in the future.

(2014)Baqutayan conducted a study in Malaysia titled, is management Important? overview of talent management and the way to optimize Employee performance. Though the paper was a theoretical paper, the finding revealed that in today's global business environment talent management has become one important source of competitive advantages that creates value for all companies, therefore leaders in organization should work very hard to attract, hire, develop and retain talent. He recommended that: talent management should be given great efforts in every organization and its psychological outcomes needs to be debated in order to optimize employees' performance.

Zamcu (2014) carried out a study in Romania titled; Trends and challenges in the modern HRM – Talent management he applied a survey strategy where he attracted a survey of 427 firms in Romania. He discovered that; there is consistent interest in Talent Management. He recommended that: In Romanian companies, there is need for talent trainings and informal education, to use retired individuals' experience, but with young spirit.

Nilsson and Ellstrom (2011)conducted a study titled, employability and Talent management challenges for HRD practices. Being a theoretically paper conducted in Sweden discovered that employability is central to employee performance and organizational success. They recommended that: organizations must develop systems and

practices that promote the type of talent that is increasingly demanded. This development requires analyses of existing supply and demand of talent in an organization. The three dimensions of talent that are proposed in this paper could provide some direction regarding such analyses of training and development needs. Also, human resource departments have an important task as strategic partners in finding, managing, and developing talent and in ensuring that individual and organizational objectives are aligned.

3.0. Methodology

Research design: The researcher adopted a descriptive research design because the research seeks to describe the rationale behind talent management in organization.

An interpretivist research philosophy was adopted on the premise that the research draws conclusion from the interpretation of the many scholars opinion on the subject. Deductive researching approach in line with quantitative strategy was applied by the researcher in a cross sectional time horizon.

Similarly, a case study approach was utilized where University of Cross River State was adopted as a source of primary data; secondary data was sourced from online and offline scholars literatures related to the topic sourced from journals.

Population of study: The population of the study was made up one thousand one hundred four hundred and sixteen (1416) teaching and non-teaching staff of the institution.

the study. The researchers applied closed-

ended well structure online questionnaire.

Lastly the simple linear regression co-

efficiency technique was used to test the

Population of study breakdown

S/N	Campuses	No. of Academic Staff	No. of Non Academic Staff
1	Calabar Campus	288	607
2	Ogoja campus	47	168
3	Obubra Campus	45	138
4	Okuku Campus	23	100
	Total	403	1013

Source: UNICROSS Establishment Unit 2021.

Sample size: A sample size of three hundred and twelve (312) respondents was arrived at using the Taro Yamane formula as determinant. The researchers applied the Simple Random Sampling Technique in gathering empirical data for The formula applied was;

ndom Sampling assumptions of the study statistically with mpirical data for 95% significance level.

Sample size determination

Application of Taro Yamane formula Where Total population = 1416

$$n = \frac{N}{1 + N(0.05)2}$$

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$$n = \frac{1416}{1 + 1416(0.05)2}$$

$$n = \frac{1416}{1 + 1416(0.0025)}$$

$$a = \frac{1416}{1 + 3.54}$$

$$a = \frac{1416}{4.54}$$

$$n = 311.89$$

n=312 staff respondents Regression analysis formula:

$$Y = a + bX$$

$$b = \frac{N \sum XY - (\sum X)(\sum Y)}{N \sum X^2 - (\sum X)^2} \qquad a = \frac{\sum Y - b \sum X}{N}$$

Where.

N = number of observations, or years

X = a year index (decade)

Y = population size for given census years

Data Presentations:

Frequency Tables

Organizational Advancement

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	213	74.7	74.7	74.7
	D	22	7.7	7.7	82.5
	A	21	7.4	7.4	89.8
	SA	29	10.2	10.2	100.0
	Total	285	100.0	100.0	

Source: field survey, 2021

Individual Talent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	143	50.2	50.2	50.2
	D	95	33.3	33.3	83.5
	A	33	11.6	11.6	95.1
	SA	14	4.9	4.9	100.0
	Total	285	100.0	100.0	

Ease to Manage

			Buse to materi	0	
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	60	21.1	21.1	21.1
	D	97	34.0	34.0	55.1
	A	87	30.5	30.5	85.6
	SA	41	14.4	14.4	100.0
	Total	285	100.0	100.0	

Source: field survey, 2021

Strategies are universal

	Strategies are anniversal						
					Cumulative		
		Frequency	Percent	Valid Percent	Percent		
Valid	SD	24	8.4	8.4	8.4		
	D	22	7.7	7.7	16.1		
	A	153	53.7	53.7	69.8		
	SA	86	30.2	30.2	100.0		
	Total	285	100.0	100.0			

Source: field survey, 2021

Talent Management on Employees

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	SD	57	20.0	20.0	20.0
	D	74	26.0	26.0	46.0
	A	79	27.7	27.7	73.7
	SA	75	26.3	26.3	100.0
	Total	285	100.0	100.0	

Source: field survey, 2021

Right Skill Set

	Night Skin Set						
		Frequency	Percent	Valid Percent	Cumulative Percent		
Valid	SD	30	10.5	10.5	10.5		
	D	19	6.7	6.7	17.2		
	A	90	31.6	31.6	48.8		
	4	1	.4	.4	49.1		
	SA	145	50.9	50.9	100.0		
	Total	285	100.0	100.0			

Today's Work Environment

					Cumulative	
		Frequency	Percent	Valid Percent	Percent	
Valid	SD	110	38.6	38.6	38.6	
	D	77	27.0	27.0	65.6	
	A	54	18.9	18.9	84.6	
	SA	44	15.4	15.4	100.0	
	Total	285	100.0	100.0		

Source: field survey, 2021

Business Competitive Environment

_	Business competitive Environment						
		Frequency	Percent	Valid Percent	Cumulative Percent		
Valid	U	1	.4	.4	.4		
	SD	40	14.0	14.0	14.4		
	D	37	13.0	13.0	27.4		
	A	89	31.2	31.2	58.6		
	SA	118	41.4	41.4	100.0		
	Total	285	100.0	100.0			

Source: field survey, 2021

Organizational Sustainability

_							
		Frequency	Percent	Valid Percent	Cumulative Percent		
Valid	SD	25	8.8	8.8	8.8		
	D	18	6.3	6.3	15.1		
	A	127	44.6	44.6	59.6		
	4	1	.4	.4	60.0		
	SA	114	40.0	40.0	100.0		
	Total	285	100.0	100.0			

Source: field survey, 2021

Talent Development Programmes

1 alciit i	Talent Development Frogrammes							
		Frequency	Percent	Valid Percent	Cumulative Percent			
Valid	U	1	.4	.4	.4			
	SD	31	10.9	10.9	11.2			
	D	22	7.7	7.7	18.9			
	A	101	35.4	35.4	54.4			
	SA	130	45.6	45.6	100.0			
	Total	285	100.0	100.0				

Corporate Competitive Advantage

				5	
					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	SD	126	44.2	44.2	44.2
	D	69	24.2	24.2	68.4
	A	50	17.5	17.5	86.0
	SA	40	14.0	14.0	100.0
	Total	285	100.0	100.0	

Source: field survey, 2021

Overall Performances and Productivity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	U	1	.4	.4	.4
	SD	31	10.9	10.9	11.2
	D	14	4.9	4.9	16.1
	A	105	36.8	36.8	53.0
	SA	134	47.0	47.0	100.0
	Total	285	100.0	100.0	

Source: field survey, 2021

Enhances Corporate Efficiency.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	28	9.8	9.8	9.8
	D	16	5.6	5.6	15.4
	A	128	44.9	44.9	60.4
	SA	113	39.6	39.6	100.0
	Total	285	100.0	100.0	

Source: field survey, 2021

Efficiency of Individual Employees

	Efficiency of individual Employees						
		Frequency	Percent	Valid Percent	Cumulative Percent		
Valid	SD	115	40.4	40.4	40.4		
	D	74	26.0	26.0	66.3		
	A	49	17.2	17.2	83.5		
	SA	47	16.5	16.5	100.0		
	Total	285	100.0	100.0			

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Changing Market Demographics

		Frequency	Percent	Valid Percent	Cumulative Percent		
Valid	SD	33	11.6	11.6	11.6		
	D	26	9.1	9.1	20.7		
	A	104	36.5	36.5	57.2		
	SA	122	42.8	42.8	100.0		
	Total	285	100.0	100.0			

Source: field survey, 2021

New World of Work

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	U	1	.4	.4	.4
	SD	127	44.6	44.6	44.9
	3	1	.4	.4	45.3
	D	84	29.5	29.5	74.7
	A	43	15.1	15.1	89.8
	SA	29	10.2	10.2	100.0
	Total	285	100.0	100.0	

Source: field survey, 2021

Talent Development Initiatives

	Tacht Development initiatives							
		Frequency	Percent	Valid Percent	Cumulative Percent			
Valid	U	8	2.8	2.8	2.8			
	SD	7	2.5	2.5	5.3			
	D	6	2.1	2.1	7.4			
	A	71	24.9	24.9	32.3			
	SA	193	67.7	67.7	100.0			
	Total	285	100.0	100.0				

Source: field survey, 2021

Test of hypotheses

H_{o1} -- Talent Management does not have a significant effect on organizational growth. Variables in testing the hypothesis: Talent management and organizational growth

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.140a	.020	.016	.50666

a. Predictors: (Constant), Talent Management

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.453	1	1.453	5.658	.018 ^b
	Residual	72.647	283	.257		
	Total	74.100	284			

a. Dependent Variable: Organizational Growth

b. Predictors: (Constant), Talent Management

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Coefficients^a

	Unstandard	dized Coefficients	Standardized Coefficients		
Model	В	Std. Error	Beta	t	Sig.
1 (Constant)	3.144	.267		11.761	.000
Talent Management	.185	.078	.140	2.379	.018

a. Dependent Variable: Organizational Growth

 H_{o2} -- Organizational efficiency is not significantly influence by talent management. Variables used in testing the hypothesis: Talent management and organizational efficiency

Model Summary

			Adjusted R	Std. Error of
Model	R	R Square	Square	the Estimate
1	.263ª	.069	.066	.45802

a. Predictors: (Constant), Talent Management

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.416	1	4.416	21.048	.000 ^b
	Residual	59.368	283	.210		
	Total	63.783	284			

a. Dependent Variable: Organizational_Efficiency

Coefficients^a

	Unstandard	dized Coefficients	Standardized Coefficients		
Model	В	Std. Error	Beta	t	Sig.
1 (Constant)	2.710	.242		11.215	.000
Talent Management	.322	.070	.263	4.588	.000

a. Dependent Variable: Organizational Efficiency

H_{o3} -- Organizational operational demands does not influence the need for talent management in the new world of work.

Variables used for testing the hypothesis: Demands of talent management and new world of work

Model Summary

	_		Adjusted R	Std. Error of
Model	R	R Square	Square	the Estimate
1	.100a	.010	.006	.52130

a. Predictors: (Constant), Demands of Talent Management

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.773	1	.773	2.845	.093 ^b
	Residual	76.906	283	.272		
	Total	77.679	284			

a. Dependent Variable: New World of Work

b. Predictors: (Constant), Talent Management

b. Predictors: (Constant), Demands_of_Talent_Management

			Coefficients ^a			
				Standardized		
		Unstandardize	d Coefficients	Coefficients		
Model		В	Std. Error	Beta	T	Sig.
1	(Constant)	3.586	.155		23.065	.000
	Demands of	.072	.043	.100	1.687	.093
	Talent_Mana					
	gement					

a. Dependent Variable: New World of Work

4.0 DISCUSSION OF FINDINGS

The response rate of 91% from the research instrument validated the interest of respondents on the study as the topic was captivating and intriguing. From personal observation respondent were curious to know how talent can be managed and so they express readiness in participating on the study. consideration to the three hypotheses of the study, for hypothesis one, where the sig value is 0.18 is greater than the error margin of 0.05 thus the null hypothesis which state that Talent Management does significant effect have a organizational growth is accepted. This is so because, there are other organizational variable that collectively determine the aggregate growth of an organization other than the organizational talent composition.

Secondly, the outcome of hypothesis two where sig value is 0.00 less than the error margin of 0.05, the null hypothesis which state that Organizational efficiency is not significantly influence bv talent management is rejected and the alternate hypothesis is accepted stating that Organizational efficiency is significantly influence by talent management. This result reaffirms the assumptions of the philosophies Talent theory which eventually the study was anchored on.

Lastly, the result of hypothesis three shows a sig value of 0.93 greater than the error margin of 0.05, thus the null

hypothesis stating that Organizational operational demands does not influence the need for talent management in the new world of work is accepted. This was in consensus with section of the study addressing the drivers of Talent Management in organizations. Thus, with the growing trend of complex business competition, organizations need galvanize efforts in sustaining the competencies of their workforce by enhancing the development of their innate and acquired capabilities.

4.0 CONCLUSION

The recipe for a five star talent management includes a potent blend of content, expertise, and technology. It takes the best-in-class content to drive the development assessment and employees, and system constructed by knowledgeable experts driving corporate agenda to a set of workforce. The abilities and capabilities of workers in an organization must be carefully harness to ensure the organizational mission and vision is view.

5.0 RECOMMENDATIONS

In other to close the talent gap existing in organizations, the researcher recommends that;

1. By enforcing a holistic orientation that will inculcate the readiness of individual employee to acquiring more skills in addition to their

- potentials that will help to achieve organizational goals in congruent with individual workers expectations.
- 2. Organizations should carefully set up succession management plans that will help in replacing their skilled and talented workforce that are in retirement age in other not to put the organization in a disadvantage position in the future.
- 3. By aligning the strategies of the company with the individual objectives of employees, monitoring the existing talent with the company and accurately using those who have the required set of qualification and at their right stage of their career.

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CONFLICT RESOLUTION STRATEGIES AND ORGANIZATIONAL GROWTH IN MANUFACTURING ORGANIZATIONS - A STUDY OF MIKAP NIG LTD MAKURDI, BENUE STATE

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ABSTRACT

This study evaluates conflict resolution strategies and organizational growth in manufacturing organizations: A study of Mikap Nig Ltd. Participants comprised 65 employees selected through the use of stratified random sampling technique. Data were generated through the use of validated structured questionnaire. Descriptive and inferential statistics were employed to analyze data collected from the respondents. Employing multiple linear regression analysis through SPSS, the results of the empirical tests showed a significantly positive relationship between conflict resolution strategies (avoiding, accommodating, compromising, and collaborating) and organizational growth. Also, the result of the regression analysis indicated that compromising, and collaborating strategies displayed the highest significant positive correlation with organizational growth in Mikap Nig Ltd. In addition, study findings revealed that conflicts multiple factors of organizational arose over experiences based on economic and incompatibility orientations in the workplace. The study concluded that conflict was an unavoidable phenomenon in organizational life and it could contribute to or detract from organizational growth depending on the conflict resolution methods adopted in the organization.

1.1 INTRODUCTION

Today, nearly all successful organizations, local and international level spend most of their time in resolving conflicts among its employees and other stakeholder such as customers, suppliers, legislative bodies, the government and its regulatory agencies, the task environment in which it does business, opinion leaders and other interest- based organizations and parties in negotiation on how to improve organizational growth and efficiency socially, ethically, economically and ecologically (Ogbor & Orishede, 2013). In order for us to understand the role of organizations in society, it is imperative that we know how organizations manage conflicts which arise from disparate and conflicting interest and demands from its various employees (Scott, 2013).

To understand the relationship between conflicts and the relevance of a stakeholder perspective in managing conflict, it is also imperative that we see organizations not only as rational entities consciously designed to produce goods and services by passive on looking employees and society, but more prominently as an arena where conflicts and competing interests are managed. Scott (2013) argue that organizational growth could be defined as a measure of organizational accomplishment with regards to the value it creates and deliver to internal as well as external customers. It is described as an action or realization considered in relation to how successful it is. Within any organization there are usually different positions and jobs. People occupying these positions have different perceptions, goals, thought and concerns.

It is difficult to conceptualize a society or an organization without inherent differences and contradictions and these leads to conflict. Conflict can be a serious problem in an organization. It can create organizational

climate that makes it nearly impossible for employees to work together. Kalins (2013) stated that although organizations are set up with some pre-defined goals and objectives, these can only be achieved when the diverse interests of the organization's employees are effectively managed. However, organizations can successfully produce their products or services over time while managed the different workers and their interests upon which they are founded.

conflicts is Because inevitable and unavoidable aspect of every day's life, power differences exists in organizations and that the effective use of power is indispensable to objectives established and to secure contribution of them. The pluralists see organization as a fragmented terrain on arena where each member has his or her own interests to pursue, using the organization as an instrument for the pursuance of individual interests. Conflicts theorists such as Alpher, Tjosvoid and Law (2000), Baron and Kozan (1997), Kuhn and Rahim (2018) and Wall and Callister (1995) have argued that much of the power generated by organizations is not placed in the service of achieving organizational growth but is used to perpetuate an exploitative system, to preserve class privilege and to secure narrow private gain. This line of argumentation resonates well among those who have observed the increasing disparity between compensation to execute and pay level of rank and file employees and between expatriates and local employees and the extent to which certain ethnic groups remain in segregated jobs and lower-paying less secured jobs while more relevant strategic positions in both public and private enterprises are exclusively reserved for a particular ethnic group. It is on this basis that Perrow (2006) suggested that "organizations generate power, it is the inescapable accompaniment of the production of goods and services which comes in many

forms from many sources, it is contested and it is certainly used".

Conflict is ever present in an organization as a result of conflicting goals and interests (Long 2019, Kuhn and Rahim (2008)). Conflict is a disagreement between employees management or owners and workers in an organization (Ogbor & Orishede, 2013). It is struggle or contest between people with opposing needs, ideas, beliefs, values or goals (Ribinson, 1998). Conflict can be seen as a disagreement between employees management or owners and workers in an organization (Ogbor & Orishede, 2013). It is against this background that this study examines conflict resolution strategies.

1.2 Statement of the Problem

Businesses nowadays are operating in a turbulent environment where organizations are searching for measures that will allow them to improve their growth and competitive advantage. Economic challenges and political issues may occupy the center stage, but internal wrangling among staff; union demands for improved welfares, power tussle, and the myriads of corporate responsibilities also impact greatly organizational growth. In the face of these challenges many organizations have continued to blaze the trail.

Another analogy is that, over the last couple of years several unions have called their members out to strike over pay deals allegedly not honored. The timing of a strike could be one that may lead to disastrous consequences such as a poorly planned strike that could lead to the collapse of the business that these workers are pushing via the strike as put by Kamalet (2013). There have been a number of complaints from government owned enterprise in Benue State who have resolved to industrial actions like fencing, go slows, sit-ins and striking. In the recent times,

the University employees, in the leadership of their union leaders, have conducted several local and national strikes affecting the academic schedules. The causes of these strikes are conflicts between the employees and the government and or their management boards as indicated by Oduor (2012). The study looked at the use of avoidance strategy in the government enterprises and how it affects the organizational performance.

A wide divergence of opinion exists on the of and effect conflicts source performance organizational and the effectiveness of the various strategies available for managing them. It has been argued that conflicts are signs of a vibrant organization while others contend it is destructive and capable of retarding stability and profitability of organizations. For instance Kehinde (2021), Okoth (2012); Tseveendori (2018) affirmed that conflicts have an effect on organizational performance but do not tell whether the conflict resolution strategies have an effect on the organizational performance. It is under this backdrop that, this study evaluates conflict resolution strategies and organizational growth in manufacturing organizations.

2.1 Conceptual Framework

Conflict is endemic to all social life; it is an inevitable part of living because it is related to situations of scarce resources, division of power relations and functions. differentiation (Azamosa, 2004). Because of its ubiquity and pervasive nature, the concept has acquired a multitude of meanings and connotations presenting us with nothing short of a semantic jungle. With the absence of a comprehensive definition of conflict, various definitions have been offered by many researchers from multiple disciplines. Some of these have originated from disciplines such as psychology, behavioral sciences, sociology, communication and anthropology. Several

researchers such as Thomas (1976); Wall and Callister (1995); Vecchio (2000) and Rahim (2001) described conflict as a process. For instance, Thomas (1976) defined conflict as "the process which begins when one party perceives that the other is frustrated, or is about to frustrate, some concern of his." Wall and Callister (1995) viewed conflict as "a process in which one party perceives that its interests are being opposed or negatively affected by another party."

Vecchio (2000) described conflict as "the process that results when one person (or a group of people) perceives that another person or group is frustrating, or about to frustrate an important concern." Rahim (2001) looked at conflict as "an interactive process manifested disagreement incompatibility, dissonance within or between social entities. Jambrek and Penić, (2018) conceive conflict as a process of social interaction and a social situation, where interests and activities of participants (individuals or groups) actually, or apparently, confront, block and disable the realization of one party's objectives. Drawing upon Donohue and Kolt (1992), conflict is defined as a situation in which interdependent people express (manifest or latent) differences in satisfying their individual needs or interests and they experience interference from each other in accomplishing these goals (Jambrek & Penić, 2018).

Conflict resolution involves implementing strategies to limit the negative aspects of conflict and to increase the positive aspects of conflict at a level equal to or higher than where the conflict is taking place, the aim of conflict resolution is to enhance learning and group outcomes (effectiveness or performance in organizational setting) (Rahim, 2002). It is not concerned with eliminating all conflict or avoiding conflict. Conflict management, as a concept, has been conventionally associated with conflict containment and settlement.

Conflict resolution is the practice of identifying and handling conflict in a sensible, fair, and efficient manner, it requires such skills as effective communicating, problem solving, and negotiating with a focus on interests (Gordon, 2004).

There are various styles that can be used to manage conflicts in organizations. Rahim (2002) argued that conflict resolution styles used by negotiators and found that those negotiators who use integrating (collaborating), obliging (accommodating) or avoiding style were more effective than those who use dominating (competing) style. Individuals who use integrative (collaborative style) conflict handling style experience lower level of work conflict and stress at job, but people using avoiding or dominating (competing) style were facing more conflicts and work stress (Friedman, Sisiomata & Chukwuemeka, 2000).

Overall conflict resolution should aim at minimize affective conflicts at all levels, attain and maintain a moderate amount of substantive conflict, and use the appropriate conflict resolution strategy to effectively bring about the first two goals, and also to match the status and concerns of the two parties in conflict (Rahim, 2002). Conflict resolution strategies should satisfy certain criteria. These criteria are particularly useful for not only conflict management, but also decision making in management. The first are organization learning criteria effectiveness. In order to attain this objective, conflict resolution strategies should be designed to enhance critical and innovative thinking to learn the process of diagnosis and intervention in the right problems.

The second criterion is the needs of stakeholders. Sometimes multiple parties are involved in a conflict in an organization and the challenge of conflict resolution would be to involve these parties in a problem-solving

process that will lead to collective learning and organizational effectiveness. Organizations should institutionalize the positions of employee advocate, customer and supplier advocate, as well as environmental and stockholder advocates. Ethics is noted to be the third criterion for conflict resolution strategies to be effective. A wise leader must behave ethically, and to do so the leader should be open to new information and be willing to change his or her mind. By the token subordinates same and other stakeholders have an ethical duty to speak out against the decisions of supervisors when consequences of these decisions are likely to be serious. Without an understanding of ethics, conflict cannot be handled" (A Azamosa, 2004; Hocker & Wilmot (1995) discuss several strategies of managing conflicts: (1) collaborating avoidance. (2) (3) Accommodating, (4) Compromising and (5) Competing.

This study argues that "avoidance" in some instances, be recognized as an active form of conflict resolution. That adopting avoidance as a method of conflict resolution can be an active method of team building demonstrated if the organization considers the staff. Their method of conflict resolution was avoidance; it gave them a common identity and a sense of 2004). Avoidance unity (Gordon, simultaneously be detrimental in that conflicts are never resolved but also because it results in and could even be said to exacerbate (through the construction of an "antiorganization team") opposition to management that reduces even more the likelihood of conflict resolution (Simmons & Peterson, 2000). It is intended not to confront the conflict, and characterized by self-interest and a few other parties only, and under this strategy, the concerns of all parties considered and do not follow, then the attention a few individuals and production.

H_{0:1} Conflict avoiding has no significant effect on organizational growth of Mikap Nig. Ltd.

compromise conflict resolution A style attempts to resolve a conflict by finding a middle ground. The compromise is considered a lose-lose strategy because, for each party to get something they want, they have to sacrifice something that they would prefer not to give up. Compromise is about a give-and-take where you win and lose simultaneously. A compromise would involve Eddie and Chase meeting half-way on which promotional campaign to choose - possibly splitting the total funds allotted for the campaign so that both a direct mail and infomercial can be used but on a smaller scale. A compromise might be the fastest way to solve this conflict so that Eddie and Chase can continue their working relationship in a cooperative and supportive manner. However, if splitting the funds will not be enough to support both campaigns, a compromise will be unlikely. Therefore, this study stated that:

 $H_{0:2}$ there is no significant effect of compromising conflict on organizational growth of Mikap Nig. Ltd.

To meet the needs of the team, a team member may surrender his position. When the stakes are low, accommodating the needs of others can promote harmony and foster a productive work environment. However, long-term conflict can arise if more aggressive individuals take advantage of team members who don't act assertively. Effective leaders monitor their team environment and provide coaching and mentoring to members that enables them to function productively together without operating at the expense of others.

Another option for solving this conflict would be for Chase and Eddie to use

an accommodation conflict resolution style, whereby one party tries to end the conflict by giving in to the wishes of others. Eddie could decide to accommodate Chase because he has little interest in which promotional campaign they eventually implement. Perhaps Eddie is new to the marketing department and does not want to appear like he is not a team player in Chase's eyes. Those with a high need for approval tend to accommodate more. Beyond seeking approval, it also says to the other party that you are a reasonable person and willing to bend on your position. Perhaps you realize that you are wrong, and rather than clinging on stubbornly to your position, you show humility and admit your faults. Accommodation also has its disadvantages. Giving in too early can lead to bad decision making because the issues go, for the most part, unexamined. Many conflicts require time to discuss several possible solutions before choosing which one best solves the issue accommodating is often done with little to no discussion of all potential solutions. Consequently, this study stated that:

H_{0:3} Accommodating conflict has no significant effect on organizational growth of Mikap Nig. Ltd.

Collaboration is described as being a win/win agreement because both parties come out of the engagement completely satisfied with the resolution or outcome. It is an integrative process which may involve a synergy of ideas, beliefs, and feelings resulting in an optimal outcome. Stephen Covey highly acclaimed that win/win is a frame of mind and heart that constantly seeks mutual benefit in all human interactions. Win/Win means agreements or solutions are mutually beneficial, mutually satisfying. With a Win/Win solution, all parties feel good about the decision and feel committed to the action plan. Win/Win sees life as a cooperative, not a competitive arena.

Collaboration is not the same as cooperation, though these often terms are interchangeably regarding in literature methods of effectively working together. Cooperation suggests that those involved choose to interact in a supportive and helpful manner. That in itself is not collaboration. Cooperation can be a dynamic in three of the Thomas-Kilmann conflict modes collaborating, compromising and accommodating. It is not an element of the other two conflict styles - competing and Therefore individuals avoiding. demonstrate cooperation when they are in the process of compromising to reach a "middle ground". One party may also cooperate when he/she chooses to acquiesce accommodate to the desires of the other because the issue is not worth struggling over. Neither of these forms of cooperation are collaboration as the outcomes are not win/win. Subsequently, this study stated that:

H_{0:4} there is no significant effect of collaborating conflict resolution on organizational growth of Mikap Nig. Ltd.

2.2 Theoretical Framework

This study adopted contingency theory as the main pillar to which this study is anchored upon. Derr (1975) opined that contingency theory is one of the conceptual tools useful for managing organizational conflicts. He stated that there are three conflict resolution approaches from which intervener can draw to formulate an approach appropriate resolving a dispute; Collaboration, Bargaining and Power Play. The appropriate use of these methods depends on the individual and organizational state. Collaboration involves people surfacing their differences (get them out in the open) and the work on the problems until they have attained mutually satisfactory solutions. This approach assumes that people will be motivated to expend the time and

energy for such problem-solving activity. Bargaining on the other hand assumes that neither party will emerge satisfied from the confrontation but that both, negotiation, can get something they do not have at the start, or more of something they need, usually by giving up something of lesser importance. One party generally wins more than the other; by the skillful use of tactical trades, he can get the maximum possible from the other side. Third approach is *Power Play*, which differs from the other two approaches because its emphasis is on self-interest. Whereas, in collaboration and bargaining the two sides come together to try to resolve their problems, when power is the dominant mode. the actions are unilateral or in coalitions acting unilaterally.

2.3 Empirical Studies

Asokere. Abdul-Azeez and Hotepo. Ajemuigbolohun (2010) investigate the effect of organizational conflict on organizational performance. The study employs descriptive research design and uses questionnaire to collect data from 96 managers in some Transport selected Airlines, Road Insurance companies in Lagos Metropolis. The research revealed that limited resources is the major cause of conflict and that conflicts have both negative and positive effects on organization, but when managed properly, the positive effects can be used to encourage organizational innovativeness and build cooperation among the employees.

Uchendu, Anijaobi-Idem and Odigwe (2013) examined the relationship that exists between principals' conflict resolution and organizational performance in Cross River State, Nigeria. The authors employed questionnaire to gather their data. Pearson Product Moment Correlation Coefficient Analysis was used in analyzing the data. The result of the analysis revealed that, there is a

significant relationship between principals' conflict resolution in terms of teacher-teacher conflict (TTC), teacher-student conflict (TSC), principal-teacher conflict (PTC) and organizational performance.

Adomi and Anie (2006) investigate the pattern of conflict resolution in Nigerian The libraries. researchers employed descriptive design and questionnaire to collect data from professional and para-professional staff of three Nigerian University libraries. Majority of the respondents perceive conflict as positive and can be stimulated by library managers. The study further found out that interpersonal conflicts are the dominant conflicts in Nigerian libraries. accommodation ranks highest as technique of conflict avoidance.

Kazimoto (2013) analyzed the elements of a conflict resolution process and leadership organizational change and the benefits of managing conflict. The author concludes that leadership approaches are the key important factors for conflict management. The study recommends that managers in various organizations should encourage open communication policy, so that all employees get the right information at the right time.

Buyese and Verbeke (2013) examined the relationship conflict has a greater impact on learning performance than does process conflict. The effects of dysfunctional conflict on learning performance in a Chinese cultural context were explored with cognitive style as a moderator. The results of their analysis show that the relationship between process conflict and learning performance is quadratic. In addition, it was discovered that relationship conflict has a greater effect on learning performance than those process conflict.

Mukolwe, Korir, Eliza, Milka, and Musyoki (2014) investigated the effect of interpersonal conflict on organizational performance of

selected hotels in Kisii town. The study employed both descriptive survey and explanatory research designs and targeted a population of 368 employees of purposively selected hotels. The data was analyzed using descriptive and inferential statistics while multiple regressions were used to test the hypotheses. The results indicated interpersonal conflict strategies, relationship conflict and task conflict significantly affect organizational performance respectively, while outcomes of interpersonal conflict does affect organizational significantly performance.

3.1 Research Methodology

The study adopted survey research design since the approach was to identify attributes of a large population that is cost effective. The study population comprises of 68 employees from Mikap Nig. Ltd. Makurdi Benue State. Population census was adopted given the small number of employees from

the investigated firm. Primary data with the use of structured questionnaire for data collection which was design in five likert scale ranging 5 strongly agreed and 1 strongly disagreed. The overriding objective for the use of questionnaire was to translate the researcher's information into a set of specific statements that respondents could able answer to aid test of hypothesis. This process was simple for the researcher to administer the questionnaire and it was time saving and a lot of information was collected within a short period of time. The reliability and validity of the instruments and data was established following a pre-test procedure of instruments before their use with actual research respondents. After cleaning and editing of data, coding was done in the statistical software. The statistical software used to analyze this data was Statistical Package for Social Sciences (SPSS) due to its ease of usage and to communicate the research findings.

4.1 Data Analysis
Table 1 Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic	Std. Error	Statistic	Std. Error
CONAVOID	169	8.00	40.00	25.0059	.52666	6.84653	528	.187	.447	.371
CONACCOM	169	12.00	39.00	24.5621	.45600	5.92794	.208	.187	.086	.371
CONCOM	169	8.00	37.00	25.3432	.54710	7.11224	478	.187	180	.371
CONCOL	169	8.00	40.00	25.5740	.53371	6.93822	813	.187	.274	.371
AG	169	6.00	27.00	17.0710	.38549	5.01138	229	.187	492	.371
Valid N (listwise)	169									

Source: SPSS Output, (2021)

From the result of table 1 descriptive statistics, the mean of each variable reflected that CONAVOID was 25.0059, CONACCOM was 24.5621, CONCOM was 25.3432, CONCOL was 25.5740 and AG was 17.0710. The table 1 also reflected standard deviation for the variables as 6.84653, 5.92794, 7.11224, 6.93822 and 5.01138. The Skewness of CONAVOID was -0.528, CONACCOM was

0.208, CONCOM was -0.478, CONCOL was -0.813 and AG was -0.229. The table also reflected their Kurtosis as 0.447, 0.086, -0.180, 0.274 and -0.492. The Minimum Statistic for CONAVOID was 8.00, CONACCOM was 12.00, CONCOL was 8.00, CONCOL was 8.00 and AG was 6.00; while their Maximum Statistic was 40.00, 39.00, 37.00, 40.00 and 27.00.

Table 2 Standardized Coefficients of Organizational Growth

R^2	0.804			Decision Rule
R ² adjusted	0.803			
Sig	0.000			
Variable	Standardized	t-value	Sig	
	Coefficients			
CONAVOID	0.361	4.420	0.000	Rejected
CONACCOM	0.230	2.551	0.012	Rejected
CONCOM	0.104	3.243	0.000	Rejected
CONCOL	0.897	8.133	0.000	Rejected

Source: SPSS Output, (2021)

From table 2 the R² value of 0.804 indicated that the four dimensions of conflict resolution strategies (avoiding conflict, accommodating compromising conflict, conflict collaborating conflict account for 80.4% of variations in the organizational growth of Mikap Nig Ltd while 19.6% was accounted by factors outside this study. This implies conflict resolution strategies were the main determinant of organizational growth in Mikap Nig Ltd as demonstrated from the findings. The table 2 also indicated that CONAVOID had Standardized Coefficients was 0.361, t-value was 4.420 and Sig-value was 0.000. CONACCOM had Standardized Coefficients of 0.230, t-value was 2.551 and Sig-value was 0.012. CONCOM had Standardized Coefficients of 00.104, t-value was 3.243 and Sig-value was 0.000 and CONCOL had Standardized Coefficients of 0.897, t-value was 8.133 and Sig-value was 0.000. It is appears that all conflict resolution strategic dimensions had significant positive effect on organizational growth.

4.2 Discussion of Findings

This study contributes to the understanding of conflict resolution strategies and organizational growth in a manufacturing organization in Makurdi. It was revealed that conflict avoiding has significant effect on organizational growth in Mikap Nig Ltd. The finding is consistent with

Best (2017) who argue that conflict avoidance entails the process of reducing the destructive capacity of conflict through a number of measures and approaches by engaging with groups in order to reduce conflict tendencies. Kazimoto (2013) argued that the usage of conflict resolution indicates that, in reality conflict is inevitable.

It was also revealed that conflict compromising strategy had significant effect on organizational growth in Mikap Nig Ltd. The finding is line with Vigil and King (2000) who observed that the use of integrative

(compromising and collaborating) style of managing conflict is likely to create better result and higher commitment in individuals than teams using non-integrative conflict Compromising management. strategy encourages give and take condition which focuses on fulfilling each group's concern (Thomas, Thomas & Schaubhut, 2018). The parties concerned are willing to settle their differences harmoniously without considering anyone as a winner or beaten. Spaho (2013) opined that compromising entails reaching an agreement amongst individuals or groups concerned in the dispute that has common interest. It is appropriate when parties involved are committed absolutely to mutual actions and also have equal supremacies. This implies that conflict compromising resolution strategy adequate addressing is in interpersonal conflict in cases that it benefits conflicting individuals. compromise tactic should be employed when objectives and goals are crucial but not necessitating the resources or possible disturbance of methods that are more assertive

The study has postulated a positive significant link between accommodating conflict resolution strategy and organizational growth in Mikap Nig Ltd. This position is in affirmation with previous finding of Mugal and Khan (2013) as re-affirmed by the study hypothesis that, regression analysis indicated that accommodating strategy displayed the highest significant positive correlation with organizational performance. The finding also agrees with the findings by Olu and Dupe (2012) which revealed that efficiency in conflict management enhanced performance of employees and that conflict resolution system of an organization may influence the performance of employee in the organization. Additionally, the findings are in agreement with Schermerhorn (2020) who argued that the competing approach includes application of various kinds of power including force to control and/or dictate the opposing party or

individuals so as to put pressure on the party to agree to own standpoint.

4.3 Conclusion and Recommendations

The study concluded in general that Mikap management use approaches such as avoiding, accommodating, compromising collaborating at different degrees. approaches have significant on organizational growth in Mikap Nig Ltd. Mikap management ought to make sure of clear policies in conflict resolution strategies and settlement which both internal and external stakeholders can be manage effectively. Managers at Mikap should adopt strategy or strategies based on the nature and type of conflict. They should also bear in mind that irrespective of the challenges conflict may pose on organization, the focus should always be on proper management that will lead to functional outcome, conflict resolution is a laudable predictor of organizational growth therefore, every company should focus on constructive conflict resolution which will bring about employee engagement that will in turn influence organizational growth. The study also recommended that Mikap management can come up with different but appropriate strategies that will bring about resolutions and management of conflicts as they arise before they grow to greater level in the organization.

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IMPACT OF INFORMATION COMMUNICATION TECHNOLOGY USAGE ON THE PERFORMANCE OF SELECTED DEPOSIT MONEY BANKS IN NIGERIA

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ABSTRACT

The study examines the impact of ICT Usage on the Performance of selected Deposit Money Banks in Nigeria. Despite the gains derivable from implementing ICT in modern commercial banking operations, commercial banks in Nigeria still face crucial challenges in adopting and implementing ICT in their operational activities. The main objective of the study was to investigate and analyze the impact of ICT usage on the performance of selected Deposit Money Banks in Nigeria. The study adopted quantitative research method for analysis and the population of the study was 170 respondents where the sample size used was 119 respondents. Simple regression and other statistical tools via SPSS were used to analyze the data collected. Base on the findings, it shows that ICT usage has significant impact on strategic decision, competitive advantage and customers' satisfaction of the three selected Deposit Money banks in Nigeria. The study established that there is a significant impact of ICT usage on the operational performance of the selected commercial banks in Nigeria. The study concluded from the findings that ICT usage in the operations of conventional banking system in Nigeria enhances their operational performances in terms of strategic decisions making, improving competitive advantage and better customer satisfaction through service innovativeness. The study recommends that top management of the banks should adopt and implement ICT that will boost their business intelligence, use of robots in banking operations and higher profitability

Keyword: Deposit Money Bank, Information Communications Technology, Operational Performance, Profitability, Sustainability.

1.1 Background to the Study

The competitive strengths of modern strategic business leaders is directly proportional to the quality of technology adopted to cope with the dynamic business environment especially in the era of globalization. Innovative strategies therefore become imperative for achieving sustainable profitability in modern business organization. Organizations leveraging on information and communication technology have improved operational performances in modern corporate settings. The effects of ICT are seen in improvement in productivity and economic growth at the level of the firm. (Meshack, Charles & Mercy Advancements in technological 2020). infrastructure have led many businesses into aggressive service delivery so as to attain higher levels of operational performance. A PWC, (2016) report identified technology as one of the forces that are disrupting the role, structure, and competitive environment for financial institutions and the markets and societies in which they operate. It is now becoming obvious that the accelerating pace of technological change is the most creative force and also the most destructive in the financial services ecosystem today. Therefore, information application of communication technology strategies banking services has become a subject of fundamental importance and concerns to all banks and a prerequisite for local and global competitiveness.

In modern business enterprises, technologies have become instrument used to promote communication, cost effectively, within and outside the organization. This has manifested in positive changes in the way corporate organizations respond to the needs of their customers. Technological infrastructure have also become a strategic tool used in gathering data and information flow which aid in decision making processes, especially in

financial institutions which deal with huge databases. (Danni, 2021)

In Nigeria, financial institutions have adopted implemented technological new and advancements to enhance smooth operations in dealings with their customers. This has differentiated their ratings in terms of addressing customer complaints and this has variably led to increase in level of customer satisfaction through internet self-banking operations (Offei and Nuamah-Gyambrah, 2016). One vital effect of ICT adoption and implementation in modern banking industry specifically in deposit money banks in Nigeria is that it creates sustainable value chain in operational activities which enhances their strategic and operational performance on the long run. The ICT adoption helps commercial banking institutions to ensure effective communication flow within their organizational structure and align communication with the external environmental variables.

Despite the gains derivable from implementing ICT in modern commercial banking operations, commercial banks in Nigeria still face crucial challenges in adopting and implementing ICT in their operational activities (Agboola and Salawu, 2008). The coming of information technology, the transaction of businesses especially in the financial sector was difficult and stressful: hence, the low performance level of banks in Nigeria. Technology has indeed influenced the performance of all Nigerian Banks in the last decade. This period has been associated with the provision of dynamic customers focused on banking services, improved regulation and high profitability.

The recent novel COVID-19 Pandemic has given more impetus to the progressive adoption of new ICT infrastructure in commercial banking system in Nigeria. These have affected changes in strategic business

decisions, competitive advantage and customer satisfaction in deposit money banks in Nigeria. Based on this development, the study investigates the effect of ICT usage on operational performance of three selected commercial banks in Nigeria. The study seeks to establish the correlative role of ICT usage on the key performance indicators namely: strategic decisions, competitive advantage and customer satisfaction.

The main objective of the study is to investigate and evaluate the correlative contributions of ICT on operational performance of three selected commercial banks in Nigeria. The following are specific objectives of the study:

- 1. To determine the extent to which ICT usage has significantly impacted on strategic decisions of three selected commercial banks in Nigeria.
- 2. To ascertain the extent to which ICT usage has significantly improved competitive advantage of three selected commercial banks in Nigeria.
- 3. To examine the extent to which ICT usage has significantly impacted on customer satisfaction of three selected commercial banks in Nigeria.

The study focused on the effect of ICT on the operational performance of three selected commercial banks in Nigeria, namely: Zenith Bank Plc., Guaranty Trust Bank Plc. (GTB) and First Bank, Nigeria. The independent variable from the study is the information and communication technology (ICT) usage, while the dependent variable centered on key operational performance of strategic decisions, competitive advantage and customer satisfaction.

2.0 Literature Review

Concept of Information and Communication Technology (ICT)

Technology can be described as dynamic and complex strategic resources that modern digital organizations adopt and implement to enhance their operational activities and performance. Technology is a strategic tool to enhance innovativeness in service industry specifically in the modern money deposit banking system and operations. Technologies are modern machinery that the banking industry uses to enhance changes innovative strategies in competitive markets (Kiani, Yang, Ghani and Hughes (2021); Kiani, Kanwal and Wang, (2019) and enhances strategic growth and attain competitive strengths and advantage (Kiani, et al., 2021; Covin & Wales, 2019; Ingram, Peake, Stewart and Watson, (2019).

Information and Communication Technology (ICT) is an advance concept technological variables that play the role of enhancing easy flow of information and attain communication to sustainable operational efficiency and performance in modern commercial banking operations. ICT is a modern technological variable that enhances easy flow of digital business opportunities and investment flow in modern business settings (Uyar, Khalil, Cemil, Mohammed and Friedrich 2021; Adam 2020). Bhujabal, and Sethi, (2020) also supported that ICT plays significant role in the smooth operation and implementation of foreign direct investment. Makanga and Paul, (2017) assert that operational and business business performance measurement in enterprises is vital to ascertain the rate of sustainability in achieving organizational goals and objectives. It is also a tool to make sure results attained are comparable over a period of time in an organization.

ICT Usage and Operational Performance of Commercial Banks in Nigeria

ICT infrastructures have played critical roles in the operational performances of modern commercial banking system in Nigeria in different perspectives. Commercial banking system in Nigeria operates on highly competitive and innovative atmosphere as a result of the increase in advancement and improvement in modern ICT infrastructures. Customers service delivery in the commercial banking sectors have being effectively sustainable and profitable in their operational activities as results of modern adoption and implementation ICT and other technological variables. Several studies recently have deeply and tremendously proven that adoption and implementation of ICT infrastructures have immensely and significantly contributed development and improvement operational sustainability and profitability of money deposit banks and in the banking system in their different perspectives (Nguyen Van Thuy et al., 2021; Wiredu et al., 2020; Adegbie et al., 2020; Kyeremeh et al., 2019; Nwakoby et al., 2018).

Adegbie, et al., (2020) asserted in their study that many banks in Nigeria failed in smooth and effective operations due to failure to inculcate ICT infrastructures in the strategic operational and this has caused drastic negative changes in operational performance in Nigeria. Adegbie, et al., (2020) in another way round asserted that adoption and application of ICT can change the dimension of business operational failure in banking system if adequately implemented smoothly to fit in with competitive marketing environment in the banking sectors. Kyeremeh et al., (2019) in their study assumed evidently that ICT has taking over all manual activities in the banking to become internet and machine base operations and this has dramatically changes improvement in their strategic and operational sustainability

on the long run. In the nutshell the adaptation and implementation of ICT has introduced the following E-applications in the commercial banking sector:

- 1. The advent of modern ICT infrastructures has led to introduction of Electronic banking system (E-banking or Online banking or Digital banking) which has tremendously improve efficiency and effectiveness in the modern commercial banking system.
- 2. The advancement and adoption of modern digital ICT infrastructures have led to the improvement in mobile banking operations smoothly and effectively in the commercial banking system in Nigeria
- 3. The adoption and implementation of ICT variables in operations of deposit money banks in Nigeria has led to the advancement in the use of Automatic Teller Machines (ATMs) it is capable of performing virtually 85% banking services ranging from cash withdrawal, cash deposit, transfer of money; access statement of account and many other functions the commercial banks performed internally.
- 4. The adoption and advancement in application of ICT has holistically change the strategic and operational performances in productivity and has led to the improvement and attainment in their strategic goals and objectives in commercial banking system in Nigeria. This has changes positively their operational sustainability and profitability on the long run.
- 5. The adoption and implementation of advance ICT application has bring advancement improvement in technological innovation, organizational innovativeness and competitiveness that enhance competitive strengths and competitive advantage in commercial banking system in Nigeria.

6. The innovativeness in the money deposit banking system has led to improvement and incremental growth in customer satisfaction that has lead high customer loyalty and retention in the commercial banking system in Nigeria.

Strategic Decision and Performance

Strategic decision making is one of the key determinants of performance in the service industries. Measuring performance in every corporate setting exposes the level of management strengths and weaknesses in terms of efficiency and effectiveness in the utilization of resources to attain strategic goals and objectives. Business and operational performance comprises the ascertainment and assessment of all strategic business units' operational performances in alignment with the expected goals and objectives standard of the organizations and how it has impacted on the long term financial and operational growth of the organization. Operational performance can be viewed and measured in different perspectives based on the organizational structure and design. The level technological innovation, ICT infrastructural adoption and implementation in product and process development in terms of quality product, self-marketing brands and packages of firms are indicators of operational performance. Effective and efficient management of customer complaints with ICT variables in corporate enterprise leads to increase and retention of reliable customers.

Competitive Advantage

Effective business strategies confer competitive advantages on firms. This can be achieved via the adoption of **ICT** infrastructure that can improve product and service quality, reduce customers' complaints. Efficient long term improvement from growth in sale volume and increment in market share of a firm as a result of innovativeness and declining rates of complaints are signs of sustainable operational and business performance Almansour, (2012); Isaiah, Selvam, Vinayagamoorthi, Kasilingam and Manappan, (2015). Holistically operational performance can be traced internally and externally in sustainability of strategic business growth and improvement of organizations.

Customers' Satisfaction

The customers and other stakeholders' satisfactory perception in corporate image of an enterprise with high percentage of confidentiality is a deep signal of high performance. strategic operational Operational performance are deeply affected and determined by environmental contexts however strategic thinkers and effective business leaders need to be mindful of alignment and integration of corporate strategy with changing business contexts in order to maintain profitable business growth and sustainable operational performance. Technology and innovation are issues that trigger in strategic managers, the drive for deploying effectively, ICT to enhance operational performance of enterprises. Having the right technologies and ICT infrastructure in workplace with the right motivated workforce equipped with strategic thinking can build up quality innovative products and services that will decline customers' complaints, reduces operational cost and these can enhance productivity and operational performances attractive holistically (Offei, et al., 2016).

Concept of Deposit Money Banks

Commercial banks that based their operations on accepting deposit; operate on short term loans and credit facilities and practice retail banking system. Commercial banking system also known as money deposit bank operates on different level of account that helps their

operations to attain sustainability and profitability. The money deposit banks operate on saving account, current account and time /fixed deposit account and many others advises and intermediary roles in their operations. Commercial banking system operates on the rules and regulation of the apex bank of every nation. Nwakoby et al., (2018) and Investopedia, (2017) described commercial banking system as set of financial institutions that engaged in accepting deposits of various kinds and advancing loans and credit facilities to their various customers and target markets. They performance different critical roles in their strategic operations ranging for from:

- 1. Accepting deposits from their various customers that comes of saving, demand deposit and time or fixed deposit.
- 2. They play the role of giving loans and credit facilities to various SMEs and corporate enterprises to enhance their operational performance and boost strategic and operational sustainability.
- 3. They perform advisory and intermediary functions to their various customers on how to enhance and improve their business operational activities and attain sustainable in their business performances.
- 4. Mostly commercial banking system operates on retail banking system that their target markets are mostly individual or group of people not on focusing on corporation as the core function of merchant banks.

Theoretical Framework

The study reviewed the following theories in alignment and integration with the study on ICT adoption and effect on the improvement of money deposit banks in Nigeria:

Contingency Theory:

This theory has significant alignment and integration with the current study and the theory was propounded by Fred, (1964) to address the way to think urgently on solution to attack and act swiftly on unforeseen new and unfriendly situations that surface in organizations. Contingency theory posits that there are no specific organizational resources or best approaches that are suitable to address unforeseen issues that attack the organizations. The theory posits that organization should adopt and implement the variation in ICT infrastructures and technological variables as relevant tools to address changes from business contexts complexities and variability. Also the complex and dynamic variation from other business contexts ranging from complexities from technological variables and economic dynamic have affect positively the adoption and implementation of advancement application in modern ICT infrastructures in commercial banking system. Shams and Solima, (2019) and Walls and Barnard (2020) and Alnoukari, (2020) sees contingency theory as strategic theory to pad with unforeseen change in business situations to operational performances sustainable specifically during this novel corona virus pandemic.

Innovation Diffusion Theory:

This is another concrete theory that has significant alignment and supported this study. Innovation diffusion theory was invented by Rogers (1962) to explain the diversification of innovation trends in modern corporate settings. The theory posits that swift adopters to new digital innovation and modern digital ICT infrastructures in organizational settings holistically will perceive positive behavioural changes in holistic strategic and operational performances than the late adopters in competitive market environment. This theory sees ICT quick adoption and application in

modern money deposit banking system as strategic and competitive strengths to change position and improve operational sustainability in the competitive market in the banking industry. Alnoukari, (2020) sees innovation diffusion theory as strategic instrument to fast track innovativeness in modern corporate enterprises specifically in the modern conventional banking industry.

Theoretical bases for the Study

The above theories reviewed have significantly play supportive strengths in this study however, for the purpose of this study, the study adopted innovation diffusion theory to the study. The theory vividly exposes the need to adopt and implement ICT infrastructures to improve in innovation strengths and strategies that will help modern commercial banking firms to have place in competitive markets and trend with competitive advantage. The theory has also showed how money deposit banks can attain strategic and operational sustainability in their operational activities.

Empirical Review

The study on ICT effect on three selected conventional banks in Nigeria reviewed several related experimental studies that play significant contributions in expressing and supporting more the discussion of the findings to this study. Nguyen, et. al., (2021) conducted a study on ICT and Bank Performance: Empirical Evidence from Vietnam and the main objective of the study was to ascertain the predictive future of adopting and implementing information and communication technology infrastructures in attaining sustainable and profitable operational performances of money deposit banks in Vietnam.

Rahman, et al., (2021) conducted a study on the role of ICT investment and diffusion in the economic growth: a threshold approach for the empirical evidence from Pakistan. The study aimed to investigate and assess the strengths and capabilities of **ICT** infrastructures investment on and transmission of economic growth of Pakistan. The study ascertained the rate of ICT innovation adopted and investment within the period of 2013-2018.

Wiredu, et al., (2020) conducted a study on the impact of information and communication technology (ICT) on rural banks management. a case study of Atiwa-rural bank limited in Ghana. The study aimed to investigate and evaluate the contributing effect of ICT infrastructures adoption and application in rural banking and the holistic contributory impact of ICT invention in Ghana. 300 customers form population for the study was selected from the (Anyinam) Branch of Atiwa Rural Bank Limited.

Adegbie, et al., (2020) conducted another study on information and communication technology and sustainable performance of selected listed deposits money banks in Lagos state, Nigeria. The study aimed to investigate the effect of ICT adoption and application on the strategic and operational performances sustainability of commercial banks in Lagos, Nigeria. The study used cross-sectional survey research design and well-structured questionnaire to collect data for analysis.

Falck, et al., (2020) conducted a study on returns to ICT skills. The main objective of the study investigates how vital ICT variables adoptions are critical strategic tools in modern labour market environment. 19 nations were selected as sample size using instrumental-variable models to ascertain technologically indifference among selected countries and German provinces. Finding from the study concluded statistically and significantly that the return of ICT skills has improve most top and high operational

and economical performing countries globally and highly concluded the ICT skills and variables are strategic strengths for positive and dramatic changes in nation's economic capabilities and competency.

Ohiani, (2020) also conducted a similar study on technology innovation in the Nigerian banking system: prospects and challenges. The aim of the study is investigate and assess the effect of technological innovation (ICT tool) on the operational performances on the sustainability and profitability on banking industry in Nigeria. The study used secondary data from CBN and NDIC within the period of 2013-2017 to ascertain the rate of digital banking effects on operational performance and used structured questionnaire to collect data from the banks customers in Lagos Island.

Kyeremeh, Prempeh and Afful, (2019) carried a research study on effect of information communication and technology (ICT) on the performance of financial institutions (a case study of Barclays bank, Sunyani branch). The study aimed to investigate the contributory impact of ICT adoption in the survival of operational performance of service delivery efficiency in banking system in Ghana. The study used qualitative research method and structured questionnaire were also used in data collection.

3.0 Methodology

Research Design

The study used descriptive research design to describe the contributing effects of ICT variables on the operational performances of selected commercial banks in Nigeria.

Sources of Data Collection

Primary sources of data for this study were data collected from the field in the course of conducting this study under the control and watch of co- researchers, experts and superiors in this field of study.

Population and Sample Size Determination

The study selected three (3) commercial banks that have their regional office in Abuja, Nigeria to ascertain whether there are concluding effects of ICT and operational performance in the commercial banking industry operational activities. These banks were selected based on their reputable financial operational performance in recent years and they are effective assessed and evaluated based on the previous operational performance and sustainability. The selected commercial banks are Zenith Bank Plc., Guaranty Trust Bank Plc. (GTB) and First Bank Nigeria Limited. Within the selected banks, the targeted potential respondents are various management staff and junior staff who are strategic thinkers and key players in making decisions and taking responsibilities on the ICT application to foster operational performance in their reputable bank's operations. See table of potential respondents.

Table 1.1 Breakdown of the Population Distribution

S/N	Selected Commercial Banks	Top Managers	Junior Staff	Total
1	Zenith Bank Plc.	12	43	55
2	Guaranty Trust Bank Plc. (GTB)	13	46	59
3	First Bank Nigeria Limited	12	44	56
Total		37	133	170

Source: Field Survey, (2021)

The study used Taro Yaro Yamane's (1964) sample size determination formula

Yare Yamane's (1964) formula

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{170}{1 + 170(0.05)^2}$$

$$n = \frac{170}{1 + 170(0.0025)}$$

$$n = \frac{170}{1 + 0.425}$$

$$n = \frac{170}{1.425}$$

$$n = 119.30$$

$$n = 119$$

Using Bourley's proportional allocation formula:

$$n = \frac{n(n)}{N}$$

Where n = Element within the sample frame. i.e number allocated to each top managers and junior staffs.

n = Sample or proportion of the universe used for the study (total sample size)

N = Population of the study

Table: 3.1 Cronbach's Alpha Computation table

Variables	Pre-test	Cronbach's Alpha
ICT Usage	0.62	0.82
Strategic Decisions	0.51	0.71
Competitive Advantage	0.53	0.78
Customer Satisfaction	0.43	0.83

Source: Researcher's Computation (2021)

 $n = \frac{37 \times 119}{170}$ Top managers $n = \frac{4403}{170}$ n = 25.90 n = 26 $n = \frac{133 \times 119}{170}$ Junior Staff $n = \frac{15827}{170}$ n = 93.1 n = 93

To cross check: 26+93=119 (Sample size)

Validity and Reliability of the Instrument

The validity and reliability of the instrument for the questionnaire test according to Sekran, (2001) is 0.7 Alpha values for each instrument under study. The researcher tested the validity of these variables under study by conducting a pilot test at four (4) randomly selected from Micro-finance banks that were located in Abuja where, 20 copies of questionnaire were administered to staff using stratified method and the result showed that, the instruments used are valid. See table 3.6.1 below.

From the test conducted, the Alpha values were seen to be reliable because, the pilot study was tested and the values gotten were not significant but a pre-tested where the highest value gotten was 0.62. However, another test was conducted, it gave us alpha values that were above 0.70 from both the dependent and the independent variables.

Method of Data Analyses

The study used various statistical tables, percentage, descriptive statistical tools in analysis of variables and regressions to whether there is correlation on the study using SPSS to analyze the stated hypotheses appropriately in order to ascertain statistical result and conclusions on this study.

Estimation of Study Variable

$SD = a + b_1ICT + e$	1
$CA = a + b_2ICT + e$	2
$CS = a + b_3ICT +$	
e	3

Where,

SD, CA and CS are strategic decisions, competitive advantage and customer satisfaction. They are proxies of the Dependent Variable (Operational Performance)

a = constant

ICT is Information and Communication Technological (Independent Variable).

b₁, b₂, b₃, b₄ b₅ are regression coefficients which measure the degree of the responsiveness of the dependent variables to the independent variables

e = residual or stochastic term (which reveals the strength of $b_1x_1+b_2x_2+b_3x_3+b_4+x_4$ x_5 ; if e is low, this implies that the amount of unexplained factors is low, then the residual R1 and R2 will be high and vice versa.

4.1: Data Presentation and Analysis

Table 4.1: Response Rate

	Respondents	No of Questionnaire administered	No of Questionnaire returned	Percentage (%)of Returned Questionnaires
1	Management	40	28	24.35
2	Junior Staff	100	87	75.65
	Total	140	115	100

Source: Field Survey, (2021)

Table 4.1 shows that 140 copies of questionnaire were administered to management and staff of these selected banks in excess in order to get higher response rate, instead of 119 sample size; 115 copies were retrieved, constituting 100 percent response rates which were used for the analysis. Out of these, 28 of them representing 24.35 percent **Hypotheses Testing**

were retrieved from management and 87 respondents representing 75.65 percent were retrieved from junior staff of these selected banks. A larger percentage of the copies of the questionnaire were administered to junior staff of these banks because we are measuring the performance of these banks.

4.2.1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.940 a	.884	.882	.44894

a. Predictors: (Constant), ICT

From table 4.6.1 which is the model summary, the overall coefficient of multiple correlations, coefficient of multiple determination and adjusted form are 0.940, 0. 0.884 and 0.882 respectively. This clearly indicates that there is a strong relationship between ICT usage and performance of three selected commercial banks in Nigeria and hence we reject the null

hypotheses. In fact the adjusted R² implies that ICT usage is responsible for 88.2% variation in performance of three selected commercial banks in Nigeria. In order words, the predictors (ICT) explained up 88.2% of variation occurring on the variability of the dependent variable (performance of three selected commercial banks in Nigeria).

Coefficients^a

	Unstandardized Coefficients Standardized Coefficients				
Model	В	Std. Error	Beta	Т	Sig.
1 (Constant)	.284	.085		3.332	.001
ICT	.234	.048	.231	4.875	.000
Usage	.041	.049	.007	2.137	.001
	.007	.480	.620	11.963	.000

Source: Authors computation Dependent Variable: SD, CA, CS

Drawing from table above, hypotheses one to three would be scientifically interpreted via values of the predictors in line with the objectives of the study; therefore the tests of hypotheses are presented as follows

Hypothesis1:

Model 1

 $SD = a + b_1ICT + e.....1$

Ho₁: ICT usage has no significant impact on strategic decisions of three selected commercial banks in Nigeria.

The beta coefficient of the Information Communication Technology (ICT) Strategic decision is (0.231). This shows a positive relationship between Information Communication Technology (ICT) and strategic decision, and was statistical significant at 5% with p-value of (0.000). A unit change in Information Communication Technology (ICT) would bring about 23.4% average changes on strategic decision, holding

other factors constant. Base on this, we therefore reject the null hypothesis and accept the alternative hypothesis that ICT usage has a significant impact on strategic decision of three selected commercial banks in Nigeria.

Hypothesis 2

Model 2

 $CA = a + b_2ICT + e.....$

Ho₂: ICT usage has no significantly improve competitive advantage of three selected commercial banks in Nigeria.

The beta coefficient of ICT to Competitive advantage is (0.007), it shows a positive relationship between ICT and competitive advantage and was statistical significant at 5% with p-value of (0.001). A unit change in ICT to competitive advantage would bring about 0.7% average changes on competitive advantage, holding other factors constant. Base on this, we therefore reject the null

hypothesis and accept the alternative hypothesis that ICT usage has a significant impact on competitive advantage of three selected commercial banks in Nigeria.

Hypothesis 3

Model 3

 $CS = a + b_3ICT + e$3

Ho₃. ICT usage has no significant impact on customer satisfaction of three selected commercial banks in Nigeria.

The beta coefficient of ICT usage to customer satisfaction is (0.620), it shows a positive relationship between ICT usage and customer satisfaction and was statistical significant at 5% with p-value of (0.000). A unit change in ICT usage to customer satisfaction would bring about 62.0% average changes on customer satisfaction, holding other factors constant. Base on this, we therefore reject the null hypothesis and accept the alternative hypothesis that ICT usage has a significant impact on customer satisfaction of three selected commercial banks in Nigeria.

Discussion of the Findings

Based on the work done so far in this section, especially in the above tables, together with other questions administered through the questionnaire, it was discovered that ICT usage impacts on the performance of three selected money deposit banks in Nigeria. This finding has alignment and connection with the finding of Nguyen Van Thuy et al (2021) and Rahman, et al., (2021) which concluded that that there significant contributory correlation and effects between the adoption and implementation of ICT infrastructures and the operational performances of commercial banks in Vietnam and investment change in Pakistan.

- that ICT usage has a significant impact on strategic decisions of three selected commercial banks in Nigeria. The finding was also supported by the findings of Nguyen Van Thuy, et al (2021); Ohiani, (2020) and Falck, et al., (2020) that ICT usage in commercial banking sector has strategically improve effective and efficient decisions on productivity and operational performances.
- ii. Finding from the second hypothesis agreed that ICT usage has a significant impact on competitive advantage of three selected commercial banks in Nigeria. The finding agreed with Lalitha, (2021) in the literature review that ICT adoption and implementation in modern corporate settings has become a strategic variable to enhance the advancement in innovation and competitive strengths and to ensure consistency in efficiency and effectiveness in many sectors and industries globally.
- iii. Finding from the third hypothesis agreed that ICT usage has a significant impact on customer satisfaction of three selected commercial banks in Nigeria. The was supported by the findings of wiredu, et al., (2020) and Adegbie, et al., (2020) which agreed that ICT usage have significantly improve customers' satisfaction in Atiwa Rural Bank Limited in Ghana and built retention and customer loyalty in Lagos Nigeria.

5.1 Conclusion and Recommendations

Conclusion

ICT in banking sector specifically conventional banking system becomes strategic tool to change the top management strategic thinking on how to meet with dynamism and complexity arising from the

change business contexts especially the changes from the competitive structure, which have prompt them to increase the rate of adoption and implementation of newer technological variables in their banking operations in Nigeria to meet customer need immediately. Findings from the three hypotheses tested in the study statistically agreed and concluded concretely that the usage, adoption and implementation of ICT infrastructures in modern commercial banking system in Nigeria increases and improves innovativeness in their strategic operational performances holistically enhancing the effectiveness of strategic decisions, adopt as strategic tool to gain advantage and competitive competitive strengths and improve the rate of customer satisfaction.

The study also concluded that ICT is the pillar and the backbone of deposit money banks to operate sophisticatedly in modern digital age that can enhance smooth innovative and operational sustainability and profitability. Because modern digital banking age and system highly rely and depend on ICT drives to attain operational convenience and to meet with competitive pressures and dynamism from business contexts especially to meet with the trauma from the novel corona virus pandemic.

Recommendations

From the research findings and conclusion the study comes out with following recommendations:

i. Strategic managers in deposit money banks in Nigeria need to fast track their strategic thinking toward adopting and implementing newer ICT infrastructures that drive their business intelligence system to attain sustainable operational decisions and performances.

- ii. Sustainable financial budget and competent strategic resources should be set aside to invest in modern digital ICT infrastructure to attain smooth competitive advantage and competitive strengths in modern commercial banking system.
- iii. Adoption of artificial intelligence and robotic banking system will be advisable to enhance future smooth operational banking convenience to target customers and to enhance operational performance.

Contribution to Further Studies

Further study should be targeted at the effect of robotic banking system and operational performance of commercial banks in Nigeria banking system.

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- Effect of operational effectiveness, organizational effectiveness and financial performance (indicators) are interrelated" (Richter et al., 2017, p. 110

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CYBER BULLING ON ORGANIZATIONAL PERFORMANCE IN MAKURDI, BENUE STATE

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ABSTRACT

This study examined the effect of workplace cyber bullying on organizational Performance in Makurdi, Benue State. The researcher used mainly primary data from a sample of two hundred and ten (210) of selected business organizations that served as respondents for this study. Regression was used for data analysis and test of formulated hypotheses and the results are presented in model summary, analysis of variance and regression coefficient. The hypotheses of the study were analyzed using the probability value of the regression estimates. The result of the regression analysis indicates workplace cyber bullying (WPCB) has negative effect on organizational performance in Makurdi, Benue State, Nigeria and the effect is statistically significant (0.537). The hypothesis of the study shows that workplace cyber bullying has a significant negative effect on organizational Performance in Makurdi, Benue State Nigeria. It was concluded that the behavioural characteristics of people such as cyber bullying of people can lead to poor organizational performance. It was recommended that management of business organizations in Makurdi, Benue State, Nigeria should put strict rules regarding workplace cyber bullying as it has been shown to affect organizational performance.

Keywords: Cyber bullying, Employees Organizational Performance, Workplace, Nigeria

1.1 Introduction

The potential success of a business depends on its organizational performance, which means its ability to effectively implement strategies to achieve institutional objectives (Randeree& Al Youha, 2009). Several organizational variables constitute performance, such operational effectiveness, organizational effectiveness and financial performance (indicators) are interrelated" (Richter, Schmidt, Ladwig & Wulhorst 2017, 110). The performance of any organization depends in large part on the level of skill its possess leaders when it comes implementing strategies (Almatrooshi, Kumar & Farouk, 2017). Silva (2014) described the essence of leadership as a conditional relationship that exists between a manager and his or her followers. Given that there are always hurdles to achieving organizational goals, it is important that the techniques that leaders use be flexible enough to accommodate change. The performance of an organization also depends on its employees, who are a key part of the organization and form the team that works toward achieving the organization's goals.

Neely (2002) believes that performance should consider quantifying the efficiency and effectiveness of actions. This quantification can be expressed both qualitatively and quantitatively. According to the definition of Neely and other authors, performance is closely related to efficiency and effectiveness. Kane (1996) argues that the performance is "something that a person leaves behind and which exists outside the said purpose". According to Kane, performance is defined at the level of each individual within the organization or at organization level. It is perceived as an understanding of the achieved results. The author emphasizes the particular nature of the definition and the impossibility of outlining a general definition. Therefore, we can speak of an accuracy of the definition

at particular level and an ambiguity of it at general level. Rolstadas (1998) believes that the performance of an organizational system is a complex relationship involving seven performance criteria that must be followed: effectiveness, efficiency, and quality, and productivity, quality of work, innovation and profitability. Performance is closely related to the achievement of the criteria listed above, which can be regarded as performance objectives. According to Rolstadas, it cannot be established a precise definition of performance because it is dependent on the seven criteria of performance, that cannot be clearly defined

Cyberspace has been revolutionized in the past couple of decades and now there are more people using internet services and mobile devices than ever before. But with all the advantages brought about by cyberspace and all the good that the online world provides to users, there are also some downsides. This alternative medium of communication has also enabled bullies to harass people through the means and methods of cyberbullying, a form of online bullying (Mamajanyan, 2021). Smith, Mahdavi, Carvalho and Tippett, (2008) categorize the concept of cyberbullying into 7 sub-categories that are (Text message bullying, Images/ video clips bullying, Cell phone call bullying, Email bullying, Bullying through websites, Instant messaging bullying). Other studies statistical analyses reported that most common tools used in cyberbullying that is majority using texting (99.6%), through email (98.4%), Facebook (86.5%), YouTube (75.1%), Instagram (70.9%) and twitter (69.4%), at which texting is dominant and frequently used in cyberbullying (Whittaker & Kowalski, 2014). Workplace cyberbullying refers to repeated, unreasonable actions of individuals, or a group of workers, directed towards an employee or groups, which are purposely intended to intimidate, degrade, humiliate, and undermine others, or creates a

risk to the health and safety of the employees including their physical, emotional, and psychological safety (Branch, Ramsay, & Barker, 2013; Rayner & Cooper, 2006, p. 47-90). The Workplace Bullying Institute (WBI) (n.d.) defines workplace cyberbullying as an aggressive action that is repeated, healthharming with the mistreatment of one or more persons. Workplace cyberbullying increases the negative effects that persist over time, and the victim is at the risk of experiencing severe stress, anxiety, and poor physical and mental health (Farley, Coyne, Sprigg, & Axtell, 2015). The victims may become excluded from their regular working life due to ill stigmatization, victimization, health. reputational damages due to workplace cyberbullying.

Workplace cyberbullying impacts the victims in the form of anonymous, fraudulent, aggressive, unwanted messages, or by spreading rumours. In the case of workplace cyberbullying, the perpetrators hack the email accounts of victims to threaten them. The perpetrators if undetected will move on to intimidate the victim through unwanted phone calls, and by using malicious or abusive messages during the working and non-working hours, and this is termed as workplace cyberbullying (Ramsay & Troth, 2011).

Cyber Bullying Effects on Organization Performance

The uncontrolled, undetected, or unreported cases of bullying by the perpetrator increase the occurrence by way of repeated efforts directly or indirectly attempted by the victim employee. The bully may inflict pain on the victimized employees with negative words, misdeeds and actions, which curtails the motivation and productivity of the employee as well as the organization. This perpetrating effect by the bully increases the emotional distress in the employees that creates

absenteeism across the organization (Cooper et al., 2014). At the individual level, targets of offline workplace bullying experience a wide variety of psychological, psychosomatic and physiological effects of being bullied at work (see Coyne, 2011). Negative impacts of bullying on the organization include reduced individual and team performance (Coyne, Craig, & Smith-Lee Chong, 2004), low job satisfaction and commitment (Bowling &Beehr 2006).

The negative domino effect on the employees is caused by the impact of workplace cyberbullying (Tuckey, 2016). This effect happens as a negative impact of the workplace cyberbullying that induces high stress on the body and mind of the workers. The impact then cascades into a negative effect on organizational workers, including managers. When it cascades to the higher level of the organization, even managers are psychologically affected, which pulls down their self-confidence and ability to take accurate decisions. on work-related matters. They may poorly respond to the emotional reactions of their fellow employees and may inappropriately respond to organizational situations with innate weakness within their mind and body. This impact may perpetuate trickle down to works across levels in an organization. Hence, the triggering effect of negativity may keep many of the employees away from work, which increases absenteeism, and in the sequel indirectly brings down employees' productivity (Harold & Holtz, 2014). This effect of workplace cyberbullying may also damage the top of the organizational hierarchy. The damages may extend to the boardroom, and in the sequel can break down the productivity of the entire organization (Van Laer, 2014).

1.2 Statement of the Problem

Victims who experience cyber bullying perceive that electronic communication is unable to trace so there is no need to report (Hendricks, Lumadue& Waller, 2012)

Based on the above arguments it is appear that cyberbullying is the major cause of psychological distress and have direct impact on employee's performance. Cyberbullying explore as new phenomena of bullying for past few years and have lot of room in research domain. However, in Pakistani context cyber bullying cases occur in thousands of numbers and have greater impact on society and nation as a whole. Cyber bullying menace needs to tackled otherwise it will become workable tools for blackmailers and kidnappers.

Affective Event Theory

Affective event theory broadly uses to describe the emotions and moods workplace and focused on to explain that workplace events trigger the emotional reactions of employees which influences the employee's performance and satisfaction. Experiencing daily hassles and uplifts leads towards the negative and positive emotional reaction that turn into affective driven behaviors and work attitudes (Glaso, Vie, Holmdal & Einarsen, 2011). Weiss and Cropanzano (1996) argue that workplace events trigger emotional responses which collectively influence on workplace attitude such as job satisfaction, organizational commitment and trust. Glaso, Vie, Holmdal and Einarsen, (2011) Psychological distress as anxiety, anger trigger negative emotions of employees at workplace. It is also investigated that Introduction of emotional experience as a potential mediator between bullying and job satisfaction into intention to leave. Finding fit the predictions suggested in AET (affective event theory), that negative

events that is exposure to bullying will badly affect the work attitudes such as employee performance, job satisfaction and cognitive driven behavior such as intention to leave the organization (Glaso, Vie, Holmdal&Einarsen, 2011). Bullying is the major stressor for employees and influence its performance at the end negative outcomes reveals.

1.3 Objectives of the Study.

This study seeks to investigate

- 1. Effect of workplace cyber bullying on employees
- 2. Effect of workplace cyberbullying on organizational performance

1.4 Methodology

The population for this study is 210 which cut across various business organizations and institutions in Benue State. Nigeria. Data is gathered from appropriate sample which represent the characteristics of whole population because it is not possible to study entire population.

Calvete et al., (2010) was composed two different scales for measuring CB, one is for perpetrator perspective and second for victimization perspective. In current study we will use cyberbullying questionnaire for victim subscale include 9 items (latest version). Response format use to assess how each behaviour occurred as CB is follows: 1 (never), 2 (1 or 2 times), 3 (3 or 4 times) or 4 (5 or more times).

Results and Discussion

Regression was used for data analysis and test of formulated hypotheses and the results are presented in model summary, analysis of variance and regression coefficient.

Table 1: Model Summary

R	R	Adjusted-	Std.	Durbin-
	Square	R Square	Error of	Watson
			the	
			Estimate	
.776	.531	.526	.2961	1.807
.791	.537	.532	.9421	1.781

- a. Predictors: (Constant), Workplace cyber bullying
- b. Dependent Variable: Employees, Organizational Performance

Model 2 in Table 1 shows the effect of workplace cyber bullying on organizational performance. The R Square value of 0.537 implies that 53.7% of the variation in

The result of the Model 1 Summary in Table 1 shows the effect of workplace cyber bullying on employees. The R Square value of 0.531 implies that 53.1% of the variation in employee performance is explained by workplace cyber bullying. The value of R = .776 indicates the relationship between the independent variable (workplace cyber bullying) and the dependent variable (employee).

organizational performance is explained by workplace cyber bullying. The value of R = .791 explains the relationship between the independent variable (workplace cyber bullying) and the dependent variable (organizational performance).

Table 2: Analysis of Variance (ANOVA)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	6.159	1	6.159	61.674	$.000^{b}$
Residual	191.955	208	.923		
Total	198.144	209			
Regression	6.697	1	6.697	7.902	.005 ^b
Residual	176.298	208	.848		
Total	182.995	209			

- a. Dependent Variable: Employee, Organizational performance
- b. Predictors: (Constant), Workplace cyber bullying

The Analysis of Variance (ANOVA) in Table 2 demonstrates the effect of workplace cyber bullying on employee. The ANOVA result shows that the model was significant (F = 61.674, p < 0.05). This indicates that workplace cyber bullying has significant effect on employee. The result of model 2

shows the effect of workplace cyber bullying on organizational performance. The ANOVA result indicates that model 2 was significant (F = 7.902, p < 0.05). This indicates that workplace cyber bullying has significant effect on organizational performance.

Table 3: Regression Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	В	Std. Error	Beta		
(Constant)	3.135	.244		12.829	.000

Work Cyber bullying	.167	.064	.176	2.583	.000
(Constant) Work Cyber bullying	3.171 .174	.234 .062	.191	13.540 2.811	.000

- a. Dependent Variable: Employee
- b. Dependent Variable: Organizational Performance

The standardized coefficients show that the effect of workplace cyber bullying on employee performance is significant (β = 0.176, t = 2.583, p < 0.05). The result the unstandardized coefficients show that for every unit increase in workplace cyber bullying there is 17.4% change in employee performance holding other variables constant.

The standardized coefficients for model 2 shows the effect of workplace cyber bullying on organizational performance is significant ($\beta = 0.191$, t = 2.811, p < 0.05). The result the unstandardized coefficients show that for every unit increase in workplace cyber bullying there is 17.4 % change in organizational performance holding other variables constant.

Test of Hypotheses

Hypotheses one $(H0_1)$ states that workplace cyber bullying has no significant effect on employee performance and to test this hypothesis $(H0_1)$ the critical value of t-statistics is ± 1.96 at 95% and the result shows that $\beta = 0.176$, t = 2.583, p < .05 and the null hypothesis which states that workplace cyber bullying has no significant effect on employee performance is rejected.

Hypotheses one $(H0_2)$ states that workplace cyber bullying has no significant effect on organizational performance and to test this hypothesis $(H0_2)$ the critical value of t-statistics is ± 1.96 at 95% and the result shows that $\beta = 0.191$, t = 2.811, p < .05 and the null

hypothesis which states that workplace cyber bullying has no significant effect on organizational performance is rejected, hence we concluded that workplace cyber bullying has significant effect on organizational performance.

1.4 Conclusion and Recommendations

a. Conclusion The study concluded that workplace cyber bullying has significant effect on employee performance. The study also revealed that workplace cyber bullying has significant effect on organizational performance.

b Recommendations

The study therefore recommended that organizations should put in place legislations that will safe guide employees from workplace cyber bullying which consequently affects the organizational performance.

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Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Workplace cyber bullying ^b		Enter

- a. Dependent Variable: Employees
- b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin- Watson
1	.776ª	.531	.526	.2961	1.807

- a. Predictors: (Constant), Workplace cyber bullying
- b. Dependent Variable: Employees

ANOVA^a

Mo	odel	Sum of	Df	Mean Square	F	Sig.
		Squares				
	Regression	6.159	1	6.159	61.674	.000 ^b
1	Residual	191.955	208	.923		
	Total	198.114	209			

- a. Dependent Variable: Employees
- b. Predictors: (Constant), Workplace cyber bullying

Coefficients^a

Mod	el	Unstandardized Coefficients		Standardiz ed Coefficient s	Т	Sig.
		В	Std. Error	Beta		
	(Constant)	3.135	.244		12.829	.000
1	Workplace cyber bullying	.167	.064	.176	2.583	.000

a. Dependent Variable: Employees

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.30	3.97	3.74	.172	210
Residual	-2.968	1.532	.000	.958	210
Std. Predicted Value	-2.569	1.312	.000	1.000	210
Std. Residual	-3.090	1.594	.000	.998	210

a. Dependent Variable: Employees

Regression

Variables Entered/Removed^a

Model	Variables	Variables Removed	Method
	Entered		
1	Workplace cyber bullying ^b	•	Enter

- a. Dependent Variable: Organizational performance
- b. All requested variables entered.

Model Summary^b

Model	R	R	Adjusted R	Std. Error of	Durbin-Watson
		Square	Square	the Estimate	
1	.791ª	.537	.532	.9421	1.781

- a. Predictors: (Constant), Workplace cyber bullying
- b. Dependent Variable: Organizational performance

ANOVA^a

Mo	del	Sum of Squares	Df	Mean Square	F	Sig.
	Regression	6.697	1	6.697	7.902	.005 ^b
1	Residual	176.298	208	.848		
	Total	182.995	209			

a. Dependent Variable: Organizational performance

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b. Predictors: (Constant), Workplace cyber bullying

Coefficients^a

Model		Unstandardiz	Unstandardized Coefficients		t	Sig.
		В	Std. Error	Beta		
	(Constant)	3.171	.234		13.540	.000
1	Workplace cyber bullying	.174	.062	.191	2.811	.005

a. Dependent Variable: Organizational performance

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.34	4.04	3.80	.179	210
Residual	-3.040	1.481	.000	.918	210
Std. Predicted Value	-2.569	1.312	.000	1.000	210
Std. Residual	-3.302	1.609	.000	.998	210

a. Dependent Variable: Organizational performance

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AWARENESS AND EFFECTIVENESS OF ELECTRONIC FUNDS TRANSFER DISPUTE RESOLUTION IN SELECTED BANKS IN AKURE, ONDO STATE

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ABSTRACT

This paper carried out a study on the awareness and effectiveness of Electronic Funds Transfer (EFT) dispute resolution procedure in selected banks, in Akure, Ondo State. Survey design, purposive and random sampling techniques were used in the study. A sample size of 384 bank customers was used in the study. Data were collected with structured questionnaire and analysed with descriptive and regression analysis. Analysis of Variance was used to test hypotheses at 5% significant level. The study revealed that banks' customers had a moderate (3.31mean average) awareness level of EFT dispute resolution procedures, while the effectiveness of the EFT dispute resolution procedures being used by the bank was high (3.56 mean average). The study recommends an increase in creating awareness of EFT dispute resolution procedures to banks' customers, facilitate customers' ETF use, improve the effectiveness in EFT use and infrastructure, remain competitive and survive in the industry.

Keywords: Awareness, Effectiveness, Electronic Funds Transfer, Dispute Resolution

1. Introduction

The intense competition within the banking industry and customers increasing demand for more efficient, effective, convenient and quicker services all over the globe, has resulted to the search for cost saving and efficient methods of carrying out services by banks, with the intention to maintain good relationship, customers' enhance competitiveness, customers' satisfaction, profitability and remain in business. The main factors that determine customers' satisfaction in terms of mobile banking include: accuracy, ease of use, mobile convenience, and diverse mobile application features (Minjoon & Sergio, 2016). This situation has made the banking industry to respond speedily to the environment changing business customers' desire (Grima & Caruana, 2017), via noteworthy technological changes that have had considerable effect on customers' loyalty, relationship and satisfaction (Sharma and Kumar, 2012).

Some of the technologies being used in the banking industry include e-Banking, ecommerce, internet Banking, web Banking, ebusiness, tele-Banking, electronic funds transfers, automated teller machine networks, debit cards, direct debits, credit card and direct credits among others (Basweti, Masese & Martin, 2013; Okifo & Igbunu, 2015; Lawal, Lawal & Akanbi, 2018). Through ebanking, banks' customers able to: make payments via public access terminals like Electronic payroll systems, Direct transfers, Automated Teller Machines, Electronic cheques; make payments without written orders; make extensive use of digital signatures; and have twenty-four-hour access to their accounts (Onwudiwe, 2014). Also, customers have access to statement of accounts and account balance (Lawal, Lawal & Akanbi, 2018).

Despite the benefits of electronic funds transfer and other technological devices used by banks, disputes sometimes occur as a result of fraudulent activities of banks' fraudsters (Hadid, Kim-Soon & Elmabrok, 2020). Insecurity, threats, errors, fraudulent activities and other problems still take place while carrying out Electronic Funds Transfer and other e-banking services. Threats could take place outside or within the system, and these threats could threaten customers' transactions and information (Abu-Shanab & Matalqa, 2015), and lead to dispute between customers and banks. Although the banks make it a duty to inform customers about likely system failures due to take place as a result of interruptions by scheduled maintenance services, Interswitch failure, and other problems, to prevent the incidence of disputes, e-banking disputes cannot be prevented sometimes. Therefore, it is necessary for bank administrators to make sure that banks put suitable practices in place to ensure customers' data and transactions' privacy, in addition to ensuring e-banking system's integrity (Abu-Shanab & Matalga, 2015), and provide the means of resolving disputes when they occur in order to improve and sustain bank-customers' relationship. Thus, for a continuous and good relationship to exist between the banks, their customers, and other stakeholders, doors are opened to disputes of varied scope, complications and origins (Hadid et al., 2020).

Numerous studies (Hitesh, 2015; Sini, Almansour & Almansour, 2015; Shilpa & Veena, 2018; Sunith, 2019), have been carried out on the effect of e-banking services on customers satisfaction. In addition, studies (Valashejerdi, Ghasemi & Najjari, 2015; Salim, Setiawan, Rofiaty & Rohman, 2018, among others) were on the effect of complaint handling towards bank customers satisfaction. There is inadequate literature on the awareness and effectiveness dispute resolution process between banks and their

customers especially on the area relating to electronic funds transfer in Nigeria. Hence the need for this study. This study on the awareness and effectiveness of electronic funds transfer dispute resolution in selected banks, in Akure, Ondo state, Nigeria, is intended to close this identified gap in past literature.

Awareness means knowing that something exists and it is important (Hornby, 2006). Effectiveness is the degree to which a firm is able to attain its stated goal (Junevicius and Seniunaite, 2007). Effectiveness can be measured by comparing actual outcome with some set standards that are generally associated with the goal of a firm. Electronic Funds Transfer is a subset of electronic banking which is sometime referred to as Cyberbanking, Virtual banking, net banking, Personal banking, among others (Rana & Pandey, 2015). EFT is one of the services ebanking offers in contemporary time, which makes numerous payment modes including: Electronic payroll systems; Automated Teller Machines; making payments via public access terminals, like direct transfers, Electronic cheques, among others (Olowokere, 2019). It has been diversely designed to make international money transfer easy. Thus, in 1977, the international system of payment known as Society for Worldwide Inter-bank Telecommunication Financial (SWIFT) became operational, and it enables user banks use electronic method to transfer international payments, statements and other banking messages in Nigeria (Ekwueme, Egbunike &Okoye, 2012). A dispute is a short-term disagreement that can lead to disputants getting into some sort of resolution, and it comprises issues that can easily turn into a conflict which is negotiable (Keator, 2011). Resolution means to find an acceptable solution (Hornby, 2006). Dispute resolution is the procedure of settling disputes between parties (Burton, 1990). A bank is a financial

intermediary and institution that receives deposits and channels them into borrowing activities directly by lending or indirectly via capital market (Olaewe & Abanikanda, 2017).

2. Theoretical Framework

The theory underpinning this study is agency theory. Propounded by Stephen Ross and Barry Mitnick in the 1970s (Gichuki & Jagongo, 2018), the theory explains that there is a contract between a firm and the owners of economic resources that are invested in the firm (business entity), That the managers have the responsibility to control such resources (Kanyore, 2017). Under this relationship, the principal (shareholders) employs the services of an agent to perform work. This means that, the goals of the principal the agent must not be in conflict, and the principal and agent must reconcile their different tolerances for risk (Mwende, Bichanga & Mosoti, 2013). This theory is related to the study because, the relationship between the owner of a firm and its managers can be compared to that between a bank (agent) and its customers (Principal). Customers deposit, transfer and withdraw their money from banks and expect the bank managers to manage their money with ultimate trust and fairness, in a way that the bank would make profit, pay dividend to and interest its shareholders, survive and the managers and customers will be happy.

3. Literature Review

3.1 Awareness of Electronic Funds Transfer (EFT) Dispute Resolution Procedure

Sharma and Kumar (2012)'s study on innovative banking strategies for customer satisfaction improvement, in India stated that, the banking industry is experiencing numerous noteworthy changes in technology and this has a substantial effect on customer satisfaction and loyalty. They further affirmed

that the adoption of internet banking has resulted to the appearance of open standards in the banking industry, attracted the entry of worldwide majors in the market and led to a rise in consumer awareness. On the other hand, Ekwueme et al. (2012), on an empirical assessment of the operational efficiency of electronic banking: Evidence of Nigerian banks, stated that, a lot of bank customers do not know how to use e-banking's products, or what e-banking encompasses. Also, Cheboror (2013)'s study on an examination into the level of application of alternate disputes resolution mechanisms in resolving land disputes in Kenya: A case study of Banita Settlement Scheme - Nakuru County and Aleksandra, Valentina and Jana (2015)'s study on awareness of mediation as an alternate method of dispute resolution: Practices in the republic of Macedonia, revealed that inadequate awareness of suitable dispute resolution mechanisms and low educational level are major factors that result to lack of exploitation and the poor use of Alternative Dispute Resolution (ADR) to resolve disputes. While Idowu, Ogunbiyi and Hungbo (2015), and Aleksandra et al. (2015)'s study on awareness of mediation as an alternative method of dispute resolution: Practices in the republic of Macedonia's study on an assessment of the use of ADR in public construction project in Nigeria, disclosed that inadequate awareness of ADR is one of the factors hindering the use of ADR. Hence, Petrauskas and Gasiunaite (2012) opined that there is need to improve the information quality on financial services disclosed to consumers.

3.2 Effectiveness of Electronic Funds Transfer (EFT) dispute resolution procedure

Olowokere (2019)'s study on comparative analysis of civil liability in electronic payment systems under the U.S. and Nigerian laws, disclosed that, one of the legal issues in

contention in relation to fraud in e-banking is how the losses that take place in electronic payment systems' flaws would be spread between the financial institution and its consumer. The paper evaluated the scope of and bank's liability consumer unauthorised Electronic Funds Transfer (EFT) under the Nigeria and United States of America (US)'s law. The findings revealed that, the protection given to the consumer by the U.S. EFT Act is broader and financial institutions share more liability than the consumer, and this is opposite to the Nigerian situation. This exposes the state of low effectiveness of the EFT law in Nigeria.

Mensah (2016) assessed the effectiveness of customer complaint handling procedures and its effect on customer retention using Unibankghana Limited as a case study. Explanatory research design and Quantitative research approach and convenient sampling technique were used in the study. The sample size was 80 customers of the selected bank. Data was collected via questionnaires. Data were analysed with factor and correlation analysis. The result of the study revealed that majority of complainants have made complaints once or twice mainly about the totally defective ATM machines automatic teller machine (ATM) failures. However, the study disclosed that the actions of a lot of customer complainants majorly end up in disappointment.

4. Methodology

4.1. Study Area

The study was carried out in Akure metropolis, the capital city of Ondo State. The Metropolis is made up of Akure South and Akure North Local Government Areas of Ondo State, Nigeria, and it is the capital city of Ondo State. It has a geographical area of 331km² and lies within 7⁰07'N-7⁰37'N and 5⁰06'E- 5⁰38'E, while its population is

484,798 (National Population Census, 2006). The city was chosen not only because it is the capital nerve of the state, but it hosts the state headquarters of the banks in Ondo State. Similarly, the rate at which e-banking services are being utilized is perceived to be higher compared to other towns in the state due to the large presence of government agencies and institutions and private establishments in addition to the population size of the city. This informed the need to assess dispute resolution mechanism for issues relating to Electronic Funds Transfer services.

4.2 Methods

Descriptive research design and multistage sampling technique were used for the study. Purposive sampling was used to select four banks from all the banks in Akure. The selection was based on the dominance and high patronage of the banks in the study area. These banks include: First Bank Plc, (customers' population = 106,175; 0.274% = 105), Guaranty Trust Bank (customers' population = 137,000;0 .354% = 136), Polaris Bank (customers' population = 90,685; 0.235% = 90), and WEMA Bank Plc. (customers' population = 52,805; 0.137% = 53). The total population of the customers of these banks was 386, 665. A sample size of 384 bank customers was selected using Kreicie and Morgan (1970) sample size formular (S = X^2 NP(1+P) \pm d²(N-1)+ X^2 P(1-P). [Where: $S = Sample \ size$; X = S = thetable value of Chi-Square for 1 degree of freedom at the desired confidence level (3.841); N = Population size; P = the population proportion (assumed to be .50, since this would provide the maximum sample size); d = degree of accuracy expressed as a proportion .05.). The sample size was proportionately distributed among the banks based on their proportion of population. However, 282 (73.4%) copies of questionnaire were retrieved. The banks' customers were selected randomly, while data were collected with copies of structured questionnaire.

The research instrument was validated with pilot test using fifteen (15) respondents of customers of Zenith and United Bank of Africa (UBA) in the center of Ile-Ife, two weeks before the distribution of the copies of questionnaire to respondents of this study. Ile-Ife was chosen because it has similar topography with Akure. However. instruments were also validated by two experts in the field of banking and finance, while Cronbach Alpha was used to test for the reliability of the research instrument. The results of the reliability test conducted showed a Cronbach Alpha coefficient of 0. .891 which is greater than 0.7. This revealed that the result is high and suitable for social science. Variables were measured with ordinal scale, using 5-points Likert scale. In addition, Descriptive statistic (mean average, mean ranking and percentages) was used to analyse data. Statistical Package for Social Science (SPSS) (version 25) was used for the analysis.

5. Results and Discussion

5.1 Socio-demographic Characteristics of Customers

Table 1 revealed that 56.0 % of the banks' customers were male while 41.1% were females. The table also shows that the respondents within the age group of 21 - 30 years were 38.3 %, and they were more than those within the other age groups. The next highest represented group were those within ages 18 - 20 years, and ages 31 - 40 years, which had the same percentage of 23.8%. Those within 41 - 50 years, 51 - 60 years and above 60 years were 8.5 %, 3.9 % and 0.7 % respectively. It is clear from the foregoing that more youths participated in the study compared to the elderly ones. This is good for this study since youths are mostly involved in the used of ICT than the older generation.

Therefore, they are likely to be well accustomed to disputes associated with the use of Electronic Funds Transfer.

In addition, Table 1 also disclosed that many of the respondents have been operating their bank accounts for 1-5 years which was 35.8% and 6-10 years (32.3). However, 13.5 % indicated that they have been operating their accounts for less than 1 year, while 14.2 % and 3.5 % have been using their banks between 11-20 years and over 20 years. This information reveals that about 50.0 % of the respondents have been operating their bank accounts for more than five years, which shows that a lot of the

respondents had enough experience to answer the questions on the questionnaire.

Table 1 also presents information about the highest level of education attained by the customers. It revealed that 56.0 % of the respondents attained the postgraduate level of education, 23.4 %, Bachelor / HND level and 11.3 % had Certification/ OND level. Few of the respondents had SSCE qualification while very few had other certificates outside the ones listed in the questionnaire. This shows that majority of the respondents had the ability to understand the questions that were asked on the questionnaire and give response to them.

Table 1. Distribution of Socio-economic Characteristics of the Customers

Socio-economic Characteristics	Frequency	%
Gender		
Male	158	56.0
Female	116	41.1
Total	274	97.2
No response	8	2.8
Total	282	100.0
Age		
18-20	67	23.8
21-30	108	38.3
31-40	67	23.8
41-50	24	8.5
51-60	11	3.9
Above 60	2	.7
No response	3	1.1
Total	282	100.0
How long have you been operating		
your bank account		
Less than 1 yr.	38	13.5
1-5 yrs.	101	35.8
6-10 yrs.	91	32.3
11-20 yrs.	40	14.2

Over 20 yrs.	10	3.5
Total	280	99.3
No response	2	0.7
Total	282	100.0
Highest academic qualification		
Basic level of education	18	6.4
Certification / OND	32	11.3
Bachelor / HND	66	23.4
Postgraduate	158	56.0
Others	1	.4
Total	275	97.5
No response	7	2.5
Total	282	100.0

Source: Field Work, 2020

5.2 Awareness Level of Electric Funds Transfer Dispute Resolution Procedures

Table 2 shows the awareness level of electric funds transfer dispute resolution procedures. The table revealed the mean average score for the variables used to represent the awareness level of electric funds transfer dispute resolution procedures. The result disclosed that, the mean average score for complaint channels/medium for dispute resolution was 3.47, followed by the channels/medium for dispute resolution, 3.44, and time frame for lodging complaints, 3.43. This implies that there was high level of awareness in terms of the variables above. Also, in terms of the process involved in resolving resolution, the average mean score was 3.29, types of disputes covered in the ETF regulation 3.19, stakeholders for dispute resolution, 3.18 and timeliness for reporting unresolved disputes, 3.16. This implies that there was medium level of awareness in terms of these variables. However, the overall mean score for the awareness of the banks' customers was 3.31 which is moderate.

This result is in line with Sharma and Kumar (2012)'s study on innovative banking strategies for customer satisfaction

improvement, in India, which affirmed that the adoption of internet banking has resulted to the appearance of open standards in the banking industry, attracted the entry of worldwide majors in the market and led to a rise in consumer awareness. On the other hand, the study of Ekwueme et al. (2012), on an empirical assessment of the operational efficiency of electronic banking: Evidence of Nigerian banks, which stated that, a lot of bank customers do not know how to use ebanking's products, or what e-banking encompasses, which include Electronic Funds Transfer Disputes Procedures is disagreement with this result. Also disagreement with the result are Cheboror (2013)'s study on an examination into the level of application of alternate disputes resolution mechanisms in resolving land disputes in Kenya: A case study of Banita Settlement Scheme - Nakuru County, Aleksandra et al. (2015)'s study on awareness of mediation as an alternate method of dispute resolution: Practices in the republic of Macedonia, and Idowu, Ogunbiyi and Hungbo (2015)'s study on an evaluation of the use of ADR in the Nigerian public construction project disputes which revealed that inadequate awareness of suitable dispute

resolution mechanisms and low educational level are major factors that result to lack of

exploitation and the poor use of Alternative Dispute Resolution (ADR) to resolve disputes.

Table 2: Distribution of the Awareness Level of Customers for Electronic Funds Transfer Disputes Procedures

Electronic Funds Transfer Disputes Procedures	Mean	Rank	
Evidences to support complaint channels / medium	3.47	1	High
for dispute resolution			
Channels / medium for dispute resolution	3.44	2	High
Time frame for lodging complaints	3.43	3	High
Process involved in resolving resolution	3.34	4	Low
Duration for resolving dispute	3.29	5	Low
Types of dispute covered in the EFT regulation	3.19	6	Low
Stakeholders for dispute resolution	3.18	7	Low
Timeliness for reporting unresolved disputes	3.16	8	Low

 $Very\ High = 4.21 - 5.00,\ High = 3.41 - 4.20,\ Moderate = 2.61 - 3.40,\ Low = 1.81-2.6,$

Very low = 1-1.8

Source: Field Work, 2020

5.3. Effectiveness of Customers Complaints' Handling Systems of Electric Funds Transfer in the Banks

Table 3 reveals the effectiveness of customer complaints handling systems. In the selected banks. The result disclosed that, accessibility had the highest average effectiveness of 3.68 to disputes/complaints handling systems among the banks, followed by customerfocused with average mean score of 3.60, while visibility had an average score of 3.60. In addition, Responsiveness had the average mean score of 3.37, meaning that it had a moderate effectiveness. This means that the disputes/complaints handling systems in the banks is effective with an average of all the mean score (3.56) of the variable used to disputes/complaints represent handling systems. This result is in disagreement with that of Mensah (2016)'s study on the assessment of the effectiveness of customer complaint handling procedures and its effect on customer retention using Unibankghana Limited as a case study. This study concluded that the actions of a lot of customer complainants majorly end up disappointment and therefore. the effectiveness of customer complaint handling procedures is not effective. Also disagreement with this study is the study of Olowokere (2019) on comparative analysis of civil liability in electronic payment systems under the U.S. and Nigerian laws, which found out that, the protection given to the consumer by the U.S. EFT Act is broader and financial institutions share more liability than the consumer, and this is opposite to the Nigerian situation. This result expressed the state of low effectiveness of the EFT law in Nigeria.

Table 3: Distribution of the Effectiveness of Electronic Funds Transfer Complaints Handling System

Table 5: Distribution of the Effectiveness of Electronic Funds Transf	Mean	Rank	ng system
Customer focused	3.60	2	Effective
Banks are opened to feedback and committed to seeking appropriate complaint handling process	3.78	1	Effective
Bank staff commitment is observed in the handling of complaints	3.59	2	Effective
There are bits of evidence to show customer complaint handling standards in the bank	3.56	3	Effective
Management of bank values the benefit of an effective complaint handling process	3.54	4	Effective
Banks have clearly communicated complaint handling process	3.52	5	Effective
Visibility	3.60	2	Effective
Availability of information about how and where to complain are on e-banking channels	3.68	1	Effective
Alternative complaint making channels are available	3.52	2	Effective
Accessibility	3.68	1	Effective
Complaints are handled at no charge	3.97	1	Effective
Complaint redress processes are available in a variety of forms of communication, formats and language appropriate to the needs of the customer	3.66	2	Effective
Customers have access to translation and interpretation services for non-English speakers	3.40	2	Effective
Responsiveness	3.37	4	Moderately Effective
Bank provide guidance to customers and complaint handling are prioritized	3.56	1	Effective
Complaints are acknowledged promptly	3.48	2	Effective
Customers are informed of progress and the outcome of their complaints	3.31	3	Moderately effective
Complaints are addressed promptly in order of urgency	3.27	4	Moderately effective
Customers are informed of target timelines for handling complaints	3.23	5	Moderately effective

Very effective = 4.21 - 5.00, Effective = 3.41 - 4.20, Moderate effective = 2.61 - 3.40, of little effectiveness = 1.81-2.6, Not effective = 1-1.8

Source: Field Work, 2020

6. Conclusion

It can be inferred from the findings above that the customers' awareness of level of customers for electronic funds transfer disputes procedures, on the average, is moderate (with overall mean average of 3.31), while the electronic funds transfer disputes procedure' was effective (3.56 with overall mean average of 3.56). Therefore, it is recommended that there is need to create more aware of the electronic funds transfer disputes procedures among the selected

banks' customers, and improve on the effectiveness of these procedures in order to continuously improve customers' trust, and build a strong relationship with customers. This would aid the banks' survival.

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MOBILE E-COMMERCE AND THE CHANGING CONSUMER BEHAVIOR IN NIGERIA

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ABSTRACT

This study examined the effect of mobile e-commerce on changing consumer behavior in Nigeria. The specific objectives of the study were to examine the effect of mobile electronic payment system, mobile electronic customer support service, order and delivery, mobile electronic advertising and mobile electronic marketing on consumer behavior in Nigeria. The survey design was adopted for the study. The study purposively sampled 500 respondents (i.e 50 customers each from the top ten Mobile e-commerce platforms for online B2C shopping in Nigeria viz: Jumia Nigeria, Konga, Payporte, VConnect Nigeria, Kara, Printivo Store, Jiji Nigeria, Obiwezy, Ajebomarket and Kusnap). The study collected primary data through structured questionnaire on a five point Likert scale with 5=Strongly Agree (SA), 4= Agree (A), 3=Neutral (N), 2=Disagree (DA), and 1=Strongly Disagree (SD). In all 448 questionnaires were correctly attended to. Multiple regression analysis was used to test the hypothesis with the aid of SPSS 23. Result of analysis revealed that mobile e-payment system (t=3.224; p-value = 0.002), mobile e-customer support service (t= 4.111; pvalue = 0.00), order and delivery (t= 7.256; p-value = 0.002) and mobile electronic marketing (t=3.178; p-value = 0.002) have significant and positive effect on the changing consumer behavior in Nigeria. Findings also revealed that mobile e-advertising has positive effect but was found to be negligibly not significant. The study therefore concludes that mobile e-commerce plays a vital role in changing consumer behavior in Nigeria. The study recommends that there is need for online shopping platforms to address the issue of uncertainty about the internet so as to improve the level of trust and retention; Customers who buy online should also ensure that all online transactions are done with trusted organisations whose identities are not anonymous; And lastly, there should be customers' privacy in order to safeguard the banking credentials and information of customers.

Keywords: Mobile electronic payment system, Mobile electronic advertising, Mobile electronic marketing, Mobile electronic customer support service, Order and delivery, Consumer buying behavior

1.1 Introduction

In today's competitive marketplace where a good number of online marketers are after same customers, business transactions need to be fast and efficient so as to attract and influence the buying behavior of customers. Electronic commerce (e-commerce) has been disruptive technological as a innovation that has radically transformed business-to-consumer (B2C) interactions in both domestic and cross-border retail sales by providing advanced tools for building audience engagement, reaching customers, improving sales, and improving efficiency and productivity (Kong, Wang & Ramizo, 2021). The internet retail landscape is again transforming with the advent of mobile electronic commerce (Mobile e-commerce), the buying and selling of goods and services through wireless handheld devices such as smartphones and tablets (Chege, 2018). Mobile e-commerce evolution has been pertinently described as one of the most significant shift in consumer behavior (Aremu, 2018). Mobile phones and wireless technologies are rapidly changing the way we transact online businesses, making ecommerce increasingly convenient, attractive and profitable. Mobile e-commerce is now revolutionizing almost everything from retail, mobility, payments and digital banking to marketing, aviation and hotel reservations, among others.

Mobile e-commerce is an emerging concept that describes the process of buying and selling or exchanging of products, services, and information via mobile electronic devices including the use of Internet (Triandra, Hambali, Nurasia, & Rosalina, 2019). Mobile e-commerce is a term coined to describe the kinds of transaction handling enabled by electronic fund transfer systems (EFT). Mobile e-commerce is where business transactions place take via telecommunications networks, especially the

Internet (Ardyanto, Susilo & Riyadi, 2015). It covers any form of buying and selling of products and services via computer networks by methods especially designed for receiving or placing of orders. These purchases and sales are conducted via various media devices including personal computers, laptops, tablets, and mobile phones (Yadnya & Santika, 2017). Mobile e-commerce has distinct models depending on agents involved in transaction, it can be business to business (B2B) consumer to consumer (C2C) and business to consumer (B2C) (Shayena & Lakshmi, 2018). Since our study is aimed at examining the effect of mobile e-commerce on changing consumer behavior, our preferred mobile e-commerce model shall be B2C.

In B2C, businesses sell to the general public through catalogues utilizing shopping cart software (Sarkar, Chauhan & Khare 2020). In order to supplement retailing activities, firms like Jumia.com sells their merchandise online directly to their customers, banks allow consumers to enjoy various banking services such as cash withdrawals, cash transfer, or facilitating the fulfilment of transaction (Myovella, Karacuka & Haucap 2020). This exchange or transaction of goods, services or information from companies respective customer (s) is called business to consumer (B2C) transaction (Okeke, Oboreh & Ezeaghaego, 2016). The interaction of B2C activities in Nigeria results into the purchase/sale of goods and services between a business and consumer (s), including tangible goods such as equipment, clothing, electronic, food wares, digital product such as music videos, data and information, consumer electronics, real estate and airline tickets, as well as intangible services such as financial information and health information (Akanbi & Akintunde, 2018). The most important thing here is that retail transaction is conducted on the Internet/Web, rather than in a brick and mortar (physical store) location.

Businesses across the world have borne the burdens of the Covid-19 pandemic, and where that is especially apparent is in the African market. Africa's retail industry struggled significantly during 2020. However, the pandemic has also been a catalyst for online sales, pushing many shoppers on the continent to buy online more than ever and shoppers in less remote areas to buy online for the first time Oluwole (2021) In Nigeria, B2C mobile e-commerce is an emerging model of new selling and merchandising tools in which buyers are able to participate in all phases of a purchase decision, while stepping through those processes electronically rather than in a physical store (Ogbo, Ugwu, Enemuo & Ukpere, 2019). The processes in electronic commerce include enabling a customer to access product information, select items to purchase, purchase items securely, have the purchase settled financially and deliver the products to the customer successfully (Hartati, Widyastuti, Suroso, Sastrodihardjo & Rianto, 2021). As at 2018, Jumia mobile report stated that Nigeria's Mobile e-commerce was worth an estimated U\$1.3b. Three years later, Nigeria's Mobile e-commerce is worth U\$12.1b in 2021 (Oluwole, 2021).

Given that Nigeria is the largest mobile market in Africa with over 198 million active mobile subscribers as at April 2021, the country holds a great potential for mobile ecommerce businesses (Ayelola, 2021). No wonder, there is a wide spread evangelism concerning the promising future, businesses hold in mobile e-commerce in Nigeria considering the possibility of its growth and acceptability in Nigeria and the escalating figures of its worth (Anekwe & Nwokediba, 2019). It is from the foregoing that investigating mobile e-commerce, especially different mobile e-commerce applications such as mobile electronic payment system, advertising, mobile electronic mobile mobile electronic electronic marketing,

customer support service, and order and delivery and its relationship with the changing consumer behavior in Nigeria is apt. The proceeding discussions in this article are done in sections; the second section treats theoretical/conceptual framework, the third is methodology, fourth results and discussion and lastly, the fifth section is conclusion and recommendations.

1.2 Objectives of the Study

The broad objective of this study is to examine the effect of mobile e-commerce on consumer behavior in Nigeria. The specific objectives of the study are:

- To examine the effect of mobile epayment system on consumer buying behavior in Nigeria.
- ii. To examine the effect of Mobile ecustomer support service on consumer behavior in Nigeria.
- iii. To examine the effect of order and delivery on consumer behavior in Nigeria.
- iv. To examine the effect of mobile eadvertising on consumer behavior in Nigeria.
- v. To examine the effect of mobile emarketing on consumer behavior in Nigeria.

1.2 Hypotheses of the Study

As depicted in the conceptual framework above, the following hypotheses are set in a null form:

- Mobile e-payment system has no significant effect on consumer behavior in Nigeria.
- Mobile e-customer support service has no significant effect on consumer behavior in Nigeria.
- iii. Order and delivery have no significant effect on consumer behavior in Nigeria.
- iv. Mobile e-advertising has no significant effect on consumer behavior in Nigeria.

v. Mobile e-marketing has no significant effect on consumer behavior in Nigeria.

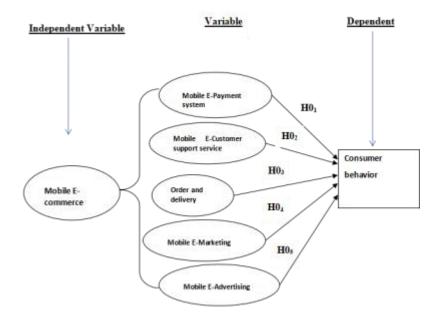
Ii. Theoretical /Conceptual Framework

2.1 Theoretical Framework

The theoretical underpinning of this study is hinged on the theory of Creative Destruction, as propounded by Joseph Schumpeter. This theory deals with the innovative trend that Ecommerce presents (Ogbo, Ugwu, Enemuo & Ukpere, 2019). Creative destruction is an important tool that tackles the economic and sociological aspects of capitalism. According to Schumpeter, as captured by Ciborowski (2016), in the long-term, evolution produces economic development as a fallout from sets of innovative solutions, giving rise to enhancements of living standards. This theory explained the industrial mutation process, which persistently transforms the structure of economy from within. thereby extinguishing the previous economic order, and ushering in a new one. The creative destruction process, in both the original work by Schumpeter, and in his very recent treatises, is a process by which advanced technological innovations were recognized as the key source of growth in an economy, the corollary of which is improvements in living standards (Diamond, 2006).

This theory is relevant to the study, as mobile e-commerce emerging trend is an spontaneously overhauling the traditional model of business and is creating a new digital technological model that influences behavior and ensures customer satisfaction and improvements in quality of life. It is also common knowledge that the evolution of mobile e-commerce will make obsolete certain aspects of the traditional model (like cash payment and physical customer support system). This will occur as new modern electronic commerce application such as electronic payment system, advertising, marketing, customer support service, and order and delivery takes the center stage.

2.2 Conceptual Framework



Conceptual Model: Adapted with modifications from Pembi (2016)

3.1 Methodology

The survey design was adopted for the study. The population of the study comprised of customers of top ten Mobile e-commerce platforms for online B2C shopping in Nigeria viz: Jumia Nigeria, Konga, Payporte, VConnect Nigeria, Kara, Printivo Store, Jiji Nigeria, Obiwezy, Ajebomarket and Kusnap. The study employed primary source of data collections. Since the study population is infinite, purposive sampling was adopted and 50 customers were selected from each platform, making the sample size 500 The structured questionnaire respondents. was administered to 500 users of these platforms to collect primary data. questionnaire were designed to ask the respondents the degree of agreement or disagreement to statements on mobile ecommerce applications (mobile electronic payment system, mobile electronic customer support service, order and delivery, mobile electronic advertising, mobile electronic marketing) and consumer buying behavior using five point Likert scale with 5=Strongly Agree (SA), 4= Agree (A), 3=Neutral (N), 2=Disagree (DA), and 1=Strongly Disagree (SD). In all 448 questionnaires were correctly attended to. The questionnaires collected were analysed using regression analysis to test the hypothesis using SPSS 23.0. The regression model for the study posits that consumer behavior is a function of mobile e-commerce. In this vein, the explicit form of the regression model for the study is stated thus:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5$$

where:

Table 1: Model Summary

Y= Consumer behavior

 X_1 = Mobile e-payment system

X₂= Mobile e-customer support service,

X₃= Order and delivery

 X_4 = Mobile e-advertising

 X_5 = Mobile e-marketing

 α = Intercept of the Model

 β_1 to β_5 = coefficients of X_1 , X_2 , X_3 , X_4 and X_5 respectively.

4. Results of Data Analysis And Discussions

4.1 Regression Analysis

The study carried out regression analysis to establish the statistical significant relationship between the independent variables namely; mobile e-commerce applications of mobile electronic payment system, mobile electronic customer support service, order and delivery, electronic advertising. electronic marketing and the dependent variable, consumer behavior. This technique was adopted to help generate equation that describes the statistical relationship between variables predictor (mobile electronic payment system, mobile electronic customer support service, order and delivery, mobile advertising, mobile electronic electronic and response variable marketing) the consumer buying behavior. The regression analysis results were presented using regression model summary tables, analysis of variance (ANOVA) table and beta coefficient tables.

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Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.934a	0.875	0.800	0.1861

a. Predictors: (Constant), Mobile E-marketing, Mobile E-Advertising, Order and Delivery, Mobile E-Customer Support Service, Mobile E-Payment System. b. Dependent Variable: Consumer behavior

On Table 1, the coefficient of determination is 0.875 which implies that 87.5% of the change in consumer behavior was explained by mobile electronic payment system, mobile electronic customer support service, order and delivery, mobile electronic advertising, mobile electronic marketing. This implies that there existed a strong positive relationship between the independent variables and the

changing consumer behavior in Nigeria. The remaining 12.5% can be explained by other variables not included in the study. The findings mean that the regression equation appears to be very useful for making predictions since the value of *R*2 is close to 1 and therefore there is a high variation that can be explained by the model.

Table 2: ANOVA

Model		Sums of squares	Df	Mean square	F	Sig.
	Regression	22.430	4	5.607	162.007	$.000_{\rm b}$
1	Residual	3.219	443	.035		
	Total	25.649	447			

a. Dependent Variable: Consumer behavior

The ANOVA showed that the regression model was adequate. The effect size of the regression model was shown to be over 162

that contributed by the residual mean sum of squares. The F critical at 5% level of significance was 162.007 since F calculated is greater than the F critical (value = 1.684), this shows that the overall model was significant.

Table 3: Beta Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
	Constant	.420	.153		2.746	.007
	Mobile e-payment system	.161	.050	.156	3.224	.002
	Mobile e-customer support service,	.162	.039	.230	4.111	.000
1	Order and delivery	.574	.079	.638	7.256	.000
	Mobile e-advertising	.003	.078	.003	.042	.967
	Mobile e-marketing	.174	.034	.226	3.178.	.003

a. Dependent Variable: consumer buying behavior

The study further determined the beta coefficients of mobile electronic payment system, mobile electronic customer support service, order and delivery, mobile electronic advertising, mobile electronic marketing verses the changing consumer behavior in Nigeria. The findings are presented in Table 3. The model can be represented as: Consumer

behavior = 0.420 + 0.161 Mobile e-payment system + 0.162 Mobile e-customer support service + 0.574 Order and delivery + 0.003Mobile e-advertising + 0.174 Mobile emarketing.

b. Predictors: (Constant), Mobile E-marketing, Mobile E-advertising, Order and Delivery, Mobile E-customer Support Service, Mobile E-payment System.

4.2: Test of Hypotheses and Discussion

The study show that $\beta 1=0.161$ (p-value = 0.002 which is less than $\alpha = 0.05$). This implies that we reject the null hypothesis that there is no significant relationship between Mobile e-payment system and consumer behavior. The results mean that each unit increase in the positive improvement in Mobile e-payment system, there is a 0.161 change consumer unit in behavior. Furthermore, the effect of Mobile e-payment system was stated by the t-test value = 3.224 which implies that the effect of Mobile epayment system surpasses that of the error by over 3 times.

To test the second hypotheses, the study also show that $\beta 2 = 0.162$ (p-value = 0.000 which is less than $\alpha = 0.05$) which indicates that we reject the null hypothesis stating that there is no significant relationship between Mobile ecustomer support service and consumer behavior. This indicates that for each unit improvement in the positive effect of Mobile ecustomer support service, there is 0.162 units change in consumer behavior. Also the effect of Mobile e-customer support service was stated by the t-test value = 4.111 which implies that the effect of Mobile electronic customer support service surpasses that of the error by over 4 times.

To test the third hypotheses as presented in Table 3, the value of $\beta 3 = 0.574$ (p-value = 0.000 which is less than $\alpha = 0.05$) which implies that we reject the null hypothesis stating that there is no significant relationship between order and delivery and consumer behavior. This indicates that for each unit improvement in order and delivery of online B2C, there is up to 0.574 units change in consumer behavior. The effect of order and delivery is stated by the t-test value = 7.256 which indicates that the effect of order and delivery is over 7 times that of the error associated with it.

To test hypotheses 4, results on Table 3 also showed the value of $\beta 4 = 0.003$ (p-value = 0.967 which is greater than $\alpha = 0.05$) which implies that we do not reject the null hypothesis stating that there is no significant relationship between Mobile e-advertising and consumer behavior. This indicates that for each unit increase in Mobile e-advertising, there is up to 0.003 units change in consumer behavior which is very negligible. The effect of Mobile e-advertising is stated by the t-test value = 0.042 which indicates that the effect of Mobile e-advertising is almost absent and near the error associated with it.

Lastly, to test the fifth hypotheses, Table 3 showed that $\beta 1 = 0.174$ (p-value = 0.003 which is less than $\alpha = 0.05$). This implies that we reject the null hypothesis that there is no significant relationship between Mobile emarketing and consumer behavior. The results mean that each unit increase in the mobile electronic marketing, there is a 0.174 unit change in consumer behavior. Furthermore, the effect of Mobile e-marketing was stated by the t-test value = 3.178 which implies that the effect of Mobile e-marketing surpasses that of the error by over 3 times.

In general, the results of the study showed that Mobile e-commerce applications have positive effect on the changing consumer behavior. The findings agree with Pembi (2016) who found a positive impact of electronic commerce application on business process in small and medium scale enterprises.

5. Conclusions And Recommendations

The result showed that all mobile electronic applications under study (mobile e-payment system, mobile e-customer support service, order and delivery and mobile electronic marketing) have significant and positive effect on the changing consumer behavior in Nigeria except mobile e-advertising whose positive effect was found to be negligible. It is

therefore concluded that mobile e-commerce plays a vital role in changing consumer behavior in Nigeria. The study however recommends that there is need for online shopping platforms to address the issue of uncertainty about the internet so as to improve the level of trust and retention. Customers who buy online should also ensure that all online transactions are done with trusted organisations whose identities are not anonymous. And lastly, there should be customers' privacy in order to safeguard the banking credentials and information of their customers.

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EFFECT OF BOKO HARAM INSURGENCY ON THE SOCIOECONOMIC ACTIVITIES IN NORTH EAST - NIGERIA

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ABSTRACT

The study examined the effect of Boko Haram insurgency in the North East on the socio-economic activities of Nigeria. Expost facto research design was used to establish the relationship between the variables. The study adopted secondary data covering a period of twenty years; where ten years were from 1994-2003 before the insurgency and ten years were from 2004-2013 during the insurgency. The data for this study was obtained from World Bank on agricultural value added percentage of GDP from 1994 to 2013 to determine the extent of agricultural contributions to Gross Domestic Product (GDP) in Nigeria. It is necessary to use this data to show the time series effect. ARIMA method of analysis was adopted Statistical Package for Social Sciences (SPSS) to test the hypothesis. It was revealed that the sects' activities in the North East significantly affected the socioeconomic activities. The general conclusion was that Boko Haram insurgency in the North East affected socio-economic activities of Nigeria. This study recommended that the federal government should embrace negotiation with the group since are ready to dialogue with the federal government, but this can only be actual if the rebel group within the government cycle, which are ready to sabotage the strategy, are fished out, dislodged and prosecuted accordingly.

1.1 Introduction

The advent of the terrorist group called Boko Haram insurgency has introduced a guerrilla dimension, hitherto unknown, into the criminal space in the North East of Nigeria. The succession of bombings has been carried out by the sect, as well the captivating hostage of innocent Nigerians. The poor and even the rich countries, terrorism may wield a heavy toll on the nations' economy. It is predictably terrorism activities would that socioeconomic in more unsophisticated mono-cultural low-income economies than they would be felt in highly advanced, diversified industrial economies (Adebayo, 2014). The rise activities of this sect in the country, if not properly checked, may result in greater investor apathy for the country and resulting in low socioeconomic flow and would make institutional investors look for other stable economies to invest their money.

The North-east is the epicenter of the insurgency but terrorism activities effect reverberates through the entire country. For example terrorism activities, call it Boko Haram, Fulani Herdsmen, **Bandits** reported, are linked to terror groups in the North-East to gangs of terrorists in the North-West and the North-Central regions. As far as their modus operandi is concerned, being it terrorists, cattle rustlings and insurgents are the same (Amalu, 2015). The primary activities of these groups are indiscriminate mass murder, creation of fear and instability, theft, the destabilization of established society and general rapine. Since the beginning of insurgency, over 36,000 deaths are recorded, 300000 persons had being displaced, and food insecurity has further deteriorated as farmers have fled their farms in fear of being attacked especially in the northern region of the country (Gilbert, 2014).

The insurgency is one of the factors that propel some of the crops farmers produced get perish since they are not consumed on time or marketed at the right time. As consequent from insurgency activities, poor transportation has emanated, high transport cost, displacement of properties and high risk to lives. The crops produced get spoiled and wasted. Some of these crops need to be marketed on time but due to imposed curfew and several restriction of movement; they perished and become unmarketable (Mustapha, 2015). Boko Haram hazard activities are not only felt in Nigeria but in some other Africa countries as well. For example Cameroon that shares border with Nigeria in the North East part is heavily affected. Traders from this country can no longer come to Maiduguri (Nigeria) to buy or sell their products. The Niger Republic is one of the economies affected by the activities, as she shares border with Nigeria and both countries practice goods exchange with one another. This challenges form the basis for which the researcher examines the effect of Boko Haram insurgency in the North East on the socioeconomic activities of Nigeria.

1.2 Research Objective

The broad objective of this study was to examine the effect of Boko Haram insurgency in the North East on the socioeconomic activities of Nigeria. The specific objective was to:

i. Examine the effect of Boko Haram insurgency in the North East on the Agricultural Sector Business Environment in Nigeria.

1.3 A Brief Caption of Boko Haram

Boko Haram sect is not the foremost Boko Haram sect is not the foremost major group or militia group Nigeria has had, or has faced before; in the 1970s and 1980s, the Maitatsine

Fundamentalist sect from the North came on board; in the West, the Odua People's Congress (OPC); in the East, the Bakassi Boys and the Movement of the Actualization of Sovereign State of Biafra (MASSOB), in the South/Niger Delta, the Militants and the Movement for the Emancipation of the Niger Delta (MEND). Jama'atul Alhul Sunnah Lidda' wati wal Jihad, or "people committed to propagating the Prophets's teachings and Jihad", (Abolurin, 2012:261) was established in 2002 in Maiduguri, the capital of Borno state as an Islamic group called Boko Haram. The word 'Boko means book or Western culture in Hausa language and Haram means sin or forbidden in Arabic language. Hence, interpretation of Boko Haram in Hausa Language is referring to as western education is a sin (Gilbert, 2014). It could be argued that Boko Haram represents the version and fundamentalist mission of a Islamic movement in Nigeria as a fundamental Islamic sect that intends to supplant politicized, government structures that corrupted bastardaized and proper implementation of Sharia in the north; and to install Islamic regime where Sharia law will be applied (Idowu, 2013, Ebi, 2018).

Thus it was originally known as Jama'atu Ahlis Sunna Lidda Awati Wal-Jihad (Congregation of the people of tradition for proselytism or evangelism and Jihad), also known as BH congregation of the people of tradition for evangelism and Jihad. BH seeks to Islamise Nigeria by whatever means humanly possible at its disposal and this lays bare its adopted tactics of indoctrination, violent attacks, brutality, killing destruction of property. BH stands for the outright rejection of Western capitalist values, as well as advocating strict adherence to the purest and undiluted form of Islamic tradition. group remains one of several organizations in Nigeria that called for a restructuring to purge and bring an end to what is regarded as state capture by a few,

which has nearly torn the country apart, especially the north, owing to political corruption by a self-serving ruling elite (Ajayi 2013:134) having power and authority over the population by means of indoctrination and violence.

Resources of a nation or country, especially in terms of production and consumption of goods and services in relation to the supply of money are referred as socio-economic development. Socio-economic development is also process of progress measured with indicators such as the gross domestic product (GDP), life expectancy, level of literacy and levels of employment, human rights and civil society participation, which of course are the necessary ingredients to improve the standard of living in society and ensure that the economy is healthy and capable of sustaining the population under its jurisdiction (Ebi, 2018). If the socioeconomic development set goals are achieved for the population, there be self-sufficient, secure will and economically viable through gainful employment and citizenship.

of Boko The activities Haram have fundamentally affected the socioeconomic lives of individuals in the North East. For example, commercial banks have been forced to review their operational hours to begin from 9.00am to 12.00 noon as against the normal operational period of 8.00am to 4.00pm (Mohammed, 2012:2). This development has led bank customers particularly traders, are finding it difficult to deposit their daily earnings in the banks due to the limited hours of banks operational that no longer last. As a result this, the banks total earning will be affected and even countries involved in trading at the Northern part of the country will be affected as well. Under this circumstance, the socioeconomic activities in the north would be affected not just Nigerian but even Niger Republic, Chad and Cameroon among others.

According to Mohammed, this is a part of efforts by the financial institutions to safeguard their business premises. activities of Boko Haram sect are also threatening the presence of NYSC scheme in the North that is the stared unity of the country. For illustration, 4171 corps members were posted to serve in Adamawa state and later trained for Independent National Electoral Commission (INEC) Adhoc staff to conduct the 2011 for INEC but 1041 of them fled back their states before the general elections, due to insecurity in the North (Ovaga, 2018). The massacre of corps members by Boko Haram in the northern states has resulted to corps members protesting vehemently against posting them to any of the crisis – ridden states in the north until peace is restored. Some of them have even vowed to guit the scheme should they be forcefully posted to such areas only to die in the waiting hands of the sect. Corps members serving in the Northern states provide at least over 65 per cent of the required healthcare delivery and education services at the grassroots level.

2.1 Theoretical Framework

The study is anchored on cognitive dissonance theory. The cognitive dissonance theory was propounded by Festinger (1951). This is one of the utmost psychological theories that shed light on terrorist conduct. The assumptions of this theory are that humanity prefers a situation of stability in respect of values, behavior and their environmental conditions (Cunningham 2003). If individuals experience a difference between what they perceive and what they desire (Cognitive dissonance), they seek to reduce this dissonance by reducing this gap through actions, filtering information or altering perceptions. The reference point here is that cognitive dissonance is experienced whenever there is discrepancy between preferred value and actual value. The situation whereby the

tendency to produce hatred, anxiety, fear and desire to hurt or eliminate the source of perceived gap through actions is the position of dissonance theory (Alao, Atere & Alao 2015). The discrepancy could manifest within economic, social, cultural, political and religious spheres as these issues form the micro level of analysis that could be regarded as the structural background conditions operating at individual level (Nkwede, Abah & Nwankwo 2015).

Boko Haram insurgency could thus link to perceived discrepancy between the preferred way of life (to maintain the sanctity of orthodox Islam) and the actual state of their existence (secular state) that influence the dissonance (Alao, Atere & Alao, 2015). Prominently, it should be noted that the voice of few elements that initially reacted to the perceived dissonance is what the issue at stake requires in order to gain popular support and to a large extent, the personal dissonance grows to become group level grievances and discontentment. As a consequence, it transcends from a micro to macro level spectacle. This is supported by Gurr (1970) who referred to as relative deprivation. Fundamentally, the crucial target of Boko Haram is to destabilize Nigeria and make it ungovernable as this could lead to a situation of break-up of the country or imposition of Islamic ways of life. The relevance of cognitive dissonance theory to this study is that, it reflects meaningful philosophy behind the existentiality of Boko Haram sect and to a large extent explains government inability to tame the challenges posed by the sect.

2.2 Empirical Studies

Adebisi, Oyedeji (2020)and Azeez investigated Boko Haram insurgency activities in Nigeria: defining, addressing and understanding its impacts on the telecommunication industry. The study adopted a descriptive exploration research

design to evaluate boko haram insurgency as one of the domestic terror group in Nigeria. The activities of the terrorist group have paralyzed the social- economic activities and damages on the telecom hardware within the north east Nigeria. The study reveals that there no significant difference on the series of attacks carried out by boko haram insurgents and vandalization of telecom basic infrastructure of operators in the north east of Nigeria. However, domestic terrorism and the economic growth of the affected region in Nigeria tend towards the same direction with the first hypothesis. The study concluded that the affected region is not likely to resist or have contrary opinions to heavy presence of Nigeria securities.

Njoku and Nwachukwu (2015) investigated the effects of Boko Haram's insecurity on Nigeria's economy. The study generated data with aid of online questionnaire, using Analysis of Variance. The result exposed that ideology and funding were the significant basic factors that boosted the Boko Haram sect in Nigeria. The Boko Haram disaster poses a significant threat to Nigeria's economy and that the military is the best option and solution in tackling the Boko Haram menace in Nigeria. The study recommended that government should declare war on terrorism and seek support from international communities who had in the time past faced this kind on challenged and were capable to tackle it. Nigerian Military ought to be empowered further with arms to wrestle this insurgency. The government is advised to beef up security in the country to curb the threat of insecurity.

Ugwu and Eme (2019) examined the socioeconomic cost of insecurity on the populace in general and the nation's economy in particular. This is because insecurity and its various multifaceted manifestations like bombings, kidnapping/hostage taking, destruction of life and property, creation of fear among others has become a hydra headed monster which security agents in Nigeria appear incapable of addressing. The study revealed that the insecurity challenge is detrimental to general wellbeing of the people with its resultant effects in the area low quality of life, population displacement and even death, the destruction of business, properties and equipment's, relocation and closing down of businesses. The study suggested that the Nigerian government and her security agencies should be pro-active in their responses, improve their intelligence gathering techniques and create more employment opportunities for the unemployed and equip and motivate her security forces better. The grievance theory will serve as our framework of analysis while documentary methods of analysis and content analysis will be used to generate and analyze data.

Adebisi, Azeez and Oyedeji (2016) examined the effect of Boko Haram's insurgency on the agricultural sector of the Nigerian business environment. A time series analysis research method was adopted with descriptive statistics t-test were used to analyze the secondary data before and during the insurgency. The result of the findings showed that agricultural valued added to the GDP was high before Boko Haram disruption and has reduced during the period of insurgency. Based on the findings. the study recommends Government should take legal and justifiable action to ensure that the ills caused by Boko Haram to the agricultural sector are arrested and farmers encouraged with better incentives to go back to farm.

Nneka (2015) examined the threats of Boko Haram insurgency on human security in Nigeria. The study adopted conceptual clarification. the findings reveal that insurgency has claimed a lot of lives and property; compounded the food and nutrition insecurity situation in the country; aided the spread of infectious diseases; denied millions

of children and youths access to education; increased the number of internally displaced persons with dire need of shelter and has caused people to live in constant fear and anxiety. It was concludes that Boko Haram Insurgency has negative impact on human security. Hence the study recommended that counter-insurgency will be effective only when issues of poverty, corruption and bad governance are effectively addressed.

Ebi (2018) investigated the impact of Boko Haram Muslim terrorist group on the socioeconomic well-being and livelihood of the population in the north-east of Nigeria. To research the social, economic, religious and political impact of attacks leading to the disruption of people in the north-east who fled their homes for the safety of southern refugee camps, the study relies on three research questions and adopted an in-depth qualitative methodology. The findings indicated that the Boko Haram attacks had a negative effect on the livelihood of citizens and displaced persons in refugee camps, as well as on the social cohesion and development of the Nigerian north-eastern state. Conflict resolution and intervention strategies should be implemented to curb the violence. Societal transformation is recommended for infrastructural development and job creation to solve poverty and gainfully cater for educated, unemployed youths, now recruited into the ranks of the Boko Haram Muslim sect.

3.1 Research Methodology

The study used ex-post facto research design as the observations used in the research were established before the research. The study made use of secondary data covering a period of twenty years; were 10 years were from 1994-2003 before the insurgency and 10 years were from 2004-2013 during the insurgency. The data from this study were obtained from World Bank on agricultural value added percentage of GDP from 1994 to 2013 a period of twenty (20) years to determine the extent of agricultural contributions to Gross Domestic Product (GDP) in Nigeria. It is necessary to use this data that had been generated to show the time series effect. ARIMA statistical method of analysis was adopted with the aid of Statistical Package for Social Sciences (SPSS) to test the hypothesis. The table 1 presented data from World Bank for twenty (20) years, (1994-2013). This data is presented as shown below.

3.2 Data Presentation and Analysis

Table 1. Agricultural Output (tones) on yearly basis in Nigeria

10 years before	Agricultural Output	10 years during	Agricultural
the insurgency	to Nigeria GDP	the insurgency	output to Nigeria
			GDP
1994	38.8108824	2004	34.21028658
1995	32.06099353	2005	32.75542177
1996	31.13372236	2006	31.9987955
1997	34.03135991	2007	32.71417898
1998	39.0478495	2008	32.85021918
1999	35.30644453	2009	37.05016484
2000	26.0339777	2010	23.89370408
2001	33.7537884	2011	22.28919858
2002	48.56594018	2012	22.05428761
2003	42.70726998	2013	20.99639753

Source: World Bank, (2016)

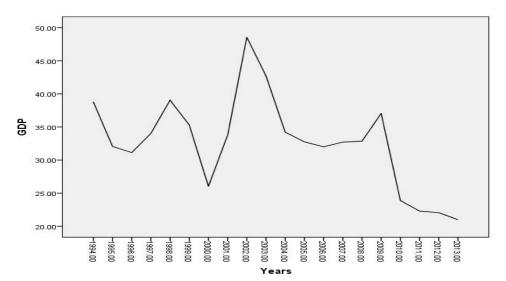


Table 2 Graphical Presentation of Analysis

3.3 Discussion of Findings

The table 2 revealed that, the year 1994 was the first year of observation with about 40 million tons of agricultural product as shown in the study. We can observe from the study within the years before the insurgency, there were some fluctuations in agricultural output but not as much as during the years of insurgency. In 2002 and 2003 which were the last two years before we got into the era of Boko Haram sect; these years were the highest in the observation as outputs were grown close to 50 million tons of agricultural. Boko Haram insurgency in Nigeria dated back in 2004, and we can see that there was a sharp fall from the year of insurgency till date. This findings is consistent with Okechukwu (2014) explained that the federal government's effort at augmenting food production at the Chad Basin has come under serious threat from the activities of Boko Haram insurgents in the area. An investigation shows that the several hectares of arable land prepared for the cultivation of rice and other grains in Borno has been abandoned because of the activities of the insurgents. It was gathered that virtually all the farmers involved in rice cultivation and other agriculture-related

activities have abandoned the vast expanse of land at the Chad Basin because of the activities of the insurgents.

The study is also in line with the Nigerian poultry farmers under the auspices of the Poultry Association of Nigeria (PAN) have also raised concern over the activities of Boko Haram insurgents stating that it is taking a toll on sales of poultry products in Northern Nigeria. The National President of PAN made this clear during the Second Poultry Summit held at the Lagos State Chamber Commerce and Industry, Alausa. Oduntan (2014) lamented that the activities of the violent sect had resulted in a daily drop in sales due to non-availability of some raw materials for feeds such as maize and groundnuts which were usually sourced from the affected states. He also revealed that export to neighboring countries had become impossible. Over 1.5 million people have fled their homes and at least 13,000 people mostly farmers have died in these states due to violence killing and gun shots (Mustapha, 2015). Maiduguri, the capital of Borno state witnessed multiples bombing had of explosion making the town very insecure for farmers and other businesses. Major markets

in the town have become ghosts' area due to insurgency. It is on record that among the six geo-political zones in Nigeria, the North-east and North-west are the poorest zones and these are the zones where Boko Haram originated from and very active (Council on Foreign Relations 2015).

4.1 Conclusion

The study in general concluded that Boko Haram insurgency in the North East had significantly affected the socioeconomic activities of Nigeria. Evidence has shown that the terrorist activities have disrupted the agricultural output, school activities, reading activities and the people living in the Northern states as most inhabitants and farmers have migrated to a better and safer place which we can draw conclusions from both the literature and the result of analysis that insurgency in the North East had effected the socioeconomic activities of Nigeria. The negative effects of such fear induced caution are obvious. Nigeria is badly in need of increased trade and investment, and the increasing reluctance of organizations to carry out their activities is a significant blow to this laudable aim. No commercial activity can be undertaken when security cannot be guaranteed; the empty stands at the Kaduna Trade Fair are a worrying signal that the country is enhancing its notoriety as a very risky country to do business in. the unmanned borders in places like Banki only serve to make the country's already-porous borders even easier to penetrate and further facilitate the entry of the undesirable elements and weapons that are fueling insurgency.

4.2 Recommendations

Based on the findings and the conclusion from this study, the following recommendations were made that:

- The business activities especially in the north remained closed. Most unfortunately, the people from other part of the country who are the life-wire of economic activities in the north east had relocated in large numbers to their states of origin to avoid physical attacks on their business properties and lives. This recommended study that the government should embrace negotiation with the group since they ready to dialogue with the federal government but this can only be actual if the rebel group within the government cycle, which are ever ready to sabotage the strategy, are fished out, dislodged and prosecuted accordingly.
- ii. The study also recommended that the government should learn from the negative effects of Boko Haram insurgency in the north east and its effect on socioeconomic development and react or take proactive majors to stop acting as an arm chair combatant on grave issues of the Nigerian economic concern that consistently threatens corporate existence of Nigeria. Institutional mechanism should be employed to address Boko Haram insurgency in Nigeria since they are not insurmountable given an objective analysis of the causative influences.

4.3 Suggestion for further Studies

This **study is limited to** secondary data collection from World Bank on agricultural output in line with Boko Harm insurgency. We therefore recommended that the effect of Boko Haram insurgency in the North East on the socioeconomic activities of Nigeria focusing on primary data and school activities should be cross examined.

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REMITTANCES AND ECONOMIC GROWTH IN **ECOWAS COUNTRIES**

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ABSTRACT

In this study we investigated the impact of remittances on economic growth covering 1992-2020 using a 5-year nonoverlapping panel data for 15 ECOWAS countries. The study is anchored on the extended neoclassical growth model, adopting the system generalized method of moment (SGMM) estimation technique on a dynamic linear panel data model to render robust, consistent and efficient estimates. The study find that remittances exhibit a positive but insignificant impact on economic growth within the study period. This holds implications and the need to channel remittances receipts to productive ventures.

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1. Introduction

The twenty-first century, marked with increased economic integration and enhanced labor mobility, has seen an increased flow of remittances across the globe. This global trend in the flow of remittances has undoubtedly led to a growing interest in the economic and social contributions remittances to the recipient economies. More than 250 million people or 3.4 % of the world population live outside their countries of birth, (World Bank, 2016). The traditional viewpoint is that people migrate when they are both pushed by a lack of opportunities at home and pulled by the hope of economic elsewhere. Thus, the hope that gains migration will help associate migrants more closely with available economic opportunities, employment, and services elsewhere is a major incentive for migration. Arguably, migration is necessarily a part of a family strategy to raise income, obtain new funds, and insure against financial risks. It is therefore not surprising that thousands of West African migrants with relevant skill endowments leave their home countries yearly to pursue better economic prospects elsewhere within and outside Africa (Rena, 2008).

According to World Bank (2016), the total global official remittances flow stood at developing and emerging \$613 billion, economies to which ECOWAS member countries belong account for about \$466 billion of the global flow in 2017. These large sums are argued to confer macroeconomic impact on recipient economies; the need to investigate this source of finance other than the size of the inflow is hinged on the ratio of remittances to the gross domestic product, which consistently remains above 5% in majority of the countries within the study area and rising to 31% for Liberia in 2016. Despite their impressive increase, there seems to be a lack of clarity in the literature regarding the

macroeconomic potency of remittances, hence, a contested subject among scholars and policy Recent studies investigate the makers. contributions of remittances to several macroeconomic variables such as output growth (Dastidar, 2017; William, 2017; Ofeh, & Muandzevera, 2017; Meyer, & Shera, 2016; Okodua, poverty reduction 2012), (Beyene, 2011), the exchange (Mendelman, 2017), financial development (Bhattacherya, Inekwe, & Paramati, 2018; William, 2016; Karikari, Mensah, & Harvey 2016), domestic investment (Jena, 2017; Ojapinwa, & Adekunle, 2013; Ali, & Alpaslan, 2013; Balde, 2010), human capital formation (Arif, Raza, Frieman, & Suleman, 2018; Azizi, 2017), democratic institutions (Guetat, & Srida, 2017), producing conflicting results

These mixed findings are argued to occur on account of the absence or presence of the requisite channels/ mechanisms through remittances impact growth. which Theoretically, remittances are argued to transmit positive growth effects through several channels; first, via enhancement in physical capital. An increase in remittances inflow to an economy may lead to an increase in the domestic investment rate, thus, increasing economic growth. Second, it leads to the facilitation of human capital formation; a proportion of remittances received are used for the acquisition of education, healthcare as well as the nutritional needs of the recipient's household which ultimately translate into improved productivity and growth. This is on the premise that the developed human capital, in turn, does not emigrate. Third, remittances affect the ability of the recipient economy's financial system to allocate capital. It loosens credit constraints imposed on the households by a small financial sector. This increases the number of funds flowing through the banking system which in turn may lead to enhance financial development, hence, economic

growth. A thorough perusal of the remittances - economic growth relationship indicates the absence of a single study that interacts with the above channels (to account for the transmission effects of the channels) that are believed may transmit growth effects of remittances. A few studies that explore these channels are conducted on other developing economies outside the purview of this study (William, 2017; Chowdhury, Najibullah, & Masih. 2015): hence. extrapolating the results other of continents/regional and other sub-regional groupings for **ECOWAS** might uninformative and may not account for unique and specific characteristics of the West African Economies, hence the need for this study.

Arising from the above, the underlying question for this study is, do remittances affect the economic growth of ECOWAS countries? Considering the mixed claims in the literature about the remittances-growth nexus, this study opts for an optimistic view by hypothesizing that remittances positively affect the economic growth of ECOWAS countries. To answer the research question, the neoclassical growth theory is adopted to interrogate this relationship with application of system generalized method of moment (System GMM). The main finding of the study reveal that remittances have a positive but insignificant impact on economic growth in ECOWAS countries for the study period across various specifications. This suggest that, even though a positive relationship exist, the significance of the impact is weak; implying that, remittances into the sub-region is channel to economically unproductive uses. The remainder of the paper is presented as follows: Section 2 discusses literature review. Section discusses the methodology, Section 4 presents the results and discussion while Section 5 concludes the paper.

2. Literature review: remittances and economic growth

The relationship between remittances and economic growth of recipient economies remains contested among scholars and policy makers. The underlying question is whether remittances affect the economic growth of recipient economies. Although there is a vast body of literature on this scholarship, conclusions remain mixed. In particular, scholars are divided about the best model to explain the remittances-growth model in a way that also takes in to account different mechanisms through which remittances affect growth. The methodological issues related to data and the problem of endogeneity between and economic growth has remittances influenced the ongoing empirical debates for developing countries. This section reviews the relevant empirical claims about remittances and growth. Dastidar (2017) show how remittances impact economic growth, using economic openness of the economy as a necessary channel of transmission, more open economies have better institutions and financial markets to take advantage of the remittance's inflows for productive investment. Similarly, Williams (2017) explored if remittances is a good predictor of economic growth conditional on the role of institutional quality in the growth process and find that democratic institutions mediate the impact of remittances on the growth process of recipient economies. Also, Ofeh and Muandzevara (2017) finds a positive but insignificant impact of remittances economic growth process. Equally Naidu, Pandaram, and Chand (2017) accounted for the role of remittances inflows and outflows on the economic growth of Japan, they assert that, in the long-run, increases in remittances outflow will depress output growth, while remittances inflows will depress output growth in the short-run. Sabra (2016) investigated the impact of remittances on economic growth through domestic savings

and capital in the presence of official development assistant and foreign direct investment and find a positive impact on both economic growth and investment. Similarly, Zghidi, Sghaier, and Abida (2016) find strong evidence of a positive relationship between remittances and economic growth conditioned on the extent of economic freedom of such an economy. In a panel analysis of six high remittances receiving economies, Meyer and Shera (2016) finds a positive and significant impact of remittances on economic growth. Fasanya and Baruwa (2016), applied a heterogeneous panel cointegration method to highlight the significance of remittances on economic growth of six West African Monetary Zone countries and finds a positive and significant effect of remittances on economic growth. Chowdhury (2016) finds that, the impact of remittances is not growth enhancing using dynamic panel data analysis of 33 major remittances recipient economies. He emphasized that the interaction effect variable of financial development remittances is equally not growth enhancing. The granger causality analysis by Mwangi and Mwenda (2015) reveal that international remittances indicators serves as significant factors influencing the growth process of Kenya, while Adarkwa (2015) studied the impact of remittances on economic growth of four selected remittances recipient economies and finds a positive association of remittances and economic growth in Senegal and Nigeria whereas a negative impact for Cape Verde and Cameroon. In another development, Bayar (2015), using the Dumitrescu and Hurlin causality test to establish a causal between remittances relationship economic growth of transition emerging countries of the European Union, confirm a causality running unidirectional remittances inflows to economic growth of the transition emerging economies. The significant impact of remittances, foreign direct investment, and imports on economic

growth of Pakistan is investigated by Tahir, Khan, and Shah (2015) and find a significant and positive role of remittances and foreign direct investment in the growth process of Pakistan. Furthermore, Hassan and Shakur (2015) explored if there are significant externalities effects of remittances on the growth process of Asian economies and externality affirm that the effect remittances is small in magnitude but significant. Establishing the causal link between economic growth and remittances through two specific transmission channels of development financial and investment, Najibullah and Masih (2015) find lack of long-run relationship between economic growth and remittances albeit the existences of a short-run relationship. Donou-Adonsou and Lim (2015) analyzed remittances flows to the West African Economic and Monetary Union with the aid of Westlund's (2007) found no evidence of a long-run impact of remittances on income per capital in the subregion. Jidoud (2015) investigated remittances and macroeconomic volatility, highlighting channels through which remittances affect macroeconomic volatility in African countries dynamic stochastic using equilibrium (DSGE) model augmented with financial frictions and finds that, remittances as a share of GDP have a significant smoothing impact on output volatility.

3. Methodology

3.1 Theoretical Model

Following the Solow-Swan Model also known as the exogenous growth model which was developed independently by Solow (1956) and Swan (1956) using the idea of Cobb-Douglas production function, and economic growth model for developing countries like West African countries can be expressed as:

$$Y = f(K^{\alpha}AL^{1-\alpha}) \qquad - \qquad - \qquad -$$
3.1

Where;

Y = Real Output

K = Capital Accumulation or composition

L = Labor

Thus,

Where:

t denotes time, $0 < \propto < 1$, α is the output elasticity for capital (K), $1-\alpha$ is the output elasticity of labor (L); Y_t represents total output and A_t refers to labor augmenting technology or knowledge. Hence, AL represents effective labor.

However, Mankiw, Romer, and Weil (1992) created an augmented version of the Solow-Swan model that can explain the failure of international investment flow to poor countries (Mankiw, Romer and Weil, 1992) as:

Where:

 H_t is the stock of human capital.

 $1 - \alpha - \beta$ is the output elasticity augmented labour (AL)

Transforming the model and the taking natural logarithm:

3.2 **Empirical models**

This model is built on the neoclassical growth model as captured by the augmented version of the Solow-Swan. Thus, following the Mankiw, Romer, and Weil (1992) augmented version of the Solow-Swan model, the dependent variable is the real income per capita (RGDPPC) in constant dollars, while the explanatory variable of interest is remittances (REM) measured as a ratio of remittances over GDP from the World Development Indicators. Remittances enter the model as a form of non-earned income from abroad and are theoretically expected to impact output growth. A set of control variables which are anchored on the augmented version of the Solow model and eliciting universal empirical acceptability includes: Inflation, (CPI) measured as the annual percentage of the Consumer Perception Index, this variable is widely used as a measure of economic stability as a determinant of economic growth as supported by Guiliano, and Ruiz-Arranz, (2009); Karikari, and Harvey (2016) based on the augmented Solow model. Openness to international Trade, (OP), defined as the ratio of the sum of exports plus imports of goods to total output. This research derives inspiration for the inclusion of this variable from Chinn and Hiro, (2008); Dollar, (1992); Dollar and Kraay, (2000); and Sach and Warner, (1995) whose works are also anchored on the Cobb Douglas function within the augmented version of the Solow model. Human capital Development (HCD) measured as the index of human capital, which derives its inclusion from Mankiw, Weil, and Romer's (1992) augmented Solow model and widely used and accepted as a determinant of economic growth by empirical literature such as Barro, and Sala-i-Martin, (1995); Krueger and Lindahl, (2001); Pritchett, (2001); and Barro and Lee, (1993) as a growth-enhancing variable. Institutional Quality (IQ) for which democratic institutions are adopted as the main measure of institutional quality is measured by the Polity2 Index score from the Polity IV database. Its inclusion is principally based on the classical work of North (1990) and supported by empirical inclusion based on the works of Barro, (1999, 2003); Rodrik, (2000); Hall and Jones, (1999); Knack and

Keefer (1995); Mauro, (1995) which traced their inclusion from North (1990). Investment ratio (IR) defined as the ratio of gross fixed capital formation to GDP; which is anchored on the postulations of the augmented Solow model as well as empirical works of Barro and Sala-i-Martin, (1995); Sala-i-Martin, (1997); Easterly and Levine, (1997) as a growth-enhancing variable.

Financial Development (FD) is measured as the credit to the private sector as a percentage of Gross Domestic Product. This variable earned its inclusion as a growth-enhancing variable from the works of Razan and Zingales, (1998); King and Levine, (1993); Menyah, Nazlioglu, and Wolde-Rafael, (2014). As a starting exercise, the study specifies the model of interest as follows:

$$\ln RGDPPC_{it} = f(\beta_0 + \beta_1 \ln REM_{it} + \beta_2 X_{it} + \mu_t + \eta_i + \varepsilon_{it}) - - - - - - - - 3.5$$

Where $RGDPPC_{it}$ denotes the logarithm of the level of GDP per capita, REM is the ratio of remittances over GDP and X_{it} is the matrix of control variables as describes above and stating the basis for their inclusion, μ_t is a time-specific effect, η_i is an unobserved

country-specific fixed effect and ε_{it} is the error term. This model seeks to test whether the marginal impact of remittances on growth β_1 is statistically significant. To specify the model along with control variables, the model becomes:

 $\ln RGDPPC_{it} = f(\ln REM_{it}, \ln HCD_{it}, \ln FD_{it}, \ln IR_{it}, CPI_{it}, \ln OP_{it}, POLITY2_{it}) -----3.6$ Where:

RGDPPC = Real GDP per capita

REM = Remittances

HCD = Human capita developmentFD = Financial Development

IR = Investment ratio

CPI = Consumer price index

OP = Trade openness

POLITY2 = Polity2

The relevant econometric model for estimation is equation (3.6) which is explicitly specified thus: $\ln RGDPPC_{ii} = \beta_0 + \beta_1 \ln REM_{ii} + \beta_2 \ln HCD_{ii} + \beta_3 \ln FD_{ii} + \beta_4 \ln IR_{ii} + \beta_5 CPI_{ii} + \beta_6 \ln OP_{ii} + \beta_7 POLITY2_{ii} + \eta_i + v_{ii} - - - - - 3.7$

According to Blundell, Bond, and Windmeijer (2009), a linear dynamic panel data model should consider the autoregressive pattern of the form:

$$y_{it} = \propto y_{it-1} + \beta' x_{it} + U_{it}$$
 - - - - 3.8
 $U_{it} = \eta_i + v_{it}$ - - - - - - - 3.9

Where i = 1, ..., N and t = 2, ..., T. Where $\eta_i + v_{it}$ is the usual 'error components' decomposition of the error term; N is large, T is fixed, and $/\infty/< 1$. The above specification is sufficient to

cover most of the standard cases encountered in linear dynamic panel applications and allows the inclusion of x_{it-1} that provides the autoregressive panel data model as:

$$y_{it} = \propto y_{it-1} + \beta_1 x_{it} + \beta_2 x_{it-1} + \eta_i + v_{it}$$
 - - - 3.10

Applying the above typical linear dynamic panel model to equation 3.7 to examining the impact of remittances on economic growth, the model is re-stated as:

$$\ln RGDPPC_{it} = \beta_0 + \delta \ln RGDPPC_{it-1} + \beta_1 \ln REM_{it} + \beta_2 \ln HCD_{it} + \beta_3 \ln FD_{it} + \beta_4 \ln IR_{it} + \beta_5 CPI_{it} + \beta_6 \ln OP_{it} + \beta_7 IQ_{it} + \eta_i + \nu_{it} - - - - - - - 3.11$$

Where:

 β_0 = Intercept

 $\beta_1 - \beta_7$ = Parameter Coefficients to be estimated η_i = Individual Specific Effect or Fixed Effect

 v_{it} = An idiosyncratic error

Equation 3.11 is estimated to provide insight on objective of this study.

We utilized a 5-year non-overlapping panel data for 15 ECOWAS countries covering 1992-2020 obtained from world development indicators, International Monetary Fund, International Financial Statistics and the national database of the individual countries. The choice of the time span is based on the availability of data for majority of the countries included in the study.

This study adopt Blundell and Bond's (1998) System Generalized Method-of-Moments (SGMM) estimator within the Dynamic Panel Data Modeling framework. It is a general estimator that makes fewer assumptions about the underlying data generating process but uses more complex techniques to isolate useful information as it relates to the bias and efficiency of the parameter estimates. The Arellano and Bond (1991) 'Difference GMM' is so-called because estimation precedes after firstdifferencing the data to eliminate the fixed effects. The Arellano and Bover (1995), and Blundell and Bond (1998) 'System GMM' estimator augments the difference GMM by making an additional assumption that, the first difference of instrument variables

uncorrelated with fixed effects, which allows for the introduction of more instruments and can dramatically improve efficiency. It, therefore, builds on the system of two equations i.e., the original equation which is referred to as the level equation, and the transformed equation which is referred to as the differential equation. In the estimation procedure, the system GMM has two variants, the one-step, and two-step; although the twostep is asymptotically more efficient, the reported two steps standard errors tend to be severely downward biased (Arellano and Bond 1991; Blundell and Bond 1998). To compensate for this bias, there is a finitesample correction to the two-step covariance matrix derived by Windmiejer (2005). This thus, makes a two-step robust option more efficient than a one-step robust, especially for system GMM. The simultaneous estimations of the two equations within the generalized method-of-moments and the two equations being distinctly instrumented for by a set of internal instruments account for the system generalized method of the moment.

The system GMM estimator is designed for panel analysis and embodies

assumptions about the data generating process as follows: the process may be dynamic with current realizations of the dependent variable influenced by past ones; there may be existences of arbitrarily distributed fixed individual effects; some regressors may be endogenous; the idiosyncratic disturbances (those apart from the fixed effects) may have individual-specific patterns heteroskedasticity and serial correlation, and the idiosyncratic disturbances are uncorrelated across individuals. It principally assumes "the panel is small T, and large N"; it finally assumes that the only available instrument is "internal"- based on lags of the instrumented variables. In general, the estimator is designed for short, wide panels, and to fit linear models with one dynamic dependent variable with additional control correlates and fixed effects.

4. Results

The dynamic panel data model estimation results for the remittances-growth model are reported in Table 4.1. This includes four separate results in columns 1 to 4 of the table. Column 1 comprises the one-step system GMM without lags; column 2 has the one-step system GMM results with lags, while column 3 includes the two-step system GMM results without lags. Column 4 is made up of the result of a two-step system GMM with lags. An underlying advantage of the system GMM estimation is that all variables from the regression that are not correlated with the

error term (including lagged and differenced variables) can be potentially used as valid instruments (Greene, 2008). An optimal set of internal instruments were utilized by engaging the collapse option in the system GMM results.

An examination of the result in Table 4.1 begins with the diagnostics tests. As a starting point, the system GMM estimator assumes that the idiosyncratic errors V_{ii} are serially uncorrelated for consistent estimations. The presence of autocorrelation will indicate that lags of the dependent variable and any other variables used as instruments that are not strictly exogenous are endogenous, thus bad instruments. Arellano and Bond develop a test for this phenomenon that would potentially render some lags invalid as instruments. It is applied to the differenced residuals to purge the unobserved and perfectly autocorrelated idiosyncratic errors. These results are reported as AR(1) and AR(2) in the lower portion of Table 4.1. The null hypothesis $cov(\Delta v_{it}, \Delta v_{it-k}) = 0$ for k = 1 & 2 is rejected at a level of 0.1 if P<0.1. If v_{ii} are serially uncorrelated, then the null of no serial correlation will be rejected at order 1 i.e. AR(1) but accepted at higher orders. This is the case of the result in Table 4.1, where the null of no serial correlation is rejected in order 1 but accepted at order 2. Given this result, the estimates can be regarded as consistent.

Table 4.1: Dynamic Panel Data Results for Remittances-Growth Equation: System GMM

Regressand: lnRGDPPC				
Specification Options:	One-step Without lags	One-step With lags	Two-step Without lags	Two-step With lags
Regressors:	la	1b-collapse	2a	2b- collapse
lnRGDPPC _{it-1}	0.788***	0.784***	0.843***	0.795***

	(0.000)	(0.000)	(0.000)	(0.000)
lnREM	0.0971	0.103	0.0893	0.110
	(0.153)	(0.173)	(0.365)	(0.147)
lnREM _{it-1}	-0.919	-0.101	-0.802	-0.104
	(0.261)	(0.277)	(0.421)	(0.198)
HCD	0.682*	0.710*	0.614	0.714**
	(0.091)	(0.080)	(0.294)	(0.046)
lnFD	0.142**	0.143**	0.130***	0.155***
	(0.022)	(0.045)	(0.005)	(0.018)
lnIR	-0.00740	0.002	-0.0172**	0.006
	(0.864)	(0.965)	(0.0494)	(0.897)
lnCPI	0.0543	0.0552	0.0425	0.052
	(0.109)	(0.123)	(0.255)	(0.120)
lnTOP	-0.203*	-0.187*	-0.169	-0.204**
	(0.063)	(0.092)	(0.257)	(0.045)
POLITY2	0.0289***	0.0288***	0.0271***	0.027***
	(0.000)	(0.000)	(0.002)	(0.000)
Constant	1.685*	1.608	1.255	1.823
	(0.067)	(0.159)	(0.319)	(0.404)
Observations	59	59	59	59
Number of crossed	15	15	15	15
country effect	YES	YES	YES	YES
year effect	NO	NO	NO	NO
Hansen test	2.704	1.460	2.704	1.460
Hansen Prob	[0.911]	[0.834]	[0.911]	[0.834]
Sargan test	6.994	2.967	6.994	2.967
Sargan Prob	[0.429]	[0.563]	[0.429]	[0.563]
AR(1)_test	-1.913	-1.940	-1.733	-1.887
AR(1)_P-value	[0.0558]	[0.0524]	[0.0831]	[0.0591]
AR(2)_test	0.489	0.460	0.490	0.541
AR(2)_P-value	[0.62]	[0.646]	[0.624]	[0.589]
No. of Instruments	17	12	17	12
F-Stat.	148.57	123.97	184.31	729.94
F-Stat_P-value	[0.000]	[0.000]	[0.000]	[0.000]

NOTES: The p-values are reported in brackets. ***, **, represent 1%, 5% and 10% significances levels respectively.

1a &1b denote one-step SGMM without and with lags respectively while 2a &2b; denote Two-Step SGMM without and with lags respectively. Also, the Regressions follow Roodman (2009b) by collapsing the instrument matrix.

Source: Authors computation from STATA output.

Another diagnostic test is the test of overidentifying restrictions of whether the instruments as a group appear exogenous. This test of instrument validity has to do with comparing instruments used in each case and the related number of parameters. It is

implemented by the Sargan and Hansen tests. The null hypothesis that the population moment condition is valid is not rejected if P>0.05. This is valid for the results presented in Table 4.1 where the P-values of both Sargan and Hansen tests are consistent.

However, a rule of thumb as suggested by Roodman (2009b) that the number of instruments in any given equation must be less or equal to the number of cross-sections. This made columns 1b and 2b whose number of instruments are 14 each valid for possible interpretation and discussions. The F-Statistic is the small-sample counterpart of the Wald (Chi-Squared) statistic and it is a measure of the overall significance of an estimated model. The values in each of the specifications in the model are considered satisfactory, with a one percent level of significance in each case. This is indicative that, all the exogenous variables jointly explained significantly the economic growth process across ECOWAS member countries over the study period.

The Blundell-Bond (system-GMM) robust estimates Table 4.1 indicates that growth dynamics are crucial and significant among ECOWAS member countries. An inspection of these results reveals that past realizations of economic growth produce some contemporaneous positive impact on economic growth. Precisely, a 1% change in the past realizations of growth explained positively, about 0.795% of current growth levels. This is a positive and significant outcome is across the four specification options. This result agrees with Ahortor and Adenutsi (2009).

The remittance variable has shown a positive impact but insignificant effect on economic growth among ECOWAS members within the study period across all specifications. This finding suggests that, even though a positive relationship exists between remittances and economic growth for the study period, the significance of the relationship is weak; implying remittances into member countries directed intentionally or otherwise at some economically unproductive uses. A positive relationship established the point to the fact that remittances have rendered a positive

association with economic growth, implying it is a variable with the potential to enhance economic growth if properly harnessed among member countries. This finding is consistent with the findings of Fasanya and Baruwa (2016), Meyer and Shera (2016), and Zghidi, Sghaler, and Abida (2016), however, in disagreement with the findings of Williams 2017, Chami et al (2003) and Okodua (2012).

Human capital development positively signed and statistically significant when the two-step system GMM option is considered. This result indicates that a 1% change in human capital will explain a 0.714% change in economic growth in ECOWAS countries. This result is not surprising given the huge potential for human capital development among member countries. This relationship reflects a huge potential for growth if properly developed. The implication is that a well-developed human capital that does not emigrate will directly impact productivity leading to output growth as long as ECOWAS economies operate within the positive region of the production function. The implication for theory is that the economic growth-enhancing role of human capital development is theoretically and empirically plausible even in ECOWAS countries. However, the impact may be most acknowledged with an improved commitment to human capital development initiatives.

Credit to the private sector variable which is a measure of financial development is found to be positive and statistically significant at one percent. The result indicates that a 1% change in financial development will explain about 0.144% change in economic growth among ECOWAS member countries. The significance of this variable is consistent irrespective of the specification option adopted. The theoretical plausibility of these findings rests on the fact that; growth augmenting the role of financial development

is found relevant among ECOWAS member countries.

Surprisingly, domestic investment is positively signed but insignificant. Capital inputs arising from remittances inflow, in this case, turns out not to be a major consideration in driving economic growth in the sampled economies even though it renders a positive contribution towards economic growth. This fact may not be unconnected with the relative dominance of the labor-intensive sector in most ECOWAS member economies.

Inflation within the sample period exudes positive but insignificant affiliation with economic growth regardless of the specification options adopted. A 1% change in inflation will explain a 0.0522% change in economic growth among ECOWAS member countries. Theoretically, this result confirms that a mild level of inflation rate may be consistent with the goal of economic growth. This finding may be plausible on account of high-profit expectations that may encourage increased investment levels which are consistent with economic growth.

For trade openness, the result indicates a negative but significant association with growth economic using the two-step specification option. A 1% change in the index of trade openness will explain about -0.204% change in economic growth among ECOWAS member countries. This finding upholds ECOWAS member countries' realism where trade is one-sided by heavy imports of finished consumables with relatively little exports and in most cases, the exports are in raw form. This, however, is expected to render a negative association with economic growth.

However, democratic institutions (polity2) render a positive and significant relationship with economic growth. The result reveals that a 1% improvement in democratic institutions

will explain a 0.027% change in economic growth in ECOWAS member countries. This result is significant and robust to all specification options.

5. Conclusion

The question of whether remittances impact the economic growth of ECOWAS countries has been extensively explored in this study. The application of the system GMM estimator a dynamic panel data model in investigating the research problem has proved quite intuitive and immensely suitable. The empirical study sheds new light on the growth-remittances nexus that is useful in the design of macroeconomic policies in the ECOWAS sub-region and also provides the basis on which the policies can be evaluated. The results of this study highlight the role of remittances in the growth of the economies and the policy options available to the governments of these countries. Remittances may not be strongly relied upon for now to promote economic growth in the sub-region. The sustenance of remittances inflows and the productive use of all such inflows by ECOWAS countries demand urgent attention from governments and monetary authorities in terms of the provision of relevant policy direction. Every related policy measure, therefore, should be targeted towards the reorientation of senders and recipients of remittances to ensure that these flows are regularly engaged productively. Moreover, it will not be out of place if policy incentives are given a sectoral focus such that remittances are used productively in sectors that are of greatest interest to the recipients. This will hopefully allow for stable and sustainable economic growth development in the ECOWAS sub-region. therefore recommends study establishment of a credit guarantee scheme by the individual monetary authorities in the ECOWAS sub-region. This policy should be designed to divert remittance receipts into

more productive uses. To ensure this is achieved, every regular remittance recipient who indicates interest to use such credit for investment purposes only should be extended the facility. Such recipients must, however, demonstrate convincing business ideas to the participating banks (in the credit guarantee scheme) and the stream of remittances flows to the beneficiary must have been regular and stable over a specified minimum period. This is necessary on account that, most remittances recipients receive these funds in small tranches that in most cases may not be enough to convert to meaningful investment. This will ensure that a credit guarantee scheme will provide the needed capital investment.

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INFORMATION AND COMMUNICATIONS TECHNOLOGIES AVAILABLE FOR SKILLS ACQUISITION IN SELECTED TECHNICAL COLLEGES IN SOUTHWESTERN NIGERIA

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ABSTRACT

This study examined the Information and Communications Technology (ICT) devices used for skills acquisition in selected Technical colleges in Southwestern Nigeria, these was with a view to access Information and Communications Technology Integration for Skills Acquisition. The study was carried out in three southwestern states of Nigeria namely Ekiti, Lagos, and Ondo states. Primary data were collected using 156 copies of structured questionnaire, administered among tutors and students of the following vocational skills: Fabrication and Welding, Electrical Installation, Auto-Mechanic Works and Furniture design-construction. Ten (10) and three (3) tutors from each department were selected totaling 156 respondents. The results showed that the social media platforms (100%) and internet (100%) were most common for skills acquisition, while tablets (0%), interactive whiteboards (0%) and scanners (0%) were the least. The study concluded that teaching and learning in Technical and vocational schools could be improved by making these information and communication technologies available.

Keywords: Information and Communications Technology, Skills acquisition, Technical Colleges, Southwestern Nigeria.

1.0 Introduction

Education is a process that aims to provide learning, improve skills, and build capacities that can lead to the development of mental readiness and a positive attitude toward life (Walter, 2015). This implies that if education is provided in a satisfactory manner, people would be able to support themselves and contribute significantly to the growth and welfare of their society. Essentially, education is the only aspect that ensures both individual and community success (Ragnard, 2010). As a result, if a person acquires skills and a positive mindset, and then uses those skills and mentality to support his community, is an indication that education has changed (transformed) the person for the better and scientifically (knowledge) as well.

Technical Vocational Education Training (TVET) offers basic skills and aptitude that are combined with advanced expertise in different TVET programmes. According to the United Nations Scientific and Cultural Organization (UNESCO, 2013), TVET covers the research of different technologies and associated fields to advance economic sectors. Various institutes of technology, such as polytechnics, colleges, and vocational schools, offer these education and training. Technical education, with its characteristic breadth and responsiveness to emerging technologies, continues to be a vital tool for preparing the workforce needed for national growth (Hunt, 2011). It is concerned with the techniques for preparing materials using apparatuses and hardware, into results of economic value as a workshop-based instruction (Omar et al, 2015). It is also involved in providing services such as in-home economics, health professions, and other administrative fields. In view of the above, vocational education is the key to national progress.

According to a World Bank survey (2013), middle-income in East Asian countries that

have developed into industrial giants, such as China and Korea, have over 50% of their tertiary students enrolled in TVET programmes (World Bank, 2013).

Information and communications technology (ICT) is the processing and use of data through the use of computer hardware and software, telecommunications, and advanced electronics (Mairaj, 2012). ICT, in other words, refers to the use of electronic devices for data processing in a more scientific context. ICT has been given significance by researchers in relation to its usage. According Information Akindolu (2012),Communication Technology (ICT) encompasses all forms of hardware used in television. telecommunications. computer-mediated communication. Eze (2014) took it a step further by including the microelectronic collection, processing, storage, and distribution of vocal, pictorial, textual, and numerical data.

Developed countries in Europe and America are known for their use of ICT in a variety of sectors to increase efficiency and benefit, and this has ushered in a digital revolution in these developed countries (Farhadi et al., 2012). ICTs have aided the educational, manufacturing, social. professional growth of sectors for many years. Rapid developments in the use of computers and computer-based technologies have had an impact on educational systems all over the world over the last two decades (Minuandy et al., 2010). This includes, among other items, online assessments, online admissions forms, online registration, and online result viewing. When it comes to teaching and learning, however, there is no doubt that ICT has improved or strengthened the areas. Tutors have improved their teaching techniques, students have also improved their learning ability by using the internet to search for information; both have seen positive results as the medium's effectiveness has skyrocketed.

Educationists from developed countries are well ahead of their counterparts from developing countries like Nigeria, this is because developed countries see science and technology as growth resources, and thus integrated ICT into their educational system. Therefore, there is not a single educational field or area, where ICT doesn't have a positive effect on both tutors and students, because the use of modern ICT technologies in all fields of learning is dominated by science, innovation, and technology.

2.0 Statement of the Problem

It has been claimed that countries compete to build and upgrade their educational systems because education is a tool that improves useful and logical capacity, allowing individuals and groups to gain more prominent access to labour markets and vocations (Vijay, 2017). According to a World Bank survey, more than half of tertiary students in middle-income East Asian countries that have grown into industrial giants, such as China and Korea, are enrolled in TVET programmes (World Bank, 2013)

Several literatures (e.g. Adelekan *et al.*, 2014) have confirmed that Nigerian Technical College students and graduates have low information and communication technology (ICT) skills. Therefore, there is a need to investigate the Information and Communication technologies that the students and their tutors are exposed to, in the course of skills acquisition (learning and teaching) in TVET.

3.0 Purpose of the Study

Adequate information on the Information and Communications Technologies for skills acquisition (teaching and learning) in Technical Colleges in Nigeria is needed, so as to guide decision making and policy formulation in Nigerian educational sector.

4.0 Research Questions

This paper seeks to answer the research question: What are the Information and Communications **Technologies** (ICTs) available for skills acquisition in the selected Technical Colleges in Southwestern Nigeria? Therefore, the objective of the study was to Information examine the and Communications **Technologies** (ICTs) available for skills acquisition in selected Technical Colleges in Southwestern Nigeria.

5.0 Methodology

Study Area

The study was conducted Southwestern Nigeria. The study focused on all NBTE (National Board for Technical Education) approved Technical Colleges in Colleges Southwest Nigeria. The Government Technical College, Ado-Ekiti, Ekiti State; Federal Science Technical College, Yaba, Lagos State; and Don Bosco Training Centre, Ondo, Ondo State offering these selected vocational skills: Fabrication and Welding; Electrical Installation; Auto-Mechanic works; and Furniture designconstruction. States to be covered are Lagos, Ekiti and Ondo state, so as to have three (3) Technical Colleges evenly distributed among the Federal, State and Private owned Technical Colleges.

Population and Sampling

The research was conducted among 156 members of tutors and students purposively selected from four different departments namely: Fabrication and Welding, Electrical Installation, Auto-Mechanic works, and Furniture design-construction. This selection was based on the departments that ICT could easily be integrated. The tutors and students were selected randomly from each of the departments based on their availability.

Research Design: Research instrument for collecting primary data

Primary data were collected through structured questionnaire from the selected accredited Technical Colleges in the study area. Therefore, the study area was Technical Colleges located in Southwestern Nigeria offering these courses: Fabrication and Welding, Electrical Installation. Auto-Mechanic works and Furniture designconstruction. Using random sampling and based on availability, questionnaire was administered to Ten (10) students; Technical/Laboratory Technician; and Academic tutors in each of the departments of the selected skills, making a total of 156 respondents for the questionnaire administration. The questionnaire elicited information on the available Information and Communications Technologies in selected colleges (e.g. Interactive boards, Desktop and laptops, Computer aided Design (CAD), Computer aided Engineering (CAE) among others).

6.0. Results and Discussion of Findings

Statistical Package for Social Sciences, SPSS, was used to analyse the data collected through structured questionnaire administered in the selected Technical colleges in Southwestern Nigeria. Frequency analysis was run to know the most ICT devices used for skills acquisition in Technical Colleges in the study area.

Table 1.0 reveals the available ICT devices used for teaching in the selected Technical Colleges in Southwestern Nigeria. Obviously as in the table, all (100%) the tutors ranked pen drives, social media platforms and internet to be the mostly- used ICT devices for teaching in the Technical Colleges. The high ranking might be because pen drives are now common for data storage recently among both tutors and students,

because of its portability and high capacity of storage.

Table 1.0: Available ICT Devices for Teaching in Selected Technical Colleges

	ICT Device	Frequency N=36	Percentage (%)
iv.	Desktops and Laptops	27	75.0
vii.	Computer aided instruction(i.e. CAD, CAE,CAM)	16	44.4
xiii.	Interactive whiteboard	0	0.0
xiv.	Scanners	0	0.0

Also, 75% of the tutors felt that desktops and laptops were also being used, while 66.7% were in support of projectors and printers to also be among the ICTs also being used. These devices are recently being used by tutors and students because of their uses in doing assignments, typing thesis, and surfing the internets, which are some of the things mobile phones may not conveniently perform. However, none of the tutors (0%) supported that tablets, interactive whiteboards and scanners were in use, which could be because of their high costs of acquisition, so these are the lowest ranked ICT devices indicated.

Similarly, Table 2.0 reveals the available ICT devices used for learning in selected Technical Colleges. Frequency analysis was also run to know the available ICT devices in the study area. Clearly as in Table 2.0, all the students (100%) ranked social media platforms and internet to be the mostly used ICT devices for learning in the Technical Colleges. Social media platforms (such as Whatsapp, Facebook among others) are very useful in learning because of the high rate at which information is shared and so on. Internet is a tool that without it, some Information and Communication Technologies cannot be utilized (such as

opening of websites and social media platforms etc).

Table 2.0: Available ICT devices for Learning in Selected Technical Colleges

	ICT Device	Frequency	Percentage
i.	Social Media Platform(i.e Facebook, Twitter, WhatsApp)	94	100.0
vii.	Computer aided instruction(i.e CAD, CAE,CAM)	26	27.7
xii.	Interactive whiteboard	0	0.0
xiii.	Scanners	0	0.0
xiv.	DVDs and CDs	0	0.0

More than half of the respondents (57.4%) ranked projectors and printers to be the ICT devices next in use, while digital cameras, tablets, interactive whiteboards, scanners and DVDs/CDs are the lowest ranked (0%) ICT devices.

a. Conclusions

The tutors in the selected technical colleges ranked pen drives, social media platforms and internet to be the mostly- used ICT devices for teaching in the Technical Colleges, while none of the tutors supported that tablets, interactive whiteboards and scanners were in use, so these are the lowest ranked ICT devices for teaching in the study area.

Similarly, all the students ranked social media platforms and internet to be the mostly used ICT devices for learning in the Technical Colleges, while digital cameras, tablets, interactive whiteboards, scanners and DVDs/CDs are the lowest ranked ICT devices.

Drawing from all the ICTs being in use for both teaching and learning in technical colleges as revealed by this study, social media platforms and internet were most common for skills acquisition, while tablets, interactive whiteboards and scanners were the least. The findings showed that adequate measures of using ICT for skills acquisition (both teaching and learning) have not been put in place in the selected Technical Colleges as it ought to be, especially in the state and Federal owned Colleges.

The study therefore found out that the Technical Colleges make use of ICT, though the level of integration of ICTs into their teaching and learning is very low, because many ICTs that are very beneficial to educational sector, is still not in use at all, or lower in use. Thus, the study concluded that teaching and learning in Technical and vocational schools could be improved by making these information and communication technologies available.

8.0 Recommendations

The study recommends that the government/management should ensure that more attention is being paid to the integration of ICT devices in the teaching and learning process for skills acquisition.

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THE IMPACT OF THE HERDSMEN-CROP FARMERS CONFLICT ON THE PRODUCTIVITY OF YAM FARMERS IN LOGO LOCAL GOVERNMENT AREA OF BENUE STATE

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ABSTRACT

Conflict between herdsmen and crop farmers has become a regular component of West African economic livelihood. This ugly incidence has become persistent in Nigeria and has decimated many states in the middle belt, including Benue State. The Logo Local Government Area is one of the local governments that are most hit by this conflict. This study, therefore, was carried out to determine the impact of this conflict on the productivity of yam farmers in the local government. The data for this study was primary and gotten from a structured questionnaire that was administered to 400 households that were affected by the herdsmen-farmers' conflict in the local government. The data were analyzed using frequency tables, simple percentages, the t-test, and the logit regression model. The study revealed that herdsmen-crop farmers' conflict has a negative impact on the productivity of yam farmers in Logo Local Government Area of Benue State. The study recommended that, the national government should promote cultural, economic, social, religious, and political understandings capable of uniting Tiv farmers in Logo LGA and Nigeria's various tribes, including nomads. Again, all stakeholders and relevant government agencies or institutions, civil society groups, and individuals, as well as nongovernmental organizations, should make all possible efforts to resettle the Fulani nomadic people who have occupied arable land to allow access to land by farmers. The study also recommended that the government should provide easy access to finance for farmers who are affected by this conflict to enable them recover their lost farm capital.

Keywords: Herdsmen-crop farmers' conflict, agriculture productivity, Logit Regression, Farm households.

JEL: A10, C21, C83, D01, D13, D21, D60, H56, I31

1. INTRODUCTION

It is unequivocally stated that a crisis or conflict is unavoidable. Conflict arises when various parties or groups coexist in a society or universe. The entire universe experienced a crisis over a number of centuries, hence the First World War (1914– 1918), the Second World War (1939–1945), and also a series of uncountable cold wars. These world wars cut across all the continents, including Africa. The African continent has been and continues to be embroiled in one conflict after another. Nearly 70 African countries, or roughly 40% of Sub-Saharan Africa (SSA), including Nigeria, have experienced at least one period of civil war in the last 40 years (Elbadawi and Sambarus, 2000).

According to Tonah (2006), conflict between herders and crop farmers is a regular component of West African economic livelihood. The Fulani Cattle Herders have highlighted land usage conflicts as the most serious difficulty they face in their occupation. Farmers want land for cultivation, whereas herders require an area for grazing. In many places in Nigeria, this has resulted in competition for arable land, resulting in major hostilities and social friction between the two user groups. According to Amao, Adeagbo, Olojede, Ogunleye, and Ogundoyin, (2018), farmers-herdsmen disputes have been the most prevalent resource-use conflict in Nigeria. This conflict has shown a significant potential to increase insecurity and food crisis. particularly in rural areas where the conflict is most hit, with nationwide repercussions.

Herdsmen-crop farmers' conflict in Benue State has decimated most rural communities, robbing people of their farmlands and ancestral houses, and causing them to lose their livelihoods. The kidnapping, raping and killing of innocent people is the most concerning aspect of current events,

with women and children being the most vulnerable and most affected (Mbah, Jiriko and Amah, 2020). According to Kazeem (2018), an attack on villages in Benue state on January 1, 2018 in Guma local government killed 73 people, razed communities, and damaged houses, while the state emergency department claims 40,000 people were injured. According to Musa and Shabu (2014), Ijirshar, Ker and Terlumun, (2015), Apenda, (2016) and Kwaghtser, (2019), herdsmen-farmers conflict has negative effect on Benue farmers output resulting from reduction in crop yield and income of the Benue farmers: displacement of farmers, loss of lives and properties, loss of products in storage and destruction of public and private facilities.

The herdsmen-farmers conflict has inflicted havoc on fourteen of Benue's 23 local governments, including Guma, Gwer-West, Gwer-East, Agatu, Ado, Ogbadibo, Ohimini, Katsina-Ala, Logo, Kwande, Ukum, Tarka, Buruku, and the northern part of Makurdi (Apenda, 2016). In the Logo Local Government Area of Benue State, there have been multiple incidences of conflict between transhumant pastoralist Fulani herders and sedentary farmers. For instance, on January 30th, 2014, the Fulani herdsmen attacked five villages in Logo LGA, killing nine people. On April 10, 2014, over 100 herdsmen attacked four villages in Ukemberagya Tswarev Ward, Logo LGA, killing people and properties like animals, stored food, motor cycles, generators, etc. were lost; in another attack on May 24th. 2015, 100 people were killed in villages and refugee camps at Ukura, Gafa, Pev, and Tse-Gusa in Logo LGA; on March 9th, 2016, eight people were killed in Ngorukgan, Tse-Chia, Deghkia, and Nhumbe in Logo LGA; on May 8th and 13th, 2017, three people were killed respectively; and on June 20th, 2018, the transhumant terrorists attacked Gabo-Nenzev. Ugondo, and Turan in Logo LGA and killed 59 people. The latest of the callous and

inhuman atrocities came on the morning of November 13, 2021, when some gunmen invaded a community in Mbayatyo, Mbater council ward of Logo LGA, killing scores of mourners at a wake for one of their departed relatives (Ameh, 2018 and Duru, 2021).

Even though the act has been condemned by many Nigerians and the International Community, many people are still taking refuge in LGEA Central primary school, Ugba, and N K S T upgraded science primary school, Anyiin Logo LGA of Benue demanding that Federal State. the Government (or President) arrest and prosecute the herdsmen involved in this form of terrorism. This conflict has now escalated to the point where the previously peaceful relationship between herders and farmers has devolved into carnage, attracting widespread attention because it has had a significant impact on agricultural productivity in the local government area and the state as a whole. Recent studies (Musa and Shabu, 2014: Ijirshar, et al 2015; Apenda, 2016 and Kwaghtser, 2019) into this topic has raised a number of difficulties, including the need for increased public awareness campaigns to minimize the current prevalence, which has overrun numerous local government areas in Benue State, most notably the Logo Local Government Area. However, literature on the magnitude of this crisis on agricultural productivity is scarcely available. According to Verter and Becvarova (2014), yam production is the primary crop for 64% of farmers in the Logo Local Government Area. Therefore, the study is necessary to establish the relationship between herdsmen- crop farmer clashes and the productivity of yam farmers in the Logo Local Government Area of Benue State.

2.0 REVIEW OF RELATED LITERATURE

2.1 Conceptual Clarification

Conflict, as defined by Gurr (1980), Gyong (2007), and Folger, Poole & Stutman (2009), among others, is an interaction between two groups (whether tribal, ethnic, linguistic, religious, socio-economic, political, or others) in which the involved participants engage in mutually opposing actions and use coercive behaviour to destroy, injure, thwart, otherwise control their opponents. Herdsmen-crop farmer's conflict is, therefore, the interaction between the Fulani herders and farmers in which they engage in mutually opposing actions and use coercive behaviour to destroy, injure, and even kill their opponents. According to Okoro (2018), herdsmen- crop farmers' conflict is a conflict occurring between peasant farmers subsistence cultivators and nomadic transhumant live-stock keepers.

The phenomenon of agricultural productivity has been defined by various authorities. According to Johston and Jones (2004), agricultural productivity is the output of agriculture in terms of the inputs such as capital and labour. Therefore, as a fairly general comment, this could be defined as the efficiency of the farm. Liverpool-Tesie, Kuku, and Ajibola (2011) defined agricultural productivity as the output produced by a given level of input (s) in the agricultural sector of a given economy. More formally, it can be defined as "the ratio of the value of total farm outputs to the value of total inputs used in farm production."

According to Aicha, Peter and Cachia (2017), agricultural productivity is commonly defined as a ratio of a volume measure of output to a volume measure of input use. At its most fundamental level, agricultural productivity measures the amount produced by a target group (country, industry, sector, farm, or almost any group) given a set of resources and inputs. They continue that productivity can be measured for a single entity (farm commodity) or a group of farms,

at any geographical scale. According to Iwala (2013), agricultural productivity is the ratio of the value of total farms outputs to the value of total inputs used in farm production. It is measured in a number of ways, including labor productivity, which is output per unit of labour employed; land productivity, which is output per unit of area cultivated; and gross profit, which is the difference between total revenue and total cost.

The concept of agricultural productivity engaged the attention of many economists at the 23rd Annual Conference of the Indian Society of Agricultural Economics. Some economists suggest that the yield per acre should be considered to indicate agricultural productivity. A number of objections were raised against this view because it considered only land, which is just one factor of production. It was suggested that, for instance, productivity could also be measured in terms of per unit labour and different regions compared on that bias. It was also pointed out that the average returns per unit of scarce resource do not accurately depict the situation, and that instead, the marginal returns per unit of scarce resource should be considered. This definition appears to be more meaningful than others, but it gives rise to a lot of practical difficulties. After a thorough discussion, it was generally observed that the yield per acre be considered to represent the agricultural productivity in a particular region and that all other factors be considered as the possible causes of the variation while comparing it with other regions (Hanumanthappa, 2014). This study therefore defines and measures agricultural productivity as output per unit of land area cultivated, expressed in output per hectare in monetary terms.

2.2 Theoretical and Empirical Review

The study employed two theories: the "Structural Conflicts Theory" and the

"Frustration-Aggression Theory." theories aptly capture the circumstances surrounding resources such as land, pasture, or grassland and water. The structural conflict theorist sees incompatible interests based on competition for resources, which in most cases are assumed to be scarce, as being responsible for social conflicts. Structural theory attempts to explain conflict as a product of the tension that arises when groups compete for scarce resources. The central argument in this sociological theory is that conflict is built into the particular ways in which a society is structured or organized. It describes the condition of a society and how such conditions or environments can create conflict. Structural conflict theory identifies such social conditions as exclusion, deprivation. injustice. class inequalities, political marginalization, gender imbalances, racial segregation, economic exploitation, and the like, that often lead to conflict.

The Frustration-Aggression Theory posits that frustration always precedes aggression, and aggression is the sure consequence of frustration. This theory contends that the rationale for the display of aggression by people is the feeling of not being able to get what they actually deserve. In other words, when people get something that is lower than their expectations, it results in conflict. The Structural Conflict Theory and the Frustrations-Aggression Theory have been selected as the basis of analysis in this study due to their abilities to explain the sources of communal conflict and show how both positive and negative consequences flow from conflicts.

Studies on herdsmen-crop framers conflict and agricultural productivity have shown that conflict has a negative impact on agricultural productivity. For instance, Mbah, Jerikoh, and Amah (2020) conducted a study on the socio-economic impacts of conflicts between farmers and cattle herdsmen in rural

households of Benue State, Nigeria. The study found out that the major effects of conflict between farmers and cattle herdsmen on agricultural production were named socioeconomic, loss of lives and property-related, shortage of food-related and factors. Kwaghtser (2019) examined a link between the conflict and food production in Benue State. In particular, the result of the study showed that, there was a 56% reduction in food production as a result of the conflict. Also, the researcher found a 62% negative impact on the income of farmers and their standard of living as a result of the conflict.

Amao et al. (2018) also undertook research on the effects of Fulani herdsmen conflict on the productivity of arable crop farmers in the Ibarapa Areas of Oyo State. The study found that the herdsmen effect has a negative significant influence (-1.7366) on farmers' productivity at 1%, while farm size (0.2442) and educational level (0.2289) have a positive influence on farmers' productivity at 1% and 5%, respectively. The t-value was 16.8757 and is significant at 1%, which implies that there is a significant difference in the productivity of non-affected and affected farmers. In their study, Olobatoke and Omowumi (2017) also found a significant reduction in the quantity and value of money on crops produced before and after communal crises.

Again, Musa and Shabu (2014) assessed the conflict between herdsmen and farmers in Guma local government area of Benue State using 160 heads of farming households and 40 herdsmen from areas that have experienced farmer-herder conflict, which were purposively selected. The study revealed that both farmers and herdsmen agreed that herdsmen were not accepted by their host communities. The study revealed that the role of traditional rulers, destruction of crops and farmland, contamination of water and harassment of herdsmen by host

communities were the major causes of conflict between farmers and herdsmen. The study found displacement of both farmers and herdsmen, loss of lives and properties, and a decrease in output as the major effects of conflicts between farmers and herdsmen in the area. The study recommended the establishment of grazing reserves to allow herders to transit from traditional to modern methods of animal husbandry as a solution to this conflict.

On the Impact of the Farmers and Herdsmen Conflict on Food Security: Focus on Taraba State, Solomon (2010) discovered that the rising number of farmers-herders conflict has resulted in widespread destruction of food, lives, and property, as well as an entrenched atmosphere of fairness and insecurity in rural communities. This has greatly affected crop farming and grazing activities, resulting in low productivity, food insecurity. low food utilization. inaccessibility, and inadequate availability of food in Taraba state. Rukwe, Abdullahi, Faruk, and Nwaeze (2019), Ijirshar, et al (2015), Adepoju, Oladeebo, and Sanusi (2018), and Yakubu, Musa, Bamidele, Ali, Bappah, and Manuwa, (2021), also undertook various studies on the impact of herdsmenfarmer conflict in the agricultural sector. Their studies found that the conflict has a significant negative impact on food security, agricultural productivity, income of farmers, poverty status of farmers, produce of farmers in storage, residents, farm households' properties, as well as farm labour.

3.0 RESEARCH METHODOLOGY

3.1 Research Design

The study adopted a survey design (quasiexperimental design) technique via a crosssectional approach that involves field and sample surveys. The study adopted purposive and random sampling techniques in order to select yam farmers that were affected by Fulani herdsmen attacks in the study area. A sample size of 400 yam farmers in Logo Local Government Area were chosen based on those affected by Fulani herdsmen attack. Data were collected through an open-ended and structured questionnaire, Oral interview, personal observations and Focused group discussion (FGDs) because, the study was aimed at eliciting both qualitative and quantitative information pertaining the effect of the conflict on the productivity of yam farmers in Logo Local Government Area of Benue State.

3.2 Population of the Study

The population of this study is yam farmers in Logo Local Government Area of Benue State. According to the International Food Policy Research Institute (IFPRI; 2015), about 70% of the rural population are farmers. The projected population of Logo Local Government Area of Benue State as at 2016 is 228,900. Therefore, the population of farmers becomes $70/100 \times 228,900 = 160,230$. According to Verter and Becvarova (2014), yam production is the primary crop for 64% of farmers in the Logo Local Government Area. Therefore, the population of yam farmers is 64/100*160,230 = 102, 547. It is from this population of yam farmers that the sample size for the study is determined.

3.3 Sample Size Determination

This study adopt Taro Yemen (1967) formula to determine the sample size.

The formula stated as below;

$$n = N / (1 + N(e)^2)$$

Where,

n =the required sample size

N =the total population size

E =the level of significance, i.e 5%.

Therefore, from this population of study,

N = 160,230

E = 0.05, but n is unknown

Substituting in to the formula stated above;

 $n = 102,547 / (1+1102,547(0.05)^2)$

n= 399.9, Approximately 400

3.4 Method of Data Analysis

The data were analysed using descriptive statistics and regression analysis. Descriptive statistics, including frequency distributions, tables, charts, percentages, and means, were used to analyse the socioeconomic characteristics of the respondents. A Paired t-test was used to ascertain the differences in the productivity of yam farmers before and after the Fulani attacks, and a Logit regression technique was used to ascertain the impact of herdsmen attacks on the productivity of yam farmers in Logo Local Government Area of Benue State. The formula for computing the t-test of an independent sample is as follows:

$$t = \frac{\bar{x}_1 - \bar{x}_2}{\sqrt{S^2 P(\frac{1}{n_1} + \frac{1}{n_2})}}$$

Where;

the mean of yam output of farmers before the attack

_ ₂= the mean of yam output of farmers after the attack

 n_1 or n_2 = the sample size

 S^2p = the pooled estimate of the population variance defined as;

$$S^{2}p = \frac{(n_{1} - 1)S_{1}^{2} + (n_{2} - 1)S_{1}^{2}}{n_{1} + n_{2} - 2}$$

3.5 Model Specification

A Logit regression technique was used to ascertain the impact of herdsmen attacks on the productivity of yam farmers in Logo Local Government Area of Benue State. In a logistic model, the endogenous variable is a dichotomous or dummy variable. The general form of the model is given as:

$$ln\left[\frac{P_i}{1-P_i}\right] = Z = \alpha + \beta X_i + \mu - \dots 1$$

Z = Denotes the dichotomy qualitative variable, significant change/insignificant change;

 X_i = Denotes the characteristic vector(s) of farm households; and

 $\mu = is$ the error term.

For the purpose of this study, a model by Ijirshar et al (2015) was adopted and modified in logit form. The logit model is specified as follows:

cY= f(NOD, NAF, HEA, FMLS, LEED, FMEX, HSTA, TECH, NMHC, FU)------2

Where,

cY = Change in output as a result of herdsmen attacks (1; if the percentage change in output is greater or equal to 50 and 0; if otherwise).

f= Functional notation

NOD= Number of Deaths Recorded by a household as a result of Fulani Attacks

NAF = Number of attacks by the Fulani herdsmen

HEA = expenses incurred from treating injuries gotten by family members from herdsmen attacks.

FMLS = Family size

LEEDS = Level of education of respondent. (0 = no formal education, 1 = primary education, 2 = secondary education, and 4 = post-secondary education).

FMEX = the number of years that the farmer has practiced yam farming

HSTA = Health status of the respondent, (1; if healthy and 0; if otherwise)

TECH = Technology (1; if used mechanized or modern system and 0; if otherwise)

NMHC = Number of hectares cultivated per annum

FU = fertility used. (1; fertilizer is used and 0; if otherwise)

Thus, the specific form of the model stochastically presented as:

FOUT=Bo+B₁NOD+B₂NAF+B₃HEA+B₄FM LS+B₅LEED+B₆FMEX+B₇HSTA+B₈TECH +B₉NMHC+B₁₀LNDF+Ui ----- 3

Where;

U = Error term.

3.6 Apriori Expectation

In this study, B₁-B₃ are expected to be positively signed, implying that these parameters will increase the probability of farmers' output changing with herdsmen attacks, while B₄-B₁₀ are expected to be negatively signed, implying that the parameters will reduce the chance of the productivity of yam farmers changing with herdsmen attacks.

4.0 ANALYSIS OF RESULTS

4.1 Socio-Economic Characteristics of the Affected Households.

The socio-economic characteristics of respondents is presented in the table below;

Table 1: The Socio-Economic Characteristics of Respondents

Variables	Frequency	Percentag
		e
Gender		
Male	269	67.3
Female	131	33.7
Age (years)		
<20	16	4.0
21 – 40	150	37.5
41 - 60	126	31.5
>60	108	27.0
Marital status		
Single	24	6.0
Married	289	72.3
Widows/widowers	87	21.7
Household size		
<5	30	7.5
6-10	84	21.0
11-15	254	63.5
>15	32	8.0
Farm size (ha)		
<1	90	22.5
1-2	170	42.5
3-4	92	23.0
>5	48	12.0
Educational level		
No formal education	99	24.8
Primary education	122	30.5
Secondary education	138	34.5
Tertiary education	41	10.2

Source: Field survey, 2021

Results on socioeconomic characteristics of yam farmers in the study area as shown in Table 1 indicate that 67.3% of the affected farmers were males. This means that female coverage in this research is limited, which implies that men are more proactive in responding to the activities of the conflict than women. The majority

(67.0%) of the affected farmers fell within 21-60 years of age, with a mean age of 35 years, indicating that the farmers are still in their active and productive vears. Consequently, they are energetic and may respond violently to conflict or aggression from herdsmen. The majority (73.5%) were married, with an average household size of 11 people. Rural farmers have a large household size, which may have resulted from the need for family labour with the consequence of more dependent family members.

The majority of the farmers are mostly small-scale farmers, with an average farm size of 2.75 ha. This may be because they acquire land for farming mainly by inheritance and may indicate the practice of an individual system of land ownership. It is in agreement with the study of Dimelu et al. (2017) who reported that the respondents are subsistence farmers with an average farm size of 2.9 ha. With respect to education, about 75.2% of the sampled farmers had formal education. Though the farmers are literate. educational level they have attained is relatively low. Only 10.2% had a higher qualification. This could negatively affect the farmers' perception of conflict situations and, subsequently, their behavior and altitude towards conflict. This might be one of the reasons why farmer-herders' conflict has remained unabated and is a regular phenomenon in Benue State.

4.2 Analysis of the Productivity of Yam Farmers

The analysis of the productivity of yam farmers' output before and after the attacks are presented in table 4.2 and 4.3 below.

Table 4.2 Farmer's Output before and after Herdsmen Attacks

	Before		After	
Qty	Freq.	Percentage	Freq.	Percentage
<1000	40		204	
1000-	48		100	
2000				
2000-	108		60	
3000				
3000-	150		34	
4000				
>4000	54		2	
Total	400		400	

Source: Field survey, 2021

Table 4.3: T-test result

Tuble net I test result					
Indicato	Befor	Afte	Differenc	T-	Prob.
r	e	r	e	value	
Yam	4,217	3,19	1,021	16.88	0.000
Output		6		9	1

Source: Researchers' computation.

The figures in table 4.2 above showed output per hectare before and after herdsmen attacks. The result showed a higher number of respondents producing more output per hectare before the herdsmen attacks, and a lower number of respondents producing less output per hectare after the herdsmen attacks. This implies that herdsmen attacks have reduced the productivity of yam farmers in the study area. Results from focus group discussions with farmers in the study area revealed that inadequate access to land. reduction in farm labour and destruction of vam seeds were the major factors that caused the reduction in the productivity of yam farmers in the study area. They argued that, many farmers have not yet accessed their farmlands in the remote areas because the land has been occupied by Fulani nomadic people. Again, young men who come from other local governments to work on their farms no longer come because of fear of being attacked by herdsmen. The paired t-test result on table 4.3 showed a value of 16.889 and is statistically significant at a level of 5%, which implies that herdsmen attacks significantly

reduced the productivity of yam farmers in the study area.

4.3 Regression Result

The result of the Logit regression is presented in table 4.4 below

Table 4.4 Logit Regression Results

Variable	Coefficien	Standar	z-	Prob
s	t	d Error	statisti	
			c	
NOD	31.247	4.126	7.573	0.009
NAF	2.356	1.157	2.036	0.040
HEA	-8.838	5.698	-1.551	0.129
FMIS	-2.440	1.888	-1.293	0.291
LEED	-0.626	1.092	-0.573	0.574
FMEX	-3.226	1.785	-1.807	0.047
HSTA	-4.063	1.839	-2.209	0.042
TECH	5.358	2.332	2.298	0.034
NMHC	-2.976	2.111	-1.410	0.159
FU	-5.246	3.179	-1.650	0.099
С	15.708	5.699	2.756	0.027

Mac Fadden R-Squared 0.723, Akaike Infor Criterion 1.102718, Prob. (LR Statistics) 0.004192

The result of the logit regression model shows that the number of deaths recorded by households as a result of Fulani attacks (NOD), the number of attacks by the Fulani herdsmen (NAF) and technology (TECH) were positive and statistically significant at 5% critical level. The results for NOD and NAF agreed with a priori expectations. This means that killing people during the conflict and attacks by Fulani herdsmen reduces the labor force, destroys farmers' inputs, and instills terror in farmers, causing them to abandon agriculture operations in that area, resulting in a significant drop in the productivity of yam. This result agreed with the result by Ijirshar et al. (2019), who also found out that killing human beings in the course of the conflict and the attacks by the Fulani herdsmen turned to reducing the labor force, creating fear in farmers and serving as a deterrent to other energetic people to withdraw from the farm production in that area, resulting in a great reduction in the output. The outcome for TECH, on the other hand, did not agree with a priori expectation. This could be because the farming households in the study area are poor and do not have enough capital to make use of machines for farming.

The result also showed that family size (FMLS), the number of years that the farmer practiced farming (FMEX), and health status (HSTA) were negative and statistically significant at 5% critical level. The results for the level of education (LEED), expenses incurred from treating injuries gotten by family members from herdsmen attacks (HEA), land area cultivated (NMHC) and fertilizer use (FU) were negative but statistically insignificant at 5% level of significance. This showed that family size, years of farming practice, and health status significantly reduced the chance of the productivity of farmers reducing significantly as a result of herdsmen attacks in the study area. The level of education, land area cultivated, and fertilizer use did not affect the reduction significantly. The costs of treating family members, on the other hand, did not agree with a priori expectation. This could be as a result of the low poverty status of farm households in the study area.

The result also shows the Mac Fadden R² value of 0.576, meaning that the explanatory variables included in the model explain the changes in market access by 54.04%. The Akaeke and Schwarz statistics are relatively low, suggesting that the model performs well. The LR statistics are significant at a 5% level of significance, suggesting elements of joint effect by the explanatory variables of the model. The results of all the criteria perform well and

imply that all the s are significantly different from zero.

5.0 Conclusion And Recommendations

The study was carried out investigate the impact of herdsmen-crop farmers' conflict on the productivity of yam farmers in Logo Local Government Area of Benue State. Results from the study showed that this conflict has a negative and significant effect on the productivity of yam farmers in the study area. The herdsmen-crop farmers' conflict is destructive and has far-reaching consequences for agricultural productivity and the people of Logo LGA, as well as Benue State. There is no doubt that these conflicts have depleted resources, displaced farmers, resulted in the loss of properties, farms, and revenue, increased unemployment, slowed economic. cultural. social. political. educational, and religious activities in the region, and increased rural-urban migration of people, particularly youth, resulting in a higher poverty rate in the region, including food and social insecurity.s

The situation therefore calls for quick intervention from the nation's leadership to promote cultural, economic, social, religious, and political understandings capable of uniting the Tiv farmers in Logo LGA and the various tribes in Nigeria, including the nomads. Again, all stakeholders and relevant government agencies or institutions, civil society groups, and individuals, as well as non-governmental organizations, should make all possible efforts to resettle the Fulani nomadic people who have occupied farm land to allow access to farm land by farmers. Finally, the government should provide easy access to finance for farmers who are affected by this conflict to enable them to recover their lost farm capital.

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MODELLING THE IMPACT OF INSECURITY ON FOREIGN EXCHANGE MARKET PRESSURE IN NIGERIA: IMPLICATIONS FOR ENTERPRENEURSHIP DEVELOPMENT

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ABSTRACT

The study has modelled the impact of insecurity on foreign exchange market pressure in Nigeria and the implication it holds for entrepreneurship development. The paper has utilized annual time series data spanning from 1986 to 2020 and the data were analyzed using the Toda-Yamamoto causality test. The findings revealed that there is a one-way causality running from insecurity to foreign exchange market pressure in Nigeria. The study concluded that the impact of insecurity on foreign exchange market pressure may be through the effect of insecurity on the major components of the supply of foreign exchange like foreign direct investment, foreign portfolio investment, tourism development and oil production in Nigeria. The study recommended that the issues of poverty and unemployment should be tackled using permanent approaches other than palliative measures as it has been the case. Also, religious ecumenism should be used as a potent tool of dialogue among the various religious groups in the country amidst other measures so as to arrest the insecurity challenges in country. This will pave way for more inflows of foreign capital which will ameliorate the foreign exchange market pressure that will in turn, encourage entrepreneurship development in the country.

Key Words: Causality, Entrepreneurship, Foreign Exchange Market Pressure, Insecurity, Toda-Yamamoto

1. Introduction

The security situation of an economy has a role to play in the macroeconomic performance of such an economy. This is because, the security state of an economy influences domestic production, trade and the level of economic activities with the rest of the world. According to the Central Bank of Nigeria (CBN) (2016), the state of a country's political and security situation affects the domestic currency and exchange market pressure. These factors lead to deterioration in the investment climate and reduction in foreign direct investment and other international relationships that in turn affects the inflows of foreign exchange.

Nigeria has been ranked third as the most terrorist nation after Afghanistan and Iraq. According to the Institute of Economics and Peace Report (2019), Nigeria is the third terrorist country in the world on the basis of global terrorism index. The report measured the impact of terrorism on countries across the world. The report however, revealed that the number of terrorism-related deaths in Nigeria have reduced from 2,043 in 2018 to 1,245 in 2019; this represents 39.1 per cent reduction. On the other hand, the National Bureau of Statistics (NBS) (2021) report reveals that, Nigeria's foreign capital inflows which constitute significant proportion of the foreign exchange supply in the country has reduced from \$23.99 billion in 2019 to \$9.68 billion in 2020; representing 59.6 per cent decline and 42.4 per cent reduction compared to \$16.81 recorded in 2018. Furthermore, the U.S. Department of States' report (2021) stipulates that, foreign capital inflows in Nigeria has remained stagnant as a result of persistent challenges such as insecurity.

This is so because, insecurity remains a major concern to investors in Nigeria due to violent crimes, kidnapping for ransom and terrorists' activities of Boko Haram and Islamic State in West Africa. The insurgents have severally launched attacks against civilian and military in northern part of the country; while the militants in the Niger Delta region have severally launched attacks on oil and gas infrastructure thereby constraining oil production and export with its attendant consequences on foreign exchange from oil proceeds. Also, the rising activities of armed herdsmen and armed gangs in country have serious consequences on the inflows of foreign capital in Nigeria.

From the foregoing, it suggests that insecurity challenges in Nigeria have deleterious effect on the major sources of foreign exchange in Nigeria; namely, foreign direct investment, foreign portfolio investment, tourism and oil production. This portends danger on the supply-demand gaps of foreign exchange in the country which is capable of putting the Nigerian foreign exchange market under intense pressure. Predicated upon this premise, this paper models the impact of insecurity on foreign exchange market pressure in Nigeria implications the it holds entrepreneurship development in the country. Following the introduction, the paper is structured into five sections. Section two deals with the analysis of Nigeria's insecurity challenges; section three is on literature section review: four dwells on methodology; section five is the empirical results and section six concludes and presents policy implications for entrepreneurship development in Nigeria.

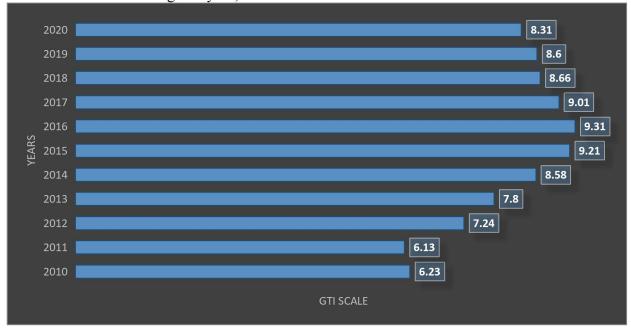
2. Analysis of Nigeria's Insecurity Challenges

The Nigerian economy is now overwhelmed with insecurity challenges that have posed deleterious effects on the various facets of economic activities in the country. Globally, Nigeria is ranked third in terms of world crime on the basis of Global Terrorism Index (GTI). The GTI ranks 163 countries base on

four indicators weighted over five years. These are:

- i. Total number of terrorist incidents in a given year;
- ii. Total number of fatalities caused by terrorists in given year;
- iii. Total number of injuries caused by terrorists in a given year; and
- iv. A measure of total number of property damaged from terrorists in a given year. The index measures direct and indirect of terrorism on a scale from 0 (no impact) to 10 (high impact) (Institute for Economics and Peace, 2019)

The GTI measure for Nigeria from 2010 to 2020 is presented in the following figure:



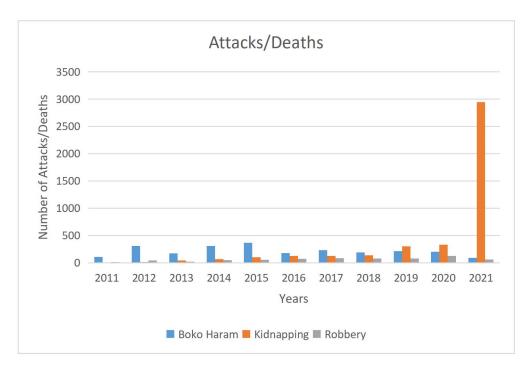
Source: Institute for Economics and Peace (2020)

Figure 1: GTI measure for Nigeria from 2010 to 2020

Figure 1 reveals that progressively, the GTI index for Nigeria has been ranked high; it was 6.23 in 2010 and it increased progressively to all high value of 9.31 in 2016 and declined to 8.31 in 2020. This suggests that insecurity situation in Nigeria has maintained at its very

high tempo with its attendant consequences on economic activities in the country.

Furthermore, the number of attacks/deaths due to insecurity in Nigeria from June 2011 to June 2021 are depicted in Figure 2.

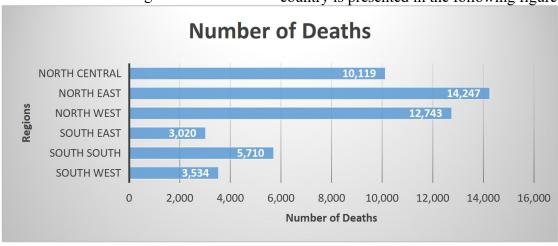


Source: Eons Intelligence-Timeless Insight (2021)

Figure 2: Attacks/Deaths Due to Insecurity in Nigeria from June 2011 to June 2021

Figure 2 shows the number of attacks/deaths due to Boko Haram, Kidnapping and armed robbery in Nigeria from June 2011 to June 2021. A critical look at the figure reveals that

from 2011 to 2018 Boko Haram was the major security threat than kidnapping and armed robbery. However, from 2019 to 2021, kidnapping has become the major security threat in the country. Again, the number of deaths due to insecurity by region in the country is presented in the following figure.



Source: Eons Intelligence-Timeless Insight (2021)

Figure 3: Statistics of Reported Deaths Due to Insecurity by Regions in Nigeria from June 2011 to June 2021

The figure has revealed that the number of deaths due to insecurity in Nigeria is more in

North East with a total number of 14,247 people; this is followed by North West with a

total number of 12,743 people and the third is North Central with a total number of 10,119 people. This high number of deaths due to insecurity in the northern part of the country may be ascribed to the activities of Boko Haram and armed herdsmen attacks that are more in the northern region of the country. This suggests that every part of this country is under the siege of one form of insecurity or the other.

3. Literature Review

The literature review in this study is segmented into conceptual review, theoretical and empirical literature.

3.1 Conceptual Review

Under this sub-section, the concepts of insecurity and foreign exchange market pressure are conceptualized.

a. Concept of Insecurity: According to the American Psychological Association (APA) (2020), insecurity is a multifaceted concept that has to do with the overall sense of uncertainty or anxiety about ones' worth, abilities, skills, and value as a person; which suggests that one is at risk or in danger of something or someone. Furthermore, Beland (2005) conceptualized insecurity as a state of fear or anxiety, due to absence of protection. In this study, insecurity refers to the danger that is posed to ones' life and property as a result of the activities of Boko Haram, Kidnapping, armed robbery, militant activities, armed herdsmen and other criminal activities that are inimical to economic, social, religious, and political as well as well-being of the people in the country due to the absence of adequate protection. It is measured using the Global Terrorism Index (GTI). GTI measures the direct and indirect impact of terrorism including its effects on lives lost,

injuries, property damaged and psychological aftereffects. It is a composite score that ranks countries according to the impact of terrorism from 0 (no impact) to 10 (highest impact) (Trading Economics, 2020).

b. Foreign Exchange Market Pressure: Gilal and Mahesar (2016) defined exchange market pressure (EMP) as an excess demand for domestic currency in the foreign exchange market. It may take either a positive or a negative sign. An excess demand for domestic currency in the foreign exchange market is consistent with its appreciation against foreign currency. Lower demand, on the other hand, is associated with the depreciation domestic currency and makes it lose its value against foreign currency. Again, the CBN (2016) sees EMP as the pressure in the foreign exchange market that is related to exchange rate depreciation under a flexible exchange rate regime rather than a fixed regime. It is an index associated with movements in two key external sector variables-international reserves holdings and the nominal exchange rate, in some cases money supply.

In this study, foreign exchange market is defined as the disequilibrium in the foreign exchange market which causes excess demand or supply of foreign exchange that exerts undesirable effects on the exchange rate and other key macroeconomic trajectories which makes the monetary authorities to take decisions to defend the domestic currency. In this study, the two-component index is used is the computation of EMP. This choice of this component stems from the fact that in Nigeria, usually, the foreign reserves are depleted to contain with the pressure in order to defend the naira. Thus, this component captures the percentage depreciation of the exchange rate and the percentage losses in foreign reserves.

The two-component index is computed as follows:

$$EMP_{t} = \left(\frac{E_{t} - E_{t-1}}{E_{t-1}}\right) 100 + \left(\frac{R_{t} - R_{t-1}}{R_{t-1}}\right) 100$$

Where EMP_t is Exchange Market Pressure, E_t is Nominal Exchange Rate against USD and E_{t-1} is one period lag of exchange rate, R_t is the foreign reserves and R_{t-1} is one period lag of foreign reserves.

3.2 Theoretical Review

This study is anchored on the dynamic theory insecurity within the sociological framework and the Marshall-Lerner Demand and Supply Theory of Foreign Exchange. The dynamic theory of insecurity attempts to explain the different sociological perspectives that can precipitate insecurity in the society. First, it considers the rational perspective that sees cultural and religious differences as one of the precipitating factors of insecurity in the society. Second, it considers social exclusion perspective which breeds poverty unemployment that create socio-economic deprivation among the masses; with its attendant consequences on crime in the society. Third, it looks at political feud perspective that focuses on the over politicization of social life leading to crime and state of insecurity in the society. Finally, it incorporates the conspiracy perspective that attempts to explore the tendencies and activities of the political and the elite class to conspire against the less privileged which results in the feeling of marginalization by the masses thereby paving way for crime and insecurity in the society (Osamba, 2000). All these perspectives considered by the dynamic theory of insecurity have attempted to explain the precipitating factors of insecurity in Nigeria. These causal factors have created insecurity situation in Nigeria with its attendant negative consequences on the social,

political, religious and economic activities in Nigeria.

The Marshall-Lerner Demand and Supply Theory of Foreign Exchange on the other hand, was propounded by Alfred Marshall in 1923 and Abba Lerner in 1944 to explain how disequilibrium in foreign exchange market can cause devaluation of a country's currency thereby affecting the trade balance of the country. It is commonly referred to as the elasticities approach of balance of trade. It provides an analytical framework of how a currency devaluation will affect the balance of trade depending on the elasticities of supply and demand for foreign exchange and/or approach stresses foreign goods. The exchange rate change for Balance of Payments (BoP) adjustment. In this direction, devaluation of a currency will change the relative prices of domestic and foreign goods which in turn, will change the balance of trade. However, elasticity of demand will determine how much the quantity demanded changes in response to relative price changes. When demand or supply is elastic, it means that the quantity demanded or supplied will be relatively responsive to change in price. An inelastic demand or supply indicates that the quantity is relatively unresponsive to the price changes. Elasticity will also determine what happens to total export and import revenues following international price changes (Crockett, 1987).

Thus, the Marshall-Lerner (M-L) condition states that, given infinite elasticities of supply for exports and imports, and initial trade balance, the sum of the absolute values of the elasticities of demand for exports (e_X) and demand for imports (e_M) should be greater than unity for devaluation to improve the trade balance. In algebraic terms, this translates to:

$$e_X + e_M > |-1|$$
......2

When $e_X + e_M < |-1|$, a depreciation of currency will make the BoP unfavourable and an appreciation will make it more favourable. If the sum of (e_X) and (e_M) equals unity, that is,

$$e_X + e_M = |-1|,$$

A change in the exchange rate will leave the BoP deficit or surplus unchanged. It is only when the Marshall-Lerner condition is satisfied will a change in the exchange rate have its normal effects on BoP, that is, it will improve the BoP of the currency depreciating country and weaken the BoP of the appreciating country. In terms of the change in the balance of trade, the M-L condition is:

$$\Delta B = dX(e_X + e_M - 1) \dots 3$$

Where: ΔB = change in the trade balance, d = rate of devaluation, X = value of exports expressed in foreign currency, e_M = elasticity of home demand for imports, e_X = elasticity of foreign demand for home country's exports (Crockett, 1987). A diagrammatic analysis of the elasticities approach of BoT is given as follows:

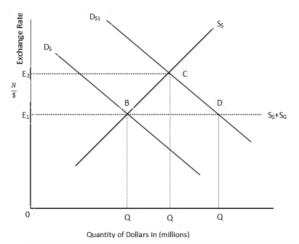


Figure 4: Increase in Demand for Foreign Exchange under fixed and floating

In this diagram, $S_{\$}$ represents supply curve of dollars to the foreign exchange market

 $D_{\$}$ represents the initial demand curve for dollars while $D_{\$1}$ represents a new demand curve for dollars following a change in demand due for example, an increase in demand for foreign exports (demand for imports by Nigerians).

The demand curve is downward-sloping indicating that the higher the naira price of dollar, fewer the dollars that will be demanded. On the other hand, the supply curve is upward sloping indicating the familiar positive relationship between price and supply; in this case, the naira price of dollar and the quantity of dollars supplied. Given the initial supply and demand curves, the initial equilibrium is at B where the quantity demanded just equals the supply of dollar (Q1). The initial exchange rate is E1. If there is demand pressure due to increase in Nigerians demand for foreign exports, this will cause the demand curve to shift to $D_{\$1}$. There are a number of possible responses to this shift in demand. These are:

- i. The dollar will appreciate (naira depreciates) with freely floating exchange rates so that the exchange rate raises to E₂ and Q₁Q₂ dollars are bought and sold;
- ii. The Central Bank can peg the exchange rate at E₁ and provide Q₁Q₃ extra dollars (= CD) from its reserves;
- iii. Supply and demand curves can be artificially shifted by imposing controls or quotas on the supply of or demand for dollars;
- iv. Quotas or tariffs could be imposed on foreign trade to maintain the old supply and demand for dollars; and
- v. Monetary policy could change in order to shift curves.

The second response can easily be resorted to where the increase in demand is perceived as transient and the monetary authorities have enough reserves. But where the increase in demand is perceived as a permanent change, then the naira will be devalued, driving up the naira price of the dollar. But whether this will improve the trade balance depends on the elasticities of supply and demand. In this direction, the elasticities approach takes cognizance of the fact that the effects of an exchange rate change on the equilibrium quantity of currency being traded will depend on the elasticities of the supply and demand curves involved (Obadan, 2012).

Given the demand and supply relations in the Marshall-Lerner (M-L) condition, the causal factors of insecurity as enunciated by the dynamic theory of insecurity can breed insecurity situation in a country which can reduce the inflows of foreign capital via reduction in foreign direct investment, portfolio investment, and tourism activities and domestic production of goods and services for exports in order to earn foreign exchange. Thus, the supply of foreign exchange will reduce given the demand for foreign currency. This will make the domestic currency to depreciate thereby creating a pressure in the foreign exchange market.

3.3 Empirical Literature

This sub-section reviews empirical studies on insecurity and the major sources of the supply of foreign exchange. The study by Ayoola (2018) investigates insecurity and major determinants of foreign direct investment in Nigeria. The study used both primary and secondary data and found that insecurity has not significantly influence FDI inflows in Nigeria. Similarly, Opusunju, Murat, and Ibrahim (2019) studied the impact of insecurity on business performance in Ikot Ekpene of Akwa Ibom State; the study focused on small business operators. The study employed regression analysis and correlation analysis and found that insecurity exert negative effect on businesses and operation management challenge of small business performance.

Furthermore, the study by Abubakar, Tanko and Abubakar (2017) investigated the impact of insecurity and FDI outflows in Nigeria from 2005 to 2015 in Nigeria using causality test and Johanson co-integration test. The study found long-run relationship between insecurity and FDI in Nigeria and one-way causality running from insecurity to FDI in the country. Again, the study by Owolabi (2015) examined the impact of insecurity and foreign direct investment in Nigeria. The study used OLS technique on the data spanning from 2002 to 2012 and found that insecurity is negatively related with FDI in Nigeria.

Akighir and Zakari (2020) interrogated the determinants of foreign exchange market pressure in Nigeria from 1970 to 2019 using the ARDL technique. The study found that oil prices, current account position and monetary policy rate were negatively related with foreign exchange market pressure. Conversely, inflation, government expenditure and foreign debts were positively related with foreign exchange market pressure in Nigeria both in the short and long-run. Also, the study by Ominyi, Akighir and Abayol-Ikwue (2020) investigated the relationship between foreign exchange market demand pressure and economic growth in Nigeria from 1986 to 2018. It employed the ARDL and Granger causality tests and found that foreign exchange market demand pressure negatively affects economic growth in Nigeria. Also, the findings of the study showed one-way causality running from foreign exchange market demand pressure to economic growth.

4. Methodology

The utilized time series data spanning from 1986 to 2020 to analyze the relationship between insecurity and foreign exchange

market pressure in Nigeria. In order to model the relationship between insecurity and foreign exchange market pressure in Nigeria, the study employed the Toda-Yamamoto causality test. The Toda-Yamamoto Granger Causality approach adopted a revised Wald test for restriction on each parameters of the Vector Auto Regression VAR (k), where the lag length is k. The actual order of the system (k) is supplemented by the highest order of integration (dmax). The VAR (k + dmax) is estimated with the coefficients of the last lagged dmax vector being ignored. The Wald statistic adopts a chi-square allocation of a function with degrees of freedom that corresponds to the number of eliminated lagged variables.

The Toda-Yamamoto models for foreign exchange market pressure (emp) and insecurity (ins) relationship are specified as follows:

$$\begin{split} emp_t &= \alpha_0 + \sum_{i=1}^k \alpha_{1i} emp_{t-i} \\ &+ \sum_{j=k+1}^{k+d_{max}} \alpha_{2j} emp_{t-j} \\ &+ \sum_{\substack{j=k+1\\k+d_{max}}}^k \emptyset_{1i} ins_{t-i} \\ &+ \sum_{\substack{j=k+1\\k+d_{max}}}^k \emptyset_{2j} ins_{t-j} + \varepsilon_{1t}. \, 4 \end{split}$$

$$\begin{split} ins_t &= \alpha_0 + \sum_{i=1}^k \alpha_{1i} ins_{t-i} \\ &+ \sum_{j=k+1}^{k+d_{max}} \alpha_{2j} ins_{t-j} \\ &+ \sum_{i=1}^k \emptyset_{1i} emp_{t-i} \\ &+ \sum_{j=k+1}^{k+d_{max}} \emptyset_{2j} emp_{t-j} + \varepsilon_{1t}. \, 5 \end{split}$$

k denotes the optimal lag length. This is determined by the usual information criteria such as AIC and SIC. $d_{\rm max}$ is the maximum order of integration. For example, if emp is I(0) and ins is I(2); then, the maximum order of is 2. That is, $d_{\rm max}=2$. This model is considered if the two series are different orders of integration (say I(0) and I(1) series).

In this study, insecurity is measured using the Global Terrorism Index and EMP is measured using the two-component index which is measured as:

$$EMP_{t} = \left(\frac{E_{t} - E_{t-1}}{E_{t-1}}\right) 100 + \left(\frac{R_{t} - R_{t-1}}{R_{t-1}}\right) 100 \dots 6$$

Where EMP_t is Exchange Market Pressure, E_t is Nominal Exchange Rate against USD and E_{t-1} is one period lag of exchange rate, R_t is the foreign reserves and R_{t-1} is one period lag of foreign reserves.

5. Empirical Results

Before the data were analyzed, the statistical properties of the series used in the analysis were examined. Table 1

presents the descriptive statistics of the series.

Table 1: Descriptive Statistics of the Series

Statistics	Emp	Ins
Mean	39.32	6.75
Maximum	157.8	9.31
Minimum	-32.68	5.11
Standard Deviation	55.69	1.13
Skewness	0.85	1.08
Kurtosis	2.56	2.99
Jarque-Bera	4.54	5.73
Probability	0.10	0.06
Observation	34	34

Source: Author's Computation

The table reveals the descriptive statistics of the series used in the model. It is evident from the table that foreign exchange market pressure has a maximum value of 157.8 per cent which is traceable to 2009. This period corresponds with the period global financial crisis when the global economies were worse-hit and oil prices slumped with its attendant consequences on foreign exchange earnings of oil exporting countries like Nigeria. It has a minimum value of -32.68 per cent which is traceable to 2007 when oil prices were high. The Jarque-Bera statistics value of 4.54 has a probability value of 0.10 which is higher than the cutoff threshold value of 0.05. This suggests that the series is normally distributed. For insecurity which is proxy by Global Terrorism Index (GTI) has the mean value of 6.75 and the highest value of 9.31 points out of the scale of 10 points. This highest value is traceable to 2016 which is the post 2015-elections. During this period, Boko haram, Kidnapping, and robbery as well as armed herders' activities in the country were high due to political tensions and the aftermath of 2015 elections. It has a Jarque-Bera statistics value of 5.73 with a probability value of 0.06 which is higher than the cutoff threshold value of 0.05. This suggests that the series is normally distributed.

Furthermore, to avoid spurious analysis and the quest to ascertain whether the application of the Toda-Yamamoto causality analysis is appropriate for this study, unit root tests were conducted using the Augmented Dickey-Fuller (ADF) test and Philips-Perron (PP) test. The results are presented in Table 2.

Table 2: Unit Root Tests

Variable		PP		
	Level	1 st Difference	Level	1st Difference
Emp	-2.9599**	Not Applicable	-2.9683**	Not Applicable
Ins	-1.2111	-7.4783**	-1.1337	-7.4834**

**Denotes 5% level of significance

Source: Authors' Computations using Eviews 10

The unit root test results have revealed that for foreign exchange market pressure (Emp), it is stationary at levels for both the ADF and PP tests. This implies that the series is integrated of order zero, i.e I(0). For insecurity (Ins), the series was differenced once to achieve stationarity for both the ADF and PP tests. This means

that the series is integrated of order one. i.e I(1).

Given the mixed order of integration of the two series, the Toda-Yamamoto causality becomes the most suitable for the analysis. Thus, to proceed with the Toda-Yamamoto causality test, the optimal lag selection was estimated and the results are presented in Table 3.

Table 3: Optimal Lag Selection Criteria

Lag	LogL	LR	FPE	AIC	SC	HQ
0	-207.4402	NA	2531.485	13.51227	13.60479	13.54243
1	-181.3446	47.14044*	609.2381*	12.08675*	12.36429*	12.17722*
2	-179.3925	3.274492	698.4055	12.21887	12.68145	12.36966
3	-175.5760	5.909437	713.9359	12.23071	12.87832	12.44181

^{*} indicates lag order selected by the criterion

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

FPE: Final prediction error

AIC: Akaike information criterion SC: Schwarz information criterion HQ: Hannan-Quinn information criterion

Source: Author's Computation using Eviews 10

The results of the optimal lag selection criteria have shown that both the sequential modified LR test statistic, final prediction error, Akaike information criterion, Schwarz information criterion and Hannan-Quinn information criterion have indicated that lag one is the optimal lag for the estimation of the Toda-Yamamoto causality test.

Table 4: VAR Residual Serial Correlation LM
Tests

Lags	LM-Statistic	Probability
1	1.365083	0.8502
2	2.608119	0.6254
3	4.698416	0.3197
4	5.056441	0.2816

Source: Author's Computations using Eviews 10

The results of the VAR residual serial correlation LM tests have revealed that the null hypothesis of no serial correlation be accepted at all lags estimated. This implies that there is no evidence of serial correlation among the residuals in this model.

To further estimate the Toda-Yamamoto causality test, the diagnostic test was conducted and the most important among the diagnostic tests in the case of the Toda-Yamamoto causality test is the serial correlation test. Thus, the VAR residual serial correlation LM test was estimated and the results are presented in Table 4.

Following the outcome of the diagnostic test of no serial correlation among the residuals of the series, the Toda-Yamamoto causality test was estimated and the results are presented in Table 5.

Table 5: Toda-Yamamoto Granger Causality/Block Exogeneity Wald Test

Source: Author's Computation using Eviews 10

The results of the Toda-Yamamoto causality test in the table have revealed that there is causality running from insecurity to foreign exchange market pressure. This is because the Chi-square

value of 12.8495 has a probability value of 0.0267 which suggests that the null hypothesis of no causality between insecurity and foreign exchange market pressure is rejected; implying that insecurity granger causes foreign exchange market pressure in Nigeria.

Also, the result of the Toda-Yamamoto causality test showed that the Chi-square value of 0.6595 is not statistically

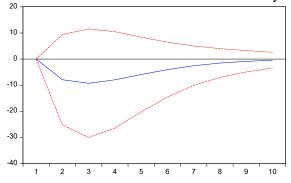


Figure 5: Impulse Response Function of EMP to Insecurity

The impulse response function of foreign exchange market pressure to insecurity shows that foreign exchange market responds negatively to innovations from insecurity. Though the responds remain in the negative region throughout the forecast horizon, however, as the level of insecurity increases, the responds of foreign exchange market move closer to the positive region. The effect appears to temporary since it convergences to the line of origin.

To further appreciate the responds of foreign exchange market pressure to innovations in insecurity, the forecast error variance decompositions were computed. The Forecast Error Variance Decomposition (FEVD) provides information about the proportion of movements in a sequence due to its own

significant at 5 % level of significance. This suggests that, the null hypothesis of no causality running from market pressure to insecurity is accepted. The implication is that exchange market pressure does not granger cause insecurity in Nigeria.

Furthermore, the impulse response function was estimated and the results are presented in Figure 5.

shocks and the shocks due to other variables in the system. In this case, shocks due to insecurity. The results are presented in the following table.

Table 6: Variance Decomposition of Foreign Exchange Market Pressure

Period	S.E.	INS	EMP
1	48.09492	11.01236	88.98764
2	53.28524	8.975394	91.02461
3	55.47596	9.238322	90.76168
4	56.50905	9.257944	90.74206
5	56.98430	9.497418	90.50258
6	57.25745	9.768903	90.23110
7	57.43511	10.05729	89.94271
8	57.57306	10.35570	89.64430
9	57.69316	10.65900	89.34100
10	57.80592	10.96727	89.03273

Source: Author's Computations using Eviews 10

The variance decomposition results revealed that own shocks of foreign exchange market pressure are dominant from first period to the tenth period. It increases from 88.98% in the first period to 91.02% in the second period and further declines to 89.03% in the tenth period; meaning that insecurity also accounts for innovations in foreign exchange market pressure. A unit change in insecurity in the first period accounts for about 11.01% in the

forecast error variance of the foreign exchange market pressure in the first period. The effect declines to 8.98% in the second period and the effect appears to increase marginally to 10.97% in the tenth quarter. This suggests that on the average, 10% innovations in foreign exchange market pressure can be attributed to shocks due to insecurity in Nigeria given the period of this study. In other words, insecurity is a predictor of foreign exchange market pressure in Nigeria.

6. Conclusion and Policy Implications for Entrepreneurship Development in Nigeria

Based on the findings of this study, it is concluded that insecurity is one of the important determinants of foreign exchange market pressure in Nigeria. The impact of insecurity on foreign exchange market pressure in Nigeria may be through the effect of insecurity on the major components of the supply of foreign exchange in Nigeria such as foreign direct investment, foreign portfolio investment, tourism development and the effects of insecurity on oil production in the country which are the major sources of foreign exchange supply in the country. Empirical studies such as Ayoola (2018), Abubakar, et al (2017 and Owolabi (2015) have found the negative effects of insecurity on foreign direct investment in Nigeria which constitutes the source of supply of foreign exchange earnings in the country. This means that, a reduction in the inflows of foreign direct investment and other sources of foreign inflows presupposes reduction in the supply of foreign exchange and given the demand of foreign exchange, this will result in a pressure in the foreign exchange market.

The impact of insecurity on foreign exchange market pressure in Nigeria may have diverse implications for entrepreneurship development in Nigeria. The most common

implications are the naira depreciation and inflation. When there is foreign exchange market pressure as a result supply-demand gaps, the value of the naira depreciates. Depreciation of the naira means more naira will be required to buy dollar-denominated goods and services. The implication of this for businesses is that, it reduces the real capital for procurement of machinery and raw materials for production given the import-dependent nature of the Nigerian economy.

Second, the impact of insecurity on foreign exchange market pressure may exert negative implications for entrepreneurship development in Nigeria via inflationary spiral. Foreign exchange market pressure may result in an inflationary episode via the exchange-rate-pass-through to domestic prices. This also adversely affect entrepreneurship development in Nigeria.

In view of the fact that, the impact of insecurity on foreign exchange market pressure is contagious to entrepreneurship development in Nigeria, there is the overwhelming need to combat insecurity challenge in the country with all levels of seriousness taking into cognizance that entrepreneurship development has the potential of driving the diversification agenda of the country. To this end, the study makes the following recommendations to overcome the insecurity challenge with a view to promoting entrepreneurship development in Nigeria:

First and foremost, considering the fact that previous security measures have not yielded the much expected results, a paradigm-shift from the military based to human-centered approach should be employed by the government at all levels. To achieve this, the twin issues of poverty and unemployment in the country should be approached from a more pragmatic manner than the palliative perspective. The youths should be empowered

to have sustainable employments which will take the army of the unemployed away from their jobless status which makes them easily indulge in criminal activities.

Second, religious ecumenism should be pursued with more commitment than it has done. Religion should be used as potent tool of promoting peace and unity amidst the various ethnic groups and diverse religious groups. Religious dialogue should be vigorously pursued by religious leaders in this country.

Third, political class should desist from imposing themselves on the electorates and should genuinely canvas for votes and eschew the politics of rigging and thuggery that breed insecurity in the country.

In conclusion, tackling insecurity challenge in Nigeria will encourage more inflows of foreign capital in Nigeria which will in turn, increase the supply of foreign exchange and this will reduce the pressure in the foreign exchange market and encourage entrepreneurship development in Nigeria.

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MODELLING THE IMPACT OF INSECURITY ON FOREIGN EXCHANGE MARKET PRESSURE IN NIGERIA: IMPLICATIONS FOR ENTERPRENEURSHIP DEVELOPMENT

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EFFECT OF COMPANY INCOME TAX ON PROFITABILITY OF LISTED DEPOSIT MONEY BANKS IN NIGERIA

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ABSTRACT

The study looked into how Nigeria's listed deposit money banks' after-tax profits were affected by corporate income tax. study used an ex-post facto research design. The 14 Deposit Money Banks (DMBs) listed on the Nigerian Exchange Group (NEG) as of December 31, 2019, comprised the study's population. The sample size was five DMBs purposively selected for the study. Data were obtained from secondary sources through the annual audited reports of the five selected DMBs for a period covering 2014 to 2019. Data collected were analyzed using simple linear regression analysis from which inferences and conclusions were drawn from the result of the analyzed data. The analysis's findings showed that CIT has a favourable and statistically significant association with profit after tax (PAT) of listed DMBs in Nigeria. It was concluded that CIT positively and significantly contributes to PAT of DMBs in Nigeria. It was recommended that tax regulations that reduce the excessive tax burden on banks should be encouraged and implemented by relevant tax authorities to guarantee higher profitability and that banks should always utilize effective tax rates to curtail tax obligations and maintain higher profit after tax.

1.1 Introduction

The use of taxes by the government is one of its tools for generating revenue to fund public spending. Different sorts of taxes are collected by the government in Nigeria from individuals and corporate entities. The tax collected from companies is the companies income tax. It is a government levy imposed against the income, and profit of a corporate entities Profit is the most closely followed economic indicator of a business. Profits are the source of retained earnings and provide funding for investment in plants and equipment that raises productive capacity.

Companies Income Tax Act, 2007 (as amended) empowers the Federal Inland Revenue Service Board to collect and assess taxes from all limited liability companies that operate from or within Nigeria. The Board operates through the Federal Inland Revenue Service (FIRS). Companies are required by the Act to pay 30% of their assessable profit as tax to the government after the deduction of all allowable expenses as specified by the Act. It has been noted that taxation is the major revenue source of the government in every country, the life wire of every nation, and a function of the level of development seen in a nation. Infrastructures, public goods, and services spring up from the revenue generated through tax (Omodero, Okafor, Azubike, & Ekwe, 2016).

High revenue is a concern for the government to finance its expenditure thereby expecting high taxes while investors are concerned with a reduced tax burden and high profit (Pitulice et al., 2016). Therefore, the fiscal policy of every country has to strike the balance by adopting tax policies that will favour corporate organizations. Taxes are supposed to be paid in accordance with income, which normally shouldn't be a burden since those with higher incomes pay more in taxes and those with lower incomes pay less in taxes.

However, the high rate of CIT has created the problem of tax evasion and avoidance of firms in Nigeria.

Banks in Nigeria derive their income from interest accruing through the credits made available to private sectors. The introduction of the Treasury Single Account in 2015 and the general financial crises among other factors affected the level of banks' liquidity. The level of liquidity of a bank would affect the amount available for lending to earn interest and make a profit. The subjection of the profit to corporate tax may equally influence the profitability of banks. However, empirical studies on taxation and profitability of banks especially in a developing country such as Nigeria are still very scarce.

Some previous studies such as those of Chude and Chude, (2015); Ezugwu and Akubo, Nekesa, Namusonge, (2014)and Makokha (2017) revealed the positive and significant impact of corporate tax on the profitability of firms. However, a study like that of Amaniampong, Kumi and Kumi (2018) among others showed a negative influence of company tax on profitability. The difference in results between previous studies has warranted further research to be carried out hence the present study is carried out on the effect of CIT on the Nigerian DMBs' post-tax profit.

2.0 Literature Review

2.1 Conceptual Review

2.1.1 Concept of Company Income Tax (CIT)

Tax is a compulsory contribution imposed by the government on the incomes, profits, goods, services, or properties of individuals and corporate persons, trusts, and settlements. These taxes are gathered to carry out government duties such as defense, infrastructure development, and the provision of health, education, and other services. They are also used as a fiscal mechanism to manage the economy (ICAN, 2014). CIT is a tax charged by the government on the chargeable profits of all firms operating in the country, except those exempted as defined by the Act (Ezugwu & Akubo, 2014). CIT is a tax levied on profits made by corporations, public corporations, and unincorporated groups such as industrial and provident societies, clubs, and trade associations at the end of each accounting period (Syed, Syed, & Zia, 2011). CIT is a tax imposed on profits made by businesses.

Ho: CIT does not have a significant effect on PAT of DMBs listed in Nigeria.

2.1.2 Profitability

Profitability depends on the capacity of a business to earn revenue that is capable of absorbing all expenses, including tax, and then leave a balance that could be pooled back into the business for expansion. According to profitability Peavier (2012),organizational performance metric that shows both return on sales and return on investment. PAT is the net amount generated by a company after all tax expenses have been deducted (Ezugwu & Akubo, 2014). It is the profit of a company after deducting all expenses including tax. In tax matters, PAT is an important measure of profitability.

2.3 Review of Related Empirical Studies

Agunuwa and Johnson-Itabita (2021) examined how taxes affected the success of businesses in Nigeria. The study covered the years 1994 through 2020. The data for the study came from the Nigeria World Bank Development Indicator for 2020. The Cointegration and Granger causality tests were applied. The Johansen Co-integration test

reveals a long-term relationship between the variables. The Parsimonious Error Correction Model (ECM) result shows that CIT positively and significantly affected firms' profitability among other variables studied. It is challenging to rely on the study's findings because it does not specify the sample, population, or industries it covered.

In Nigerian listed manufacturing firms, Iormbagah, Abiahu, and Ibiam (2021) investigated the link of corporate tax mix with financial performance. Data from 10 listed manufacturing companies from various industries that were listed on the NSE from 2014 to 2018 were gathered. The research design used in the study is ex post facto. Multiple linear regression and Pearson correlation were applied. The results showed that CIT favorably and significantly affected the net income of listed companies studied among other findings. The study was on manufacturing sector hence another study could be done in another sector.

Onwuzurike, and Ugwu (2020) looked into the impact of CIT and education tax on the profitability of Nigerian food and beverage companies. Ex post facto research was used in the investigation. 15 companies made up the population, and 5 were deliberately chosen for the study. Data from the published financial statements of the companies were gathered. The time frame was from 2009 to 2018. Panel data analysis showed that CIT positively and significantly related with the asset turnover of Nigerian beverage companies, Education Tax had a negative but minor impact on the asset turnover of the country's food and beverage companies. The study's emphasis on food and drink calls for further research in a different industry.

The link between CIT and the profitability of DMBs in Nigeria, with a focus on DMBs with international operating licenses, was examined by Ajayi, Ajayi, Enimola, and

Orugun (2019). Eight DMBs made up the population, and all were used in the research. Data was taken from their 2017 annual report. Regression was a method of data analysis. The study discovered a positive link between CIT and DMB profitability in Nigeria. The use of only one year necessitates a longer-term study to increase the reliability of the findings

Olaoye and Alade (2019) examined the association of corporate taxation on the profitability of some companies in Nigeria from 2007 to 2016. Secondary data from numerous publications of the companies' financial reports were obtained. The pooled ordinary least squares regression was used. The results show that corporate tax and education tax positively and significantly affected PAT. This study covers firms in different sectors with different characteristics hence the need to carry out a study in a specific sector like banking that follows strict regulatory compliance.

Ewubare and Ozo-Eson (2019) looked at a study on the impact of taxation on Nigeria's manufacturing sector production. For a span of 37 years, the study used secondary data from the Nigerian Central Bank's statistics bulletins and the National Bureau of Statistics (1980-2017). To analyze the data, the variables were submitted to the unit root test, co-integration Johansen parsimonious error correction. Excise duty, corporate income tax, and petroleum profit tax all play a significant impact in increasing manufacturing production and thus economic growth in Nigeria, according to this study. The study centered on manufacturing sector production and not necessarily profitability.

Kurawa and Saidu (2018) examined the link between CIT and the financial results of publicly traded consumer goods entities in Nigeria from 2006 to 2016. 16 out of the 27 companies that are listed on the NSE were

sampled. Regression analysis was used as a data analysis technique, and data was gathered for the study from the annual reports and accounts of the companies. The study concludes that, when return on assets is used as a measure, there is a negligible but insignificant relationship between corporate tax and financial performance.

The study's focus on the consumer goods sector of the economy justifies the conduct of related research in another industry.

Omodero and Ogbonnaya (2018) investigated the effect of corporation taxes on the profitability of Nigerian deposit money banks. The objective was to see how much CIT affects the PAT of Nigerian DMBs. A sample of 12 banks was chosen for the study, which used a causal research methodology. The panel data used in this research spans the years 2006 to 2016. Regression was used in analysis and the t-test. The regression results revealed that CIT has a positive substantial impact on PAT.

Amaniampong, et al (2018) investigated the effect that CIT has on the profitability of mining entities in Ghana. Data for ten years from the year 2005 to 2014 were gathered. The sample size was the only two listed mining firms on the Stock Exchange at the time of the study. Return on assets was used as a proxy for profitability and corporate income tax as the independent variable. Regression was used for analysis and results indicated that corporate income tax negatively influences profitability. This result is sector-specific giving rise to research in other sectors.

Nnubia and Okolo (2018) explore the impact of corporation taxes on the profitability of Nigerian businesses from 2011 to 2015. Expost facto research was used in this study. The data was analyzed using the Ordinary Least Square (OLS) method. According to the findings, the marginal tax rate (MTA)

influenced profitability, positively the effective tax rate (ETR) boosts the profitability of quoted banks in Nigeria, and the average tax rate (ATR) has a considerable impact on the profitability of listed banks in Nigeria. There is a need to revalidate the findings of this study given changes in the Nigerian economy since 2015.

Ogudu, Kingsley, and Akinlosotu (2018) looked at the influence of CIT on the performance of Nigeria's manufacturing sector from 2013 to 2017. This study used an ex-post facto research design. The population was all of Nigeria's 23 registered manufacturing enterprises that deal with consumable goods. The study used a sample of five manufacturing firms in Nigeria that deal with consumable foods and represent 35 percent of the quoted manufacturing firms on the NSE market. The data was sourced from various issues of annual financial statements from five different manufacturing enterprises in Nigeria. The fixed and random effect regression techniques were used in this research. The findings revealed that CIT had a considerable impact and manufacturing companies' net income and return on equity in Nigeria. The study only looked at companies that make consumable meals, indicating the need for more research in other areas.

The impact of CIT on the financial performance of companies listed on Kenya's Nairobi Securities Exchange was investigated by Nekesa, et al (2017). This study employed a mixed research strategy that included both qualitative and quantitative components. The NSE database and the Capital Markets Authority (CMA) database were used to gather secondary data. The NSE website was used to extract a sample of 59 companies out of a target population of 69 publicly traded companies as of January 2015. This research provided empirical information on the profitability (financial performance) of the

companies' Nairobi security exchange listed enterprises in Kenya. The main conclusions were that there is a link between CIT and the financial performance of publicly traded corporations on a long-term basis. There is a need to compare the findings of this study with a similar study in Nigeria.

Chude and Chude (2015) conducted a study on the influence of CIT on company profitability in Nigeria from 2000 to 2012. For data analysis, this study used secondary data sources and a time series econometric technique with an error correcting model. According to the findings, the level of corporate tax has a considerable impact on company profitability in Nigeria. This recommends that government should increase the tax yield in various ways of improving the tax system administration. This has resulted in the positive danger of overreliance on crude oil export receipts to drive the economy. The study is however too broad in its scope.

Ezugwu and Akubo (2014) looked into how a high corporate tax rate in Nigeria affected the financial success of corporate organizations. The study used corporate organizations numbering 41 from the downstream oil sector in Lagos State, Nigeria. Regression was used to analyze the data and test the hypothesis formulated. The study was found to depict a direct positive association between company tax rate and profit. The study recommended a reduction in Nigeria's company tax rate. This study deals with the downstream oil sector giving rise to other research in other sectors.

Gatsi, Gadzo, and Kportorgbi (2013) looked into the impact of CIT on the financial performance of Ghana's publicly traded manufacturing companies. Panel data methodology was used to conduct the research, which spanned over seven years and involved ten publicly traded manufacturing firms. Their findings revealed that CIT and financial performance have a significant

negative relationship. There is a need to compare the findings of this study with a similar study in Nigeria.

Beigi, Rafat, and Panah (2013) used a descriptive-analytic approach and data from 28 companies listed on the Tehran Stock Exchange from 2004 to 2010 to investigate the effect of tax on profitability indices in listed companies on the Tehran Stock Exchange. The findings revealed a significant negative impact on various profitability indices. It also showed that the debt-to-asset ratio and the industry type had a negative impact on profitability, while the capital-to-asset ratio and the company's size had a positive impact on the profitability index.

2.2 Theoretical Review

2.2.1 Ability-To-Pay Theory of Taxation

Kendrick (1939) propounded this theory which states that taxes should be levied on individuals and companies according to their ability to pay. This implies that the tax burden should be placed on companies and individuals with higher incomes. He stated that money for public expenditure should come from 'him that hath' instead of 'him that hath not. This implies that more tax burden should be placed on companies and individuals with higher income. In other words, individuals and companies (including Banks) should pay taxes according to what they earn. Someone who earns more should pay more tax while an individual who earns less should pay less tax. For banks' liquidity which is the basis on which they can provide funds to private sectors for businesses, the ability to pay tax should be considered seriously to enable them to have enough liquid assets to give credit facilities to organizations and individuals for their operations. This is in line with progressive taxation principles, fairness, and equity.

3.1 Methodology

The study adopted an ex-post facto research design because the data on the selected variables were historical and already existing. Therefore, the study made use of the already existing secondary type of data. All the data were collected from the published audited financial statements of the selected DMBs being displayed on their websites and the NSE factbook. The data covered the span of 2014 to 2019. The population comprised the 14 DMBs in Nigeria and a sample of five banks were purposively selected. dependent variable of the study is profitability measured by profit after tax (PAT), while Company income tax paid by the banks represents the independent variable and is abbreviated (CIT). The study adopted a generalized linear regression model where a student t-test was used for the analysis with the aid of SPSS version 20. The hypothesis was tested at a 5% level of significance.

The linear regression model is specified as follows:

PAT =
$$\dot{\alpha} + \beta 1$$
 (CIT) + ϵ

Where:

PAT = Profit after Tax

 $\dot{\alpha}$ = (alpha) showing constant effect of CIT on PAT

CIT = Company Income Tax

 ε = Error term

4.0 Results and Discussion of Findings

4.1 Regression Results of the Estimated Model Summary

This section of the chapter presents the results produced by the model summary for further analysis. The study has one dependent variable PAT and an independent variable, CIT.

Table 1: Model Summary

Table 1: Model Summary^b

Model	R	R	Adjusted R	Std. Error of the		Change S	tatis	tics		Durbin-
		Square	Square	Estimate	R Square	F	df1	df2	Sig. F	Watson
					Change	Change			Change	
1	.522ª	.273	.253	27381087.44791	.273	14.241	1	38	.001	1.182

a. Predictors: (Constant), CIT b. Dependent Variable: PAT

Source: Researchers Computation using SPSS, Version 20

Table 1 presents the result between CIT and PAT. From the model summary table above, the following information can be distilled.

The R-value of 0.522 shows that there is a strong link between CIT and PAT, also the R2 stood at 0.273. The R2 shows the percentage of the total variation of PAT that can be explained by the CIT. Thus, the R2 value of 0.273 indicates that 27.3% of the variation in the profitability (PAT) of the selected DMBs can be explained by a variation in CIT while the remaining 72.7% could be accounted for by other variables not included in this model.

Table 1 also reveals an F-statistic of 14.241, indicating that the independent variable as a whole contributed to the variance in the dependent variable. Additionally, there is a statistically significant link between CIT and

the PAT at 0.001, demonstrating the significance of the overall equation.

The Durbin Watson statistics is used to test for the presence of autocorrelation among the variables in this study. The Durbin Watson statistics for the model is estimated at 1.182. This figure is less than 2 which indicates that the assumption of independent error is not tenable for this study since this figure is far less than 2. This also shows that the model is not suffering from the incidence of autocorrelation and as such, there is no possibility of spurious regression.

4.2 Regression Coefficient

Regression analysis is the main tool used for data analysis in this study. The result of the regression coefficients is hereby presented in Table 2.

Table 2: Regression Coefficients

Table 2: Coefficients^a

Model	Unstandardize	d Coefficients	Standardized Coefficients	t	Sig.
	В	Std. Error	Beta		
(Constant)	18635145.291	4998377.904		3.728	.001
CIT	1.636	.433	.522	3.774	.001

a. Dependent Variable: PAT

Source: Researcher's Computation using SPSS, Version 20

The regression results as presented in Table 2 above to determine the effect of corporate tax

on the profitability of Nigerian DMBs measured by PAT show that CIT reflects a

beta coefficient of 0.522. This indicates that a unit change in CIT will lead to a significant increase in PAT by 52%. Given that the standardized beta coefficient is 0.522 and the t = 3.774 with a significant value of 0.001 which is less than the 5% level of significance, the researchers, therefore, reject the null hypothesis and conclude that CIT has a significant link with the PAT of DMBs listed in Nigeria.

4.3 Discussion of Findings

The only objective of the study sought to find out the effect of CIT on profit after tax (PAT) of banks in Nigeria. The result from data analysis reveals a beta coefficient value of 0.522 at a significant value of 0.001 level of significance indicating that the test is statistically significant. Thus, the hypothesis is rejected and the study concluded that CIT significantly affects PAT of DMBs in Nigeria. This result is in agreement with Olaoye and Alade (2019); Omodero and Ogbonnaya (2018); and Chude and Chude (2015) who reported a positive impact of tax on the profitability of firms. However, the result of the study is a discrepancy with the findings of Amaniampong, et al (2018) who found a negative impact of CIT on the profitability of mining firms in Ghana. The implication of the findings of the study shows the likely effect of tax planning by the listed banks. They effectively utilize available loopholes in the tax laws and pay less tax which is not illegal thereby reducing their tax liability and increasing profit after tax.

5.0 Conclusion and Recommendations

It is concluded from the findings that CIT positively and significantly contributes to PAT of DMBs in Nigeria. This is possible where the banks engage effectively in tax planning practices. Looking at the findings of this study, it was recommended that tax regulations that reduce the excessive tax

burden on banks should be encouraged and implemented by relevant tax authorities to guarantee higher profitability and that banks should always utilize effective tax rates to curtail tax obligations and maintain higher profit after tax.

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PLANNING PUBLIC SPACES FOR THE INTERNALLY DISPLACED PERSONS (IDPS) IN MAKURDI, BENUE STATE, NIGERIA

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ABSTRACT

Crises- and violent conflicts- induced rural-urban migration is now a major factor in the rapid urban growth occurring in many African cities. Consequently, large numbers of Internally Displaced Persons (IDPs) are present in many cities. The situation of these forced migrants has become dire in terms of returning home. Available statistics suggest that, it takes on the average a return period of 17-20 years to places of origin. This implies that city planners have to find alternative solutions in the intermediate term which allows IDPs to integrate faster into their host communities. Against this background, a genre of urban space called public space, specifically parks, squares, gardens and streets have been touted to play a key role in place attachment, social integration, community cohesion, sense of belonging and increased perception of the individuals' rights to the city. This study therefore interrogates how public spaces in Agan, Mbalagh, North bank I and II part of Makurdi have catered for IDPs. Focus group discussions were held with the IDPs. Also, observation of places of agglomeration in the host communities was carried out and questionnaires administered to users of places of relaxation in host communities surrounding the IDP camps. The study discovered that generally residents of Makurdi recreate in hybrid spaces of restaurants and eateries more than in traditional parks and gardens. Therefore, it is suggested, among others, that while considering diverse needs of residents across ages and gender, hybrid of spaces of recreation should be integrated into city planning with unhindered access for IDPs.

Keywords: Inclusion; Internally Displaced Persons; Integration; Public Space; Urban design, Management experience, Service Quality, Economic Recession.

1. Introduction

As of end of 2019, there were over 79.5 million forcibly displaced people in the world, including about 45.7 million Internally Displaced Persons (IDPs) displaced by conflict (UNCHR, 2020). Nigeria in particular, had 2.73 million conflict- and violenceinduced IDPs as of 31 December 2020 (Internal Displacement Monitoring Centre [IDMC], 2021). Indeed, violent conflicts and the attendant displacement of persons and interrupted livelihood activities have become increasingly common phenomena on the continent. The rapid increase in the number of displaced persons living in urban areas exacerbates challenges already facing rapidly urbanising societies and growing cities, particularly in the global South (Duisiens, 2010). Consequently, cities that house the majority of forced urban migrants are already under severe strain. They are characterised by and often dense, diverse, very poor neighbourhoods well as volatile as relationships with adjoining communities.

In seeking solutions to the dislocation and displacement being experienced by IDPs (Kälin ,2008)proposed: ensuring voluntariness of return; ensuring the safety of returnees; returning property to the displaced and reconstruction of their houses and creating an environment that sustains return, including appropriate funding mechanisms. Presently, despite these solutions, most IDPs live in conditions of protracted displacement, material dependency, with little or no prospect of a solution that offers legal rights and the opportunity for stability and durable resolution of their situation as displaced persons (Smith 2004; Chen 2004; Loescher & Milner 2004, 2005a, b; Adelman 2008; and Zetter 2011). Increasingly studies show that more time is being spent by displaced people in camps and in cities (Banki, 2004; Zetter 2011; Loescher & Milner 2012).

Additionally, with the upsurge in global terrorism after September, 11 attacks, policy makers and international aid agencies have acknowledged that there is a need for interventions which engage livelihood and development approaches, rather than simple disaster relief (Longley and Maxwell 2003; Macrae & Harmer, 2004). The 1951 UNHCR Convention protected displaced persons' right freedom of movement, to work. opportunities for property ownership in their host country. In reality, many host countries decline forced migrants these opportunities (Reed, Ludwig, & Braslow, 2016). Sadly, most urban authorities respond to IDPs by eviction, displacement, formalisation and regularisation (Depraetere & Oosterlynck, 2017; Nordling, Sager, Söderman, 2017). Hence, IDPs constantly face social, economic and racial discrimination often times resulting between tensions them and host communities. Not much is known about how urban IDPs navigate their way within the urban environment, especially how they integrate into surrounding communities and the peculiar problems they face as compared with other urban poor. Thus, the discourse of inclusion of IDPs into host communities is rife with a narrative of exclusion.

Consequently, IDPs have been described as part of the world's most vulnerable people. The inequalities being experienced by IDPs in addition to urban poverty and environmental degradation highlight concerns for their right to the city which has been described as a right of no exclusion from qualities and benefits of urban life. In cities of the global south, the conception of the right to the city resonates directly with the question of basic needs and access to public services and housing, which is exacerbated by the fast pace of urban growth (Morange & Spire,2019). conception has been further narrowed down to human rights in cities as against the original idea of rights to the city (Kuymulu 2013;

Purcell, 2014). The gains from this annexation meant that there is widened political support, especially from international bodies like the United Nations, resulting in promotion of individual rights-based approaches to development with a ripple effect that has recognised the importance of cities and city services like public spaces in pursuing human rights (van den Berg & Oomen, 2014; van Lindert & Lettinga, 2014).

Rising security challenges characterise many post-colonial African cities; crises, conflicts, instability, highly volatile hot spots as well as political instability, religious, social, racial and ethnic strife are commonalities in such cities (Achebe 2009; Araoye 2012). In Nigeria, the case is not any different, cities are increasingly volatile and conflict-ridden, and security challenges have escalated since religious terrorism occasioned emergence of Boko Haram in northern Nigeria began (Onuoha 2014; Thurston 2017; Abdulbarkindo & Alupsen 2017). Also, in the very fertile plains along the banks of the two major rivers in Nigeria, the Benue and the Niger, disputes over land for grazing and farming have escalated into violence in several towns in Nigeria's North Central Region also known as the middle belt. These violent crises, has forced thousands to flee their homes. In Benue state, for instance, intercommunal violence resulting disputes over land for grazing and farming has been happening for years, but the situation has worsened in the past two years. The scarcity of land, population increase and environmental changes have increased the levels of violence, which has forced thousands of people to flee their villages. Recently, over 5,000 unprofiled IDPs were discovered in makeshift camps in Makurdi (Reliefweb, 2021). This is in addition to more than 20,000 who are already living in camps in Agan, Abagena and Daudu on the outskirts of the Capital city, Makurdi (Duru, 2021).

Public spaces play a great role as a catalyst for social change; they provide a gathering space for different community groups. They are spaces for politics, religion, trade, sports, spaces for peaceful coexistence impersonal encounters (Abbasian, 2016). Most significant is, the potential these spaces have to integrate marginalised and vulnerable segments of society (Jacobs, 1961; Whyte, 1981; Witten, Exeter, & Field, 2003). Studies demonstrated that forming a sense belonging or attachments to places subjective and differs from individual to individual (Williams, Patterson, Roggenbuck & Watson 1992; Johnson, 1998). Individual attachment to a place is also affected by social knowledge, beliefs and attitudes (Ahrentzen, 1992). Other factors such as location, age, gender, income, marital status, education, social class and occupation have been shown to affect place attachment (Bonaiuto, Fornara & Bonnes, 2002; Pretty, Chipuer & Bramston, 2003; Cohen, Shinar 1985). Regardless of these factors, access to public space remains a major factor in determining if citizens cultivate a sense of belonging in cities from their use.

The idea that public spaces in cities is an avenue for expression of human rights and foster development is an emerging thinking which has propelled the inclusion of public spaces in the sustainable development goals (Mngutyo & Alaci, 2020). Consequently, there exists a large body of literature. especially on accessible and inclusive public spaces and the links to development (Jacobs, 1961; Whyte, 1981; Nemeth, 2009). The emphasis has been at the international level, with far less known about the process of realising rights within cities. This is especially true for cities in the Global South. Against this background, public spaces specifically parks, squares, gardens and streets have been publicised as having a key role to play in

social integration, community cohesion, sense of belonging and increase in people's perception of their rights to the city (Porada, 2013). But, the opportunities and constraints facing internally displaced persons in actualising their rights to the city remain underexplored in literature. Therefore, planners as managers of cities should prioritise interim solutions for IDPs which allow them to integrate faster into their host communities. On this basis, this study interrogates the engagement of public space by internally displaced persons in Makurdi, Benue State, Nigeria. Objectives set to actualise the study goal include: a description of public spaces in Makurdi most especially those within the vicinity of the IDP camps, an examination of IDP engagement with public space in Makurdi, interrogation of responses from the host communities as well as a discussion of implications for planning and policy.

2. Study Area

Makurdi, the capital of Benue state, Nigeria, is a multicultural city with a high presence of IDPs and immigrants as well as different types of public spaces. These factors ensure that the town provides a case study research context for critiquing social interaction, inclusion and integration of IDPs in public space. The town is located between latitudes 7041' and 7047' North and longitudes 8029' and 8036' East within Makurdi Local Government Area (LGA) which covers an area of 804.2 square kilometres (16-kilometre radius). Figure 1 shows the location of Benue State within the context of Nigeria while Figure 2 shows the location of Makurdi within the context of Benue State. Makurdi LGA had a population of 300,377 (National Population Commission [NPC], 2007) as of the last census exercise, it was projected to 426,536 in 2020. The town has a variety of land uses including; residential, commercial

and public spaces such as markets, transport termini, parks, squares and gardens.

Makurdi has experienced different forms of violent conflict from as early as the 1960s linked to political power contestation (Abdulbarkinzo & Alupsen 2017; Ahiante 2001). Since then, the town and its environs have experienced series of violent conflicts. For instance, 12 June 2001 witnessed a violent attack which left over 74 people killed with an inestimable value of properties destroyed (Alubo, 2006). Recently as from 2015, there has been an upsurge in attacks against indigenous communities by herdsmen, allegedly of the Hausa-Fulani ethnic stock. The attacks have left many dead with large areas of farmland abandoned. Besides the loss of lives and properties, the attacks have displaced many people from their ancestral homes in the rural areas into Makurdi Town.

Cities remain the central destination for the majority of the world's migrants, refugees, otherwise displaced populations (International Organisation for Migration [IOM], 2015). This is also the case in Makurdi town. The most recent wave of violent crises between herdsmen and farmers in 2015, saw the Tiv in Guma, Gwer, Gwer-West, Makurdi and other local government areas recording roughly 458 deaths and attacks on over 350 communities with their inhabitants now living in refugee camps. In Makurdi LGA alone, there were ten (10) different camps for IDPs in 2016. Available records for the years 2014-2016 show that there were 542 households with a population of 4804 persons sharing 12 blocks of classrooms, meant to accommodate at most 50 pupils per class (Benue state Emergency Management Agency, Report on the 2014 Internally Displaced Persons From the Crisis between Cattle Herdsmen and Farmers in Benue State 2014, Volume I and II).

In response to the increasing and continuous IDP/refugee problem, many governments often situate camps on the outskirts of cities or in rural areas. These camps exist for accountability of number of IDPs attracting international attention and assistance (Banki, 2004). In such camps, the IDPs are fed, sheltered and provided with primary education. However, the oblivion, limbo or sense of idleness that pervades such atmosphere ensures that the capacity for selfsufficiency is virtually non-existent. This is a strong push factor for mainly the male and adolescent populations who silently melt into surrounding cities looking opportunities to be productive (Banki, 2004).

3. Literature Review3.1 Background

In the normative sense, an ideal public space should equally be public, universallyaccessible and all-inclusive. This ideal has been argued to be a mirage (Low & Smith 2006; Mitchell 2003). Generally, there is an accord among scholars on the fact that 'access', 'publicness' and 'inclusivity' in public space is declining (Rogers, 1998; Akkar, 2005; Low & Smith, 2006; de Magalhaes & Carmona, 2009; Neal, 2010; Nemeth & Schmidt, 2011; Memlük, 2012). Several factors have been adduced to explain the decline in public space use but the most worrisome is the rising security challenges ensuing from increased global terrorism after the September 2011 attack in the United States of America (Nemeth, 2009). These challenges amplified social and political movements from public spaces and contribute to the declining use of public space (Mngutyo, 2019).

Rather than address issues of integration of IDPs into host communities, extant literatures are mainly focused on how to effectively negotiate between social scientific inquiry and policy relevance for relief and aid intervention

Ludwig, & Braslow. (Reed, 2016). Meanwhile, Studies have shown that IDPs or forced migrants, especially those in transit and in camps are experiencing longer periods displaced in host communities (Banki, 2004; Zetter 2011; Loescher & Milner 2012). And above two-thirds of IDPs worldwide have been in displacement for more than five years (Brookings Bern Project Internal on Displacement, 2007).

3.2 Conceptualisation of Public Spaces

Legally, public space has been defined as "all places publicly-owned or of public use, accessible and enjoyable by all for free and without a profit motive" (UN Charter of Public Spaces 2013). These genres of spaces are the key places of a community's collective life. They are arenas where expressions of the city's diversity, natural and cultural richness as well as civic identity are on display. As the name implies, they are sites of open communication and deliberation, where people of all religious, ethnic, social classes and even the marginalised and underrepresented groups can voice their opinions, make themselves visible, or simply disappear anonymously into the crowd (Young, 1990; Mitchell, 1995; Marcuse, 2002, 2003; Kohn, 2004; Banki, 2004).

Scholarly showcases literature the distinctiveness of public space from the perspective of race (Ruddick 1996; Jackson 1998; McCann 2000), age (Valentine 1996, 2004; Katz 1998, 2006), gender (Fraser 1990; Wilson 1991; Day 1999; Pain 2001), and class (Mitchell 1995, 2003; Sibley 1995). Some literature exists on its view from the viewpoint of the homeless, displaced and refugees most especially in cities of the global south (Sinclair, 1998; Murungi, 2015). However, very little studies exist on the situation of IDPs in Nigerian cities. Hence, from available studies, variables have been gleaned on how displaced persons engage public space.

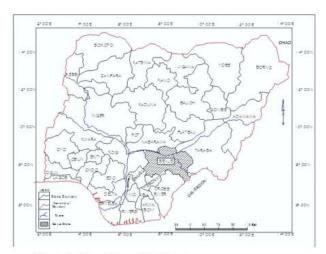


Figure 1: Benue State within Nigeria Source: Ministry of Lands and Survey, Makurdi, 2018

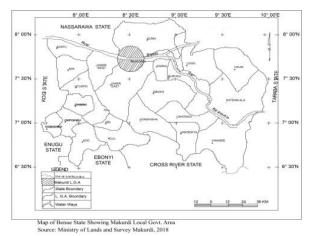


Figure 2: Makurdi Local Government Area (LGA) within Benue State

3.3 Conceptualization of Internally Displaced Person's Inclusion and integration in Cities

Unlike refugees, IDPs are on the run in their country. Records show almost 10 million people internally displaced by armed conflict and other forms of violence in 22 of Africa's countries (Kälin & Schrepfer 2012). In addition to hosting the largest number of IDPs, Africa has the most developed sound normative framework to protect the rights of IDPs. Several protocols such as the great

Lakes protocol on the protection and Assistance to IDPs, and others have tried to address inclusion of IDPs. Several African countries have also developed domestic laws and policies for the protection of IDPs. Despite the various provisions, the discourse of inclusion of IDPs into host communities is pervasive with a storyline of exclusion. Therefore, there is a need to evaluate how IDPs are integrating into host communities.

Banki (2004) highlighted several factors used in measuring integration in host communities to include: lack of restriction of IDPs own land movements: access to participate in local economy. Also integration into host communities occur when IDPs access local facilities like health care and public spaces, children have access to local schools and they are dispersed among the local community and are making efforts to self-sufficiency. This study is limited to measuring integration using the use of local facilities like public spaces by IDPs.

3.4 Variables for Measuring Integration of IDPs

There is a need for authorities and town planners to anticipate, evaluate and plan for the long-term settlement of displaced populations in urban areas as well as to prepare for their integration into host communities. The following sections describe experiential variables surrounding IDPs and refugees and how IDPs engage public space, which will be used to evaluate advantages from access to parks or areas of leisure and recreation in this study.

3.4.1 Places of Respite

As part of the urban community, refugees and IDPs are affected by and engaged in the process of urbanisation (Crisp, Morris & Refstie, 2012). The daily life of the displaced

is usually a daily struggle for survival within a state of limbo. In addition, displaced persons have to contend with the trauma of displacement, loss of social capital, insufficient documentation, limited support networks, displacement in urban areas, restrictions on rights to work and enter markets, and, in many contexts, antagonism by settled residents (Tufts University and the Internal Displacement Monitoring Centre, 2008; Pavanello, Elhawary & Patulin, 2010; Wyrzykowski 2010).

Furthermore, livelihood opportunities and greater security are some of the most important factors affecting displaced persons (Pavanello, Elhawary & Pantuliano, 2010). Hence, not much of the time of the refugee is spent in play or recreation (Hynes, 2009). and places of recreation Parks entertainment can provide a space of respite for IDPs. Studies have discovered that displaced persons with children often seek out places for play and recreation needs of the children (Rishbeth, Blachnicka-Ciacek & Darling 2019). The effects of prolonged periods of idleness and helplessness and the use of parks and places of recreation to counter such feelings is a variable used in this study.

3.4.2 Opportunities for Socialisation and Connection

IDPs experience a sense of disconnection from social ties because of the conflicts that cut them off from their original home. This often results in social isolation in refugee camps and shelters. Urban public spaces such as parks, plazas, markets, waterfronts, and natural areas of our cities, contain people from different cultural groups who come together in a supportive context of mutual enjoyment thereby fostering common fellowship in the open which nurtures the growth of public life (Abbasian,2016). This

study evaluates social contacts achieved in public spaces as a variable in measuring the engagement of IDPs with public space.

3.4.3 Uncertainty, Aggression and the Anxieties over the use of Public Spaces

Traditionally, internal displacement perceived amongst other factors as a security challenge (Kälin & Schrepfer, 2012). Many authorities described displaced persons in illegitimate terms (Refugee Law Project 2005). This creates a pervasive perception of IDPs as criminally-minded and dangerous which bred prejudices and misapprehensions about the rights of IDPs. In some extreme cases. such perceptions have led xenophobic attacks on IDPs (Risbeth, Blachnicka-Ciacek & Darling 2019). More so, IDPs may not possess the documentation to be eligible for specific activities, or area-based development projects may have been planned before IDPs emergence on the scene. These factors contribute to excluding them from participatory planning processes that may discriminate against them as a result. Further to this is the idea that investment in IDPs is perceived as unsustainable in view of their subsequent return to their areas of origin or the risks of secondary displacement. Conversely, these scenarios foster aggression from host communities who perceive the IDPs as competing with the host communities for shared amenities like public spaces.

3.4.4 Aggression Against women

The composition of urban societies in cities of the global South are intertwined with very marked racial, ethnic, gender or caste divides. These divides also translate to IDP camps as women who are IDPs are always at risk as they reported gender-based violence, harassment and intimidation. This is most especially experienced in public spaces (Stoks 1982) and retards the IDPs ability to integrate into host communities. Consequently, scholars have helped to redirect attention from

the view of IDPs as benefit-dependent victims, to the special needs of forced migrant women and children, and to show the difficulties they face in host and resettlement countries (Agier 2011; Chimni 2009; Lubkemann 2008). In the light of the continuous conflicts on the African continent, it becomes necessary to carry out evaluation of IDPs feelings of safety by women IDPs while in public space.

3.4.5 Opportunities for Improved livelihoods

Public spaces, where people of different ethnicity, religion, gender, and class meet are both a projection surface of society and an arena of action for a wide range of development needs including economic activities (Roji, 2020). Cities represent opportunities for self-reliance and for some durable solutions to displacement (Crisp et al., 2012). The importance of urban public space to the income generation activities of the poor is highlighted in literature as it is the prevailing source of livelihood for majority of in African dwellers countries (Pellissery, 2013; International Labour Organisation [ILO], 2018). Accordingly, public space can and should be considered a common property resource from which the urban poor generate a livelihood. Most IDPs fit this profile and also should use public space to improve their livelihoods. The variable of how IDPs provide an income from public space is also used to evaluate how IDPs engage public spaces to gain livelihood opportunities in cities.

4. Methodology

This study relies on a mixed methodology of qualitative and quantitative techniques of data collection using observations, measurements, survey questionnaires and interviews as well as focus group discussions. Data needed for the study include; identification, survey and measurement of areas used for recreation, documentation of particular activities carried

out by IDPs for recreation, information on how IDPs engage public space, information from host communities on how they relate with IDPs, as well as planning imperatives from the information obtained.

Preliminary survev of Makurdi highlighted areas used for recreation in Agan, Mbalagh, Northbank I and II wards in Makurdi with large IDPs populations. The areas identified to host an agglomeration of people for recreation activities were identified and a handheld Magellan SporTrak GPS was used to capture coordinates of the areas. These information were then used to produce a single map showing the location and spatial dispersion of all the existing places for recreation in the Agan, Mbalagh, North bank I and II part of Makurdi. This is with the aim of showing proximity to the camps. The second stage involved observation and measurements of the features of recreation spaces identified to determine among other variables the size of the spaces, the character of the spaces, activities therein and demographics of users. The third stage involved focused group discussions carried out at the refugee camps leading to the development of the study variables and the final stage is the use of statistical tools in analysis of the findings leading to inferences.

The study population are the residents of Makurdi including residents of Abagena IDP camp in Makurdi Local Government Area. Conventionally, parks are so called because of their primary function as areas for recreation (Mngutyo and Ajene 2018). This paper however relies on a wider diversity and typology of places used for recreation described by Azare, Dantata, Musa and Duala (2018) as hybrid spaces. They include street joints, bars, restaurants, empty plots, under trees, on street corners, sport fields and community spaces in which people gather for recreation. These spaces are used in this study

because there is a conspicuous dearth of parks, in the traditional sense, in the study area. More so, they meet the need for social integration in cities even though they do not strictly conform to scholarly description of parks because their amorphous spatial structure makes classification difficult. What the common among them accommodation of agglomeration of people for the purpose of recreation. Recreation is just about anything done for fun outside of work. It is described in both passive and active terms. Active recreation in terms of sporting activity and passive recreation which involves; board games, hanging out with friends, observation of people and nature. All the spaces used for active and passive recreation which attract a crowd of more than 10 people were used as public parks. The Taro Yamane formula was applied to the population figure determined earlier to arrive at a sample figure of 400 respondents.

In Nigeria, neighbourhood parks or recreation areas are second-order recreation areas originally designed to serve people living within 0.4- to 0.8-kilometre radius of the park (Obateru 2003). This study adopts the upper limit of 0.8km for convenience uniformity. Consequently, 2 km2 area around parks was determined as park neighbourhood threshold. These neighbourhoods surrounding parks were then used as spatial units for data collection. This radius was used rather than using the neighbourhood area boundaries. This is because of the lack of well-defined boundaries between neighbourhoods common to most Nigerian and African cities (Alaci & Chup 2015).

Sampling of the 400 respondents within public spaces was purposively randomly done. Park neighbourhoods and recreation spaces were visited for seven consecutive days within which every 5th park user and 5th household was administered with questionnaires. Parks were visited during

business hours in the morning, afternoon and evening period stipulated by time slots of 8 am-12noon, 12 pm -4 pm and 4pm-9 pm.

A combination of descriptive and inferential statistics was used. The analysis consisted of an iterative process comprising three different phases. Data exploring the experience of IDPs highlighting good, bad or neutral practices was captured. Using a process of thematic analysis described by Braun & Clarke (2006), recurring patterns or themes, which described the nature of the experience more specifically, were identified. Among the themes identified was the relationship between public space access and recreation, as discussed in this paper.

T-test, an analysis of variance, was used as inferential statistical tool to answer the research questions guiding this study, while descriptive statistics in the form of percentages, tables and graphs were also used.

5. Results and Discussion5.1 Demographic Information

Demographic information was captured both for Makurdi and at the IDP camps. This is important because variables like age, gender and marital status have been shown to be important to access in public space. Therefore, the emerging information on respondents' demographic information will situate data collected in a frame for validity check. Data, as presented in Table 1, indicates that there were generally more males seen in parks than females (57% to 43%).

Thus, the study shows consistently more male than female presence in public parks and in households around parks. In the IDP camp, there were also more males (53%) than females (47%). The findings of this study when viewed from the perspective of the study by Whyte (1981) on public usability of New York's privately owned public plazas

indicate that the public usability of parks in Makurdi is low.

Table 1: Summary of Respondents' Demographic Information

	Variable	Frequency	%	Abagena IDI	P Camp
				Frequency	%
Gender	Male	259	56.9	122	52.8
	Female	201	43.1	109	47.2
	Total	460	100	231	100
Age	20-30	78	18.1	51	22.1
	31-40	110	25.5	46	19.9
	41-50	157	36.4	66	28.6
	51-60	86	20	68	29.4
	61-70				
	71 above				
	Total	431	100	231	100
Marital	Single	162	35.2	41	17.8
status	Married	241	52.3	106	45.9
	Divorced/Separated	43	9.3	16	6.9
	Widow/Widower	14	3	68	29.4
	Total	460	100	231	

Source: Author s' Field Survey, 2020

The average age for respondents found in parks and in park neighbourhood was 41-50 years (36.4%). In the IDP camps, the mean age for respondents was 51-60 years (68%). Findings show that mainly older respondents use public spaces within the study period. In any population census, the youths dominate. For instance, the last census showed that youths make up 65% of the population of Nigeria. If this large population is not using parks, then it is indicative of low patronage. This finding could be explained by the fact that older individuals are more independent economically and so can enjoy activities in parks. For the IDP camp respondents, the older respondents who should be able to afford use of parks are in no position to afford extra expenses as they have lost their sources of livelihood while fleeing for their lives. It also means that there is a need to provide, in public spaces, activities that will serve as pull factors for all age groups.

The respondents in park neighbourhoods and within parks were more likely to be married (52%).In the IDP camps also a high percentage (46%) were married. The findings indicate that a high percentage of respondents were mainly married people more than singles. A vital percentage is the singles; this class is inclusive of the divorced and widowed. In parks and park neighbourhoods, 47.8% of respondents were singles. Even when the categories are combined, more of the respondents were marriedpeople and so park use by married was more than by singles. Literature suggests that the importance of people's needs in public space differs according to variables such as age, gender and marital status and so planning for park use

should consider the varied needs of all these categories.

5.2 Classification of Public Spaces used for Recreation by IDPs

Findings from respondents in Makurdi identified several spaces which they use for recreation. Key elements of such spaces that was evaluated in this study include; location, character, size, activities carried out therein findings in Table 4.2 show a total of 21 areas identified for recreation in Makurdi by respondents out of which 11(52%) are located in North bank I and II wards. The other recreation areas were located in the Southbank of Makurdi and considered to be too far away from IDPs to be used by them since proximity is an important variable in park utilisation (Giles-Corti &Donovan 2003). The recreation spaces had an average area of 26,798m2 and were characterised as mainly restaurants and hotels (45.5%). And the average distance between the spaces and the IDP camp was 4 kilometres.

The presence of these spaces for recreation does not presuppose that they are used for recreation. Subsequent sections highlight the activities that attract visitors to areas of recreation.

5.3 Documentation of Particular Activities Carried out by Respondents for Recreation,

Activities carried out in public spaces are a strong attractive force hence activities carried out in space are a pointer to how the space is used. Findings in table 3 show that major activities people in the host communities around the IDP camps engage in at the spaces they use for recreation include; eating and drinking, drinking, dancing, holding of community and association meetings as well as gisting (talking and socialising with friends). On the average (42.8%) of

respondents engage in eating and drinking for recreation, while 47% visit places of recreation for drinking and 31% use spaces for recreation as places where meetings can be held.

These activities do not deviate from findings of studies as major activities carried out in public space. What is glaringly contrary with what is in literature is the conspicuous absence of activities for young children. Activities for children should be included in spaces planned for recreation in Makurdi most especially IDPs.

5.4 Analysis of IDP Engagement with the Public Spaces of Makurdi

Inclusiveness in urban areas as well as expression of rights to the city has been shown in literature to be greatly enhanced by engagement with public space. Focus group discussions with different homogenous groups selected from residents of Abagena IDP camp made up of three age cohorts including: older men and women aged above 60 years (n=10); middle aged married men and women<60 years and >30(n=18) and young males and females aged <30 years (n=16) were conducted in the camp on the outskirts of Makurdi. The discussions reveal the IDPs' perspectives on engagement with public spaces both within their immediate communities and in the host community. All the IDPs who participated in discussions reside within the camp for displaced persons in Abagena Makurdi local government area. As such, the results reflect that spatial unit of Makurdi town and its environs. IDPs who assented to all five of the variables identified were considered to have a high engagement with public space while those assenting to three to two variables were judged to have average engagement while those with agreement to less than two variables were considered to have few opportunities to

engage with public space. The results are illustrated in the figure 3

Responses from the IDPs showed that the only space for respite from their daily toil for survival is a spot under the tree in front of the camp where they gather for playing of cards, gambling and "daar"; a local based game was also mentioned as male leisure activities in study area. The married respondents (n=8) indicated that they had a field outside the camp designated as a football field where their children went to play which was accessible to the children at all times. The women recreate by engaging in church activities and talking among themselves. The young men and women aged under 30 years (n=16) also had access to the football field as the second option for active recreation. None of the respondents had any engagement with places for recreation outside the campground in the host communities. Data reveals generally that, from their perspective, IDPS do not engage public spaces outside the camps; this will have a negative impact on their inclusion in society of the communities in which they reside.

The reasons IDPs did not engage with places of recreation outside the camps were accessed and then analysed. The majority of participants (100%) identified lack of finances as the most significant reason they did not engage with public spaces outside the camps as a place of respite from the daily toils of living in the camp. This view is expressed by some of the respondents

"We are needy and we don't have any money to go out and relax ourselves. Imagine going out to a place of relaxation and seeing your mates' spending money to enjoy themselves and you don't have anything on you. You will feel ashamed of yourself'

Young Female FGD discussant, Abagena IDP camp Agan council ward.

During festive seasons and as a means of relaxation some of the respondents especially the females mention the church as a place of respite. According to one of the young ladies respondents.

"In my own place, our enjoyment comes from the church. Before Christmas day, we practise dances in order to entertain people in church. That way we derive our enjoyment. We are not comfortable here and for this reason we cannot enjoy ourselves"

Young Female FGD discussant, Abagena IDP camp Agan council ward.

Findings from a study in the rural areas of Benue State (Sugh, Mngutyo and Ugbem-Onah 2020) clearly reveal that, there are little or no leisure activities or facilities for rural women in the study area. This finding is also confirmed in this study by the respondents

"We don't go out for relaxation. We often stay in this place and discuss among ourselves as ladies. When we get bored, we normally sleep. Unlike the men, we don't play card games. We don't know how to play it"

Female (<60 years)FGD discussant, Abagena IDP camp Agan council ward.

The focus here was in using public spaces as a place of recreation as a respite from daily work for survival in the camps. Findings reveal that the IDPs do not go out of their camp to find a breather rather a tree within the environs of the camp is where majority of the IDPs find respite from daily toil. The IDPs' children also have a field adjacent the camp provided by the government where they engage in active recreation. This finding is bound to negatively affect the productivity and mental health of the IDPs as well as their inclusion into the immediate host community and Makurdi in general.

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Table 2: Location and Area of Public spaces in Makurdi

Park Name	Neighbourhood /character	Freq.	%	Coordinates (Easting & Northing)	Area (m²)	Activities
Villa mart	North bank	44	11	451092, 856555	2,225.9	Bar, restaurant, car park
Suya Spot ct 5 Junction	North bank	32	8.0	450992, 856619	2170.5	Suya stand, mechanic shop provision shop, shoe make
City bay	Low-level	52	13	449230, 854037	19707.6	Event center,bar, children halls, play grounds
MJ resort	International market	32	8.0	450511, 850874	3025.5	Swimming pool, bar, restaurant, event centre
BIPC Hotel	North bank	28	4.0	451025, 856527	4,759.4	Hotel accommodation, events hall, swimming poorestaurant, bar
SRS Junction Joint Bar	North bank	20	5.0	451261, 857631	33,372	Fuel filling station, motor parks, shops
Photo Studio		16	4.0			Taking pictures
Golf Course	North bank	20	5.0	451692, 855913	243,136. 5	Golf course
Okiki Hotel	North bank	4	1.0	451818,860547	11,996	Lodging, restaurant, bar, swimming pool, event hall
Lafia Garage park	North bank	8	2.0	451443, 858704	16,572	Mechanic workshops, petty trading, motor park
Virtual Lodge	Northbank	8	2.0	454926, 858526	5,106	Bar, restaurant swimming pool, event centre
Ejah Suite	Fiidi	16	4.0	453729, 853723	1,788	Bar, restaurant
White House Hotel	Northbank	4	1.0	451780, 860181	7,380	Lodging, bar
Bush Bar	Naka Road	12	3.0	444992, 852297 445032, 852341	1,216.5	Bar, restaurant, suya spot
Ruth-May Lodge	North bank	8	2,0	450736, 856724	561	Lodging, bar
Exodus Cinema	Wurukum	4	2.0	450188, 853838	8,434	Cinema
Aper Aku Stadium	Wadata	12	3.0	447375, 854688	111,985.3	Sporting activities
District 4	Old GRA	12	3.0	448567, 854756	795.5	Club house,bar
IBB Square	High level	12	3.0	447868, 852979	130,275.1	Public gatherings
Church		28	7.0			300 1000
Tito gate	Clerks Ward	12	3.0	- ACCUMULATION AND ACCUMULATION OF THE PERSON OF THE PERSO	1,605.8	Restaurant
Heavy Duty Park	North bank	12	3,0	451758, 860002	873	Shops, motor park
Total		342				

Source: Ministry of Lands and Survey, 2020

Table 3: Activities carried out within Recreation areas

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Eating and drinking	171	36.0	36.0	36.0
	Drink and dance	188	17.0	17.0	53.0
	Hold meetings	124	31.0	31.0	84.0
	Gist and rest	64	16.0	16.0	100.0
	Total	400	100.0	100.0	

Source: Author s' Field Survey, 2020

5.5 Opportunities for Public Space as a Place of Socialisation and Connection for IDPs

As described in this section, the IDPs views on social relationship between members of the host communities in public space were explored through the qualitative collection process of focus group discussion. They captured the experience of their engagement with host communities surrounding the camps. Initially, on arrival at the camps they developed social relationships with members of the host communities which they say have gradually dwindled over time. According to findings of this study, IDPs responded that the main reason they could not continue relating socially with communities is that the relationships were not mutually beneficial as the host community members viewed the IDPs as benefitting from the aids government and other organisations bring without including them. These views are expressed below:

"I have never seen people so terrible like the people in this place before. We did our utmost to make friends with the host community but we couldn't. They are not friendly at all. We even pleaded with some to take us along on their farms, so we could help them work on their farms but they turned us down"

Young Male FGD discussant, Abagena IDP camp Agan council ward.

"We have been able to make friends among ourselves. We also made friends with persons from the host community but such friendship does not last long because we are needy as a result of our idleness and we always don't have anything to offer our new friends. They always want us to reciprocate their good deeds to us and when we are unable to the friendships don't last,"

Older Male (>60 years old) FGD discussant, Abagena IDP camp Agan council ward.

A number of explanations exist for this lack of sustained socialisation and connection between IDPs and host communities. In the first instance, the basic needs of the IDPs like water and food are provided within the camp, thus reducing incidences for mingling with host communities. The only basic need that takes IDPs out of the camp is the need for firewood used in cooking. Also, the need to charge phones takes IDPS into host communities which have electricity. The IDPs state these instances cause them to interact minimally with host communities as can be seen by the following responses:

"Most of our basic needs like water are present within this facility. For that reason we don't normally mingle with indigenes of this place because we don't go outside quite often. One of the few things that make us leave this facility is firewood. We often mobilise and go out in groups to fetch firewood from a nearby forest. So we don't really have reasons why we should be friends with the indigenes of this place"

Married Female (<60 years old) FGD discussant, Abagena IDP camp Agan council ward.

Other opportunities to foster connection with host community come in the form of menial labour on the farms. The host communities engage the IDPs to help with farm labour at very menial cost even this is relegated to the younger respondents who have energy to farm. When they are hired for menial labour in the farms of the host community's they are paid very meagrely as explained by young male respondents in a focused group discussion below:

"The money we get from our labour is always very meagre. Most of us sitting here are married people. At times, the money we earn from all our labour is just a thousand naira. Which businesses can one start with that small amount of money? The money we get is always not enough to do anything else but feed in order to survive"

Young Male (<30 years old) FGD discussant, Abagena IDP camp Agan council ward.

Consequently, there are very few opportunities for socialisation for the IDPs this will negatively affect their assimilation and inclusion into the societies of surrounding communities. This factor also negatively impacts on how the host community perceives and so relates with the IDPs.

5.6 Uncertainty, Aggression and the Anxieties from host communities against IDPs

The ability of the IDPs to take part in communal life of the host community shows how they are integrated into such society. The older men and women reported that they had no issues with members of the host communities. On the other hand the younger ladies and men as well as the middle aged men and women reveal that they have clashed with members of host communities but such brawls are usually amicably resolved. The question of how the host community perceives the IDPs was put to the IDPs in a FGD and the following reflects their views on the host community's acceptance of them:

"We the elderly ones don't normally have issues that are peculiar to us as women because we don't leave this place but our daughters have encountered issues that are peculiar to them as ladies because they move about"

Older female (>60 years old) FGD discussant, Abagena IDP camp Agan council ward.

"We were almost beaten up by persons from the host community when Red Cross brought some aids for us. The police were the ones that came to quell the ensuing crises. They have beaten us here in the camp because we are living in their place.

Young Male (>30 years old) FGD discussant, Abagena IDP camp Agan council ward.

"Whenever the Red Cross brings aids for us in their vehicle, it is preferred that the items be offloaded from the vehicles by young men from the camp so they can earn some money. However, the host community insists that only their young men offload and even when our young men from the camps help out they are not included in the payments for offloading. The governor came here sometime to commiserate with us during the Christmas season, but they came here to forcefully take away some of the things he brought for us. The governor was the one who resisted them. That night we were severely tortured by the host community in retaliation.

Young Male (>30 years old) FGD discussant, Abagena IDP camp Agan council ward.

"We have always had issues with the people here because of their nature. They are very troublesome. We often restrain ourselves in order not to fight with them. They always demand a share from the aid the government brings to us and to avoid trouble we always give them a share. They always beat up our children who go to the playground to play football.

Young Male (>30 years old) FGD discussant, Abagena IDP camp Agan council ward.

Aggravated treatment of IDPs by host communities will limit their ability to integrate into the host communities and also limit their ability to improve their standard of living .It also shows the perception of the host community of IDPs as imposters.

5.7 Aggression Against women

In Africa in particular, gender, and generation distributions play a role in the organization of camps. Because of traditional roles women are usually caregivers, in the camps these roles place the women at risk especially from hostile host communities. Findings from discussions agree with other studies that state that women in camps are often very vulnerable.

"Sometime in the past, our daughters were on their way to the forest to fetch firewood. They were accosted on their way by some men who seized their axes and cutlasses. The men demanded that our daughters have sex with them before they can return the items back. Our daughters refused and the implements were not returned. Our daughters managed to escape and came to report the case to the elders who engaged the local vigilante and the axes and cutlasses were later returned" Middle aged female (<60 >30 years old) FGD discussant, Abagena IDP camp Agan council ward.

"We have had many issues with persons from the host community in the past. They have beaten our men before. Our women were also beaten when they went to fetch firewood and the firewood was seized from them as well. When the governor visited us with some items for Christmas, they came here and took one of the pigs he brought for us by force. They treat us with so much disdain because they feel we ought to share the donations given to us with them because we are in habitants of their land. We have been able to live in harmony with them only recently since we started sharing the donations brought to us by humanitarian bodies like Red Cross, UNICEF etc. with

Middle aged Male (<60 >30 years old) FGD discussant, Abagena IDP camp Agan council ward.

5.8 Opportunities for Improved livelihoods from public spaces in host communities by IDPs

Public spaces such as streets provide arena for economic activities which are a source of livelihood for majority of urban dwellers in African countries. Accordingly, how IDPs provide an income from public space is also evaluated the question income generation avenues in public space was put to the IDPS findings from the discussions are presented below:

"No we don't have any other means of making money apart from carrying out menial jobs for people. We cannot farm here because we don't have farmlands. We cannot collect farmlands on lease because we don't have money to pay for the farmlands

Middle aged Male (<60>30 years old) FGD discussant, Abagena IDP camp Agan council ward.

"We buy and sell things like pepper from the income we make from the menial jobs for people"

Older female (>60 years old) FGD discussant, Abagena IDP camp Agan council ward.

When asked if there are opportunities for them to trade in the neighbouring markets like those located in surrounding neighbourhoods like North Bank, Yagba and Daudu where there are daily and five-day cycle markets the discussants had the following explanations:

"Selling in North bank market requires that one pays for a space where they can display their wares. We don't have money to pay for that. Other expenses like tax etc. are also involved"

Middle aged female (<60 >30years old) FGD discussant, Abagena IDP camp Agan council ward.

"we attempted to sell outside this place, in places like Yagba, Daudu and North bank but the expenses involved in starting a business in such places were too much for us. In one place, we were told to bring ten (10) thousand naira. In another, we were to buy drinks and other things before we could get a space to sell. That's the reason why we only sell in this place"

Older female (>60 years old) FGD discussant, Abagena IDP camp Agan council ward.

"One benevolent woman gave me money to start a business, so I went to the market and bought some goods and sold. I made very little profit. But because of hunger, I used part of my capital to buy food to feed my children. This continued until I lost my capital and the business crumbled.

Middle aged female (<60 >30years old) FGD discussant, Abagena IDP camp Agan council ward.

Opportunities for improved livelihoods are a unique area for integration into society. Findings have shown that chances to make a living open to IDPs are limited to the camps thereby reducing the sphere of engagement with host communities and further limiting inclusion for IDPs.

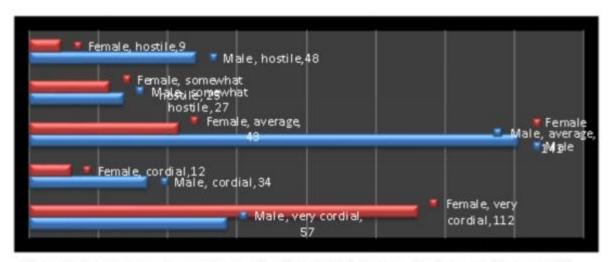


Figure 4: Respondents views on the quality of relationship between host communities and IDPs Source: Authors' Field Survey, 2020

5.9 Relationships between host communities with IDPs

According to literature interdependencies often exist between officially camp-settled, illegally self-settled persons outside camps and host communities (Lubkemann, Minear,

& Weiss,2000). However the quality of the relationships is evaluated in this study, questionnaires were administered to host communities surrounding the camps and relationships were rated in five categories of very cordial, cordial, average, somewhat hostile and hostile, respondents were requested to choose one option in describing the relationship of the host communities with the IDPs. The responses from the respondents are presented in Figure 4.

Respondents especially the male view the relationship as host communities with the IDPs as average (91%) while the females view relationship as very (112%).Disparities between the gender could be explained by the fact that in the closed traditional societies women generally play background roles which reduce the forums for interaction that could be used to define relationships. Of significance also is the large of male respondents who view relationship with IDPs as hostile (48%), this collaborates earlier findings from focused group discussion with the IDPs who also describe the relations with host communities as hostile. The Figure 5 shows findings on reasons adduced by respondents on the quality of relationship between IDPs and host communities as described by members of the host community. Five different statements were made based on studies which state that host communities often view IDPs as competing with them for scarce resources, criminal and illegitimate and so not worthy of partaking in the city's common goods (Kälin & Schrepfer 2012; Refugee Law Project 2005; Risbeth, Blachnicka-Ciacek & Darling 2019; Crisp et al.2009). Respondents were asked to pick one statement that best describes the reason for the quality of their relationship with IDPs.

According to findings from the survey, the host communities were mainly concerned about the depleting natural resources such as

water, firewood and farmland being used by the IDPs (45%) and increased insecurity since the IDPs came on the scene (21%). These concerns especially on the increased claim on natural resources is in line with current literature(Banki, 2004; Risbeth, Blachnicka-Ciacek & Darling 2019). However studies carried out elsewhere show that increased criminality has not been linked to IDP presence(Banki2004;Lubkemann, Minear, & Weiss2000)also worrisome is the response of skewed government provision that favours only the IDPs. This finding agrees with (Lubkemann, Minear, & Weiss, 2000)who says if not well managed, Humanitarian action can constitute a "second disaster" if it does not incorporate a fairly refined understanding of local coping capacities and strategies.

5.9 Urban Planning Implications

Urban public facilities such as parks ,streets and gardens support social inclusion(arch2o.com 2012-2020). Social inclusion has been shown to be at various levels in diverse situations and settings (Banki 2004) depending on individuals or a group's inability to participate in economic, social and political aspects of life because of imposed constraints rather than by choice (Das and Social inclusion Espinoza, 2019). appropriate integration, has been seen as a precondition for achieving all-encompassing and sustainable development (Chen, Harvey, Kihato and Skinner, 2018) particularly for vulnerable groups in society among which are IDPs. Consequently, greater recognition of IDP's participative rights in the society of cities should be significant to both urban planners and designers and should result in the design and implementation of more accessible public spaces. It is envisaged that this should improve social inclusion of IDPs and further translate to more sustainable development especially for cities with large IDP populations.

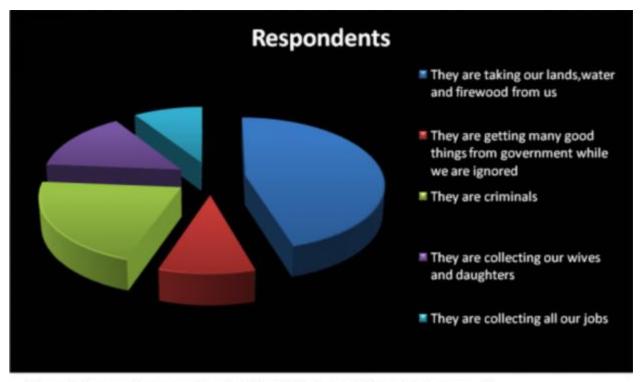


Figure 5: Reasons for the quality of relationship between IDPs and host community Source: Authors' Field Survey, 2020

6.0 Conclusion and Recommendations

The study discovered that generally residents of Makurdi recreate in hybrid spaces of restaurants and eateries more than in traditional parks and gardens. Engagement of IDPs with public space is poor on all indicators. The relationship between the host community and IDPs is average but tending towards hostile reasons border on competing demands on natural resources and perception of IDPS and criminals. These finding lend themselves to the following recommendations:

- 1. It is important to consider both children, women and men as key user groups when designing public space
- 2. Planners and city designers should consider the integration of hybrid spaces of recreation in planning for cities rather than sticking to traditional models of parks and gardens for recreation.
- Activities common to hybrid spaces like eating and drinking which draw people to such spaces should be included in

- traditional parks to make them more attractive.
- 4. Public transportation networks in Makurdi should be improved to improve links between the camps and recreation spaces.
- 5. Public spaces near camps should provide diverse and free activities for recreation and IDP residents should be encouraged to visit recreation spaces.

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