LOCATING THE REALITY OF THE SOCIAL CONTRACT THEORY AND THE FAILED STATE CONCEPT IN NIGERIA'S GOVERNANCE

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Abstract

Fifty-four (54) years after Nigeria gained political independence, the country has not translated her enormous human and natural resources to expected economic development measured in GDP per capita. Poverty became widespread, the incidence rising from 27.2 in 1980 to 46.3 in 1985 to 42.7 in 1992 to 65.6 in 1996 and 69.0 in 2010. Poverty manifestations include decaying infrastructure, child abuse/labour/trafficking, cultism, brain-drain, insecurity, industrial unrest, 'sorting', handout, examination malpractice, certificate racketeering, indecent dressing and seduction, poor attitude to work, embezzlement of public fund, extortion by uniformed men, degrading environment, among others. This review study adopts the critical research method to locate the reality of the Social Contract Theory and the Failed State Concept in Nigeria's situation. It concludes that Nigeria has lost the 20th century to leadership ineptitude and recommends a sovereign national conference.

Introduction

Fifty-four (54) years ago, Nigeria gained political independence from British Rule on October 1, 1960. The country, which is richly endowed with human and natural resources, has not translated these potentials to expected economic development. Nigeria crawls behind other developing countries in terms of economic development measured in GDP per capita. For example, the GDP per capita of Venezuela grew by 20 folds from $3.8 billion in1965 to $75 billion in 1995; Malaysia grew by 27 folds from $3.1 billion to $85 billion; Indonesia grew by 52 folds from $3.8 billion to $198 billion; but Nigeria grew by 3.6 folds from $5.8 billion to $26.8 within the same period. Again, Cameroon's GNP per capita grew from 599 in 1975-1984 period to 771 in 1989-1998 period; Senegal from 436 to 629; Benin from 313 to 367; Togo from 325 to 363; Ghana from 356 to 396; but Nigeria's figure rather dwindled from 599 to a miserable 258 within the same period (Eneh, 2006).

Little wonder, poverty became widespread in Nigeria, tormenting the citizens in rural and urban communities. The incidence rose from 27.2 in 1980 to 46.3 in 1985, to 42.7 in 1992, to 65.6 in 1996, and 69.0 in 2010 (NBS, 2011; World Bank, 1996). The manifestations are decaying infrastructure, child abuse/labour/trafficking, cultism, brain-drain, insecurity, industrial unrest, 'sorting', handout, examination malpractice, certificate racketeering, indecent dressing and seduction, poor attitude to work, embezzlement of public funds, extortion by uniformed men, degrading environment, among others (Eneh, 2009a).

This review/study is an attempt to locate the reality of the Social Contract Theory and the Failed State Concept in Nigeria's situation. It adopts the critical research method. After this brief introduction, the paper is structured along conceptual and theoretical literature, relationship between the Social Contract Theory and Failed State Concept, applications of both theories to Nigeria's situation, conclusion and recommendations.

Conceptual Literature

Concept of governance

Governance, which is often confused with governing and government, is better appreciated by differentiating it from governing and government. Governing refers to those social activities which make a purposeful effort to guide, steer, control, or manage the society. Governance, on the other hand, describes the patterns that emerge from the governing activities of social, political and administrative actors. It concerns the ways and means in which the divergent preferences of citizens are translated into effective policy choices, about how the plurality of societal interests are transformed into unitary action and the compliance of social actors is achieved (Ukiwo and Chukwuma, 2012).

Government centres on the institutions and actions of the State, while governance accommodates non-state actors, such as the business community and civil society, in the analysis of societal steering. Thus, governance covers the whole range of institutions and relationships involved in the process of governing (Ukiwo and Chukwuma, 2012).

Social Contract Theory

The Social Contract Theory came from the works of three important Philosophers who were concerned with Order and Stability in modern society as against chaos, confusion and bad leadership. Thomas Hobbes worked on Leviathan (1651); John Locke worked on Two Treatises on Government (1690) and Jean-Jacques Rousseau worked on the Social Contract (1762). The ideas they propagated in these works are referred to as the Social Contract Theory, which refers to a contract between persons in pre-socio-political conditions declaring the terms in which they can create and submit to political authority or government.

The Contract explains a transition from a state of nature to a social and political existence. Hobbes tells that in a state of nature before any government came into being, everybody desired freedom but also tried to dominate others, because of self-preservation instinct. With this, a war of all against all existed which made life solitary, poor, nasty, brutish and short. In this state of Nature, there was no property, no justice or injustice. Force and Fraud were the two cardinal issues at stake.

In order to escape from these evils, men formed communities and agreed (among themselves) to create and subject themselves to a central authority. There is no right of rebellion because the Ruler is not bound by any contract but the subjects are bound by the contract. Essentially, the Ruler is an absolute Monarch or an absolute Assembly. The Covenant is not between the citizens and the Ruling Authority, but by the citizens with one another to obey such a Ruling Power the majority shall choose.

Locke's version of the Social Contract Theory was a reaction against the Divine Right of Kings: That God gave the Kings the power to rule. He stated that the State or the Government is a party to the contract and can be justly resisted if it fails to fulfill its part of the bargain. Essentially, it is a democratic doctrine. Locke believed that in order to change the state of nature, which is not desirable, government or the State, must exist. Locke theorized that outside the state of nature, every man is a judge in his own case. But, where a Monarch is a party to the dispute, the Monarch becomes both judge and plaintiff. This, therefore, leads Locke to say that governments should not be absolute: The judiciary should be independent of the executive. The power of the government or the State is confined only within the common good. The chief end of people coming into political society is for the preservation of their property. The authority cannot take from any man any of his property without his consent.

In Rousseau's version of the Social Contract, self-preservation forced men to move from primitive independence in the state of nature to a

direct democracy, where all citizens have the right to participate in making the laws for the good of all in the community. He recognized that even the smallest possible community capable of independence could not give political rights to everyone. His model of a community is a small-scale type, not a large-scale community, as other theorists conceived. Unlike Hobbes, Rousseau theorized that the state of nature does not contain war of all against all. Rather, it harbours friendship and harmony among people because natural man is moved by self-feelings of sympathy and compassion.

Russell (1981: 669) quoted Rousseau as saying that "Man is born free and everywhere he is in chains. One man thinks himself the master of others, but remains more of a slave than they are!" His emphasis in the theory is on the liberty and equality of man within the State.

However, the general feature of the Social Contract Theory is the unrestricted personal freedom which the individuals surrender to the State to ensure their safety, private property and other personal rights. The theory arose out of the struggle of the elite of the time against feudalism and absolute monarchy. The Marxist Theory of the State which presented the other side of the coin declares that the Social Contract Theory was an ideological justification of the bourgeoisie's claim to political power.

The Failed State Concept

The Failed State concept came into being in 1990 due to difficult circumstances which hindered progress and human development in many Third World countries. According to Eisentrager (2012), the concept was first used by Boutros Boutros-Gali and Kofi Annan, two former Secretaries-General of the United Nations, to capture the character of the situation in those places as it was at a particular period. Somalia was used as a famous example where life was very difficult. With the issues of democracy and human rights taking prominence in international political

context and the weakened role of the Soviet Union, the United States influence in international circles increased and forcefully promoted the Failed State Concept.

A failed State is a State considered as having failed in some basic responsibilities of a sovereign government. For example, when a central government is so weak and ineffective that it has little practical control over its territory, the State is said to be fragile or to have failed. The US-controlled Fund for Peace and the Foreign Policy magazine have published annually since 2005, the Failed State Index, comprising 12 factors which are grouped along social, economic and political lines, thus:

Social: 1. Mounting demographic pressures
2. Massive displacement of refugees, creating severe humanitarian emergencies
3. Widespread vengeance-seeking group grievance
4. Chronic and sustained human flight.

Economic: 5. Uneven economic development along group lines
6. Severe economic decline

Political: 7. Criminalization and/or delegitimization of the State.
8. Deterioration of public services
9. Suspension or arbitrary application of law; widespread human rights abuses.
10. Security apparatus operating as a State within a State
11. Rise of factionalized elites
12. Intervention of external political agents

Critics submit that the name, Failed State, is value-laden and has negative connotations. It has been used as an excuse for military interventions and for keeping failed States at the periphery of international relations. For example, foreign investors and tourists keep away (from Somalia) because of the perception of Somalia as a failed State. Besides, Somalia is not represented in the United Nations and in global or regional institution.

Eisenstrager (2012) argues that a big challenge in appreciating how things work outside the western world is that many of the concepts used in international relations are based on western history and thought. Max Weber defined a State as "a human community that (successfully) claims the monopoly of the legitimate use of physical force within a given territory". African States are often compared with the idea of this "ideal State" seen as typical of a western State. But this leads to focusing on the lacks, the incompleteness of those African States. Hence they are labeled as weak or failed. But then every State has its own specific features. Hence, generalizations become impossible.

Secondly, Weber's State is an idea of a State that never existed anywhere in practice. For private violence and private security have existed among western nations since modern times till this day. If the States in the West are to be judged by the same standard as the States in Africa, they can get the failed label also (Eisentrager, 2012).

In his book, *Failed States,* Chomsky (2007 in Eisentrager, 2012) shows that USA shares features with other failed States; yet the label was not applied to it. The label conceals more than it tells or enlightens. We must look beyond the State and within the State when we analyze the States in Africa, especially Somalia.

The Failed State concept is ideological, ahistorical and reflecting a Western bias of what constitutes a successful State. Terrorism and transnational threats associated with the concept show little empirical evidence that weak States impose global threat. Hans-Joachim Spanger

(2000) tells that the States in Africa are different from the States in the West in the sense that the latter has endured centuries of negotiations and de-coupling as an institution from individuals who run it as clan and kinship loyalties. But African States have very recent collective memory. Hence, the concept of modern constitutional State in its abstract nature is difficult to understand. The political conclusion here is to reconsider the call for "good governance" as an important precondition for good development.

Relationship between Social Contract Theory and Failed State Concept

The Social Contract Theory considers the Origins of the State, while the Failed State Concept explores the decline, the apparent disappearance or else the deceptive existence of the State due to its inability to perform its assigned functions. The Social Contract Theory and the Failed State Concept can both be related to the Marxist Theory of the State which is an alternative explanatory principle. It tells that the State came into being as an organization of the class dominant in the economy to safeguard the existing order and suppress the resistance of other classes.

State appeared when society broke up into classes as an instrument of the exploiting groups for the suppression of the exploited class. It is formed as a special public authority with an army, police, prisons and various institutions of coercion. Marx and Engels (1977: 38) note that "The executive of the modern State is but a committee for managing the common affairs of the whole bourgeoisie." The Marxist Theory tells that the proletarian State is not a State in the full sense of the word because it essentially expresses the interests of the working people and will eventually disappear into a stateless society, in the course of time.

The main task of the working class is to "smash the bourgeois State machine" and establish the dictatorship of the proletariat, leading to the state of the whole people. This highest stage in the development of the

socialist State leads to an eventual transition to communist public self-government, following the principle of "from each according to his ability and to each according to his needs." Here, stateless society becomes possible. Socialism is not a mode of production but a transition stage between capitalism and communism which is a stateless/classless condition.

So, on the one side of the coin, the State is a necessity. On the other side, the State is an exploiting institution which must be done away with because it is not necessary. But then, the Marxist economic analysis of the State, whereby the State will wither away in a classless society, has been countered in the political analysis called *Elite Theory* by Vilfredo Pareto and Gaetano Mosca, two Italian Sociologists (in Eisentrager, 2012). They tell that a classless society is impossible because there will always be a ruling few who have the power and the ruled many who do not. Only a small number of persons allocate values to society and these persons belong to the upper strata. At no time can this be any different.

Incidentally, the Marxist Theory of the State and the withering away of the State apparatus leading to a classless society has been successfully ridiculed in a satire by Orwell (1945) called *Animal Farm*, in which the communist revolution was portrayed as the take-over of a Farm by its animals in which they announced, among other things, that:

> *All animals are equal*
> *No animal shall sleep on a bed*
> *No animal shall drink alcohol…..* etc.

These rules were gradually re-written by Squealer, one of the animals, who served as the Minister of Information:

All animals are equal….. but some are more equal than others.

No animal shall sleep on a bed….. with bed sheet
No animal shall drink alcohol….. to excess.

These are just three out of the nine rules that were changed to suite the political leaders of the Animal kingdom. In the end, Orwell skillfully demonstrated that a stateless or classless society is impossible!!!

Applications of the Social Contract Theory and the Failed State Concept to Nigerian Condition

The Nigerian condition is a most lachrymal type. Applying the Social Contract Theory and the Failed State concept to Nigeria's situation, it is easy to recognize why Nigeria was ranked 16th out of 55 States considered in the 2013 Failed State Index. Is the Nigerian State effective? The Newswatch weekly magazine (special edition) of October 6, 1986 had a cover page title: "Nigeria: why nothing works". From one sector to the other, it listed a litany of failures.

Few years after independence from Britain, vengeance-seeking groups emerged among factionalized political elite. The Nigerian civil war which took millions of lives in 30 months (1967-1970) was the result. Refugee status came into being in Nigeria. Accusations of genocide against the Federal Government were rife. Many Igbo children were sent to Gabon, so that the Igbo ethnic group could survive on earth in the event of a complete extermination. Several religious riots, and breakdown of Law and Order in the North since 1980s and 1990s, took place.

Since Independence in 1960, Nigeria has had no less than eight coups d'états, in the attempt to remove ineffective governments or to avenge some perceived grievances. These led to heavy shedding of blood.

In the mid 1990s, the Niger-Delta people suffering from environmental pollution, and led by Asari Dokubo, took up arms against the Federal Government, over perceived injustices in the region. They introduced kidnapping in the society which spread to the South-eastern States, and persists till today. Presently, the Boko Haram insurgency is having its way, bombing and burning and destroying places, kidnapping school children, and inflicting terror to the Nigerian society. A most recent case in point is that of the Chibok Girls where over 250 girls from a Girl's Secondary School, Chibok, Bornu State, were kidnapped by a Terrorist Gang. Some girls were said to have escaped, remaining about 217 of them yet to be found. It is over two months now. Yet, no solution is in sight. And, there has been mounting anxiety, nationally and internationally. All these are costing Nigeria so much in human and material resources.

There is growin unemployment, even among university graduates. Brain-drain has continued to grow in Nigeria. And, expatriates have continued, on the other hand, to desert the country.

Widespread corruption, which the Nigerian State is almost unable to control, has persisted. The Economic and Financial Crime Commission (EFCC), National Dug Law Enforcement Agency (NDLEA), Naional Agency for Food and Drug Administration and Control (NAFDAC), Standard Organisation of Nigeria (SON), and several other control or fighting agencies can only be effective according to the whims and caprices of the leadership, who sometimes uses these instruments to fight perceived enemies and political opponents. Political officials go into the public realm to amass stunning wealth. Things have become so bad that Achebe (1983: 10) asserts:

> *The trouble with Nigeria is simply and squarely a failure of leadership. There is nothing basically wrong with the Nigerian character. The Nigerian problem is the unwillingness of its*

> *leaders to rise to the responsibility, to the challenge of personal example which are the hallmark of true leadership.*

Continuing, Achebe (1983: 2-3) submits that countless billions of Naira generously poured into Nigeria's national coffers by Providence between 1972 and 1982 would have been enough to launch this nation into the middle-rank of developed nations and transformed the lives of our poor and needy.

> *But what have we done with it? Stolen and salted away by people in power and their accomplices. Squandered in uncontrolled importations of useless consumer merchandise, Embezzled through inflated contracts to an increasing army of party loyalists who have neither the desire nor the competence to execute their contracts.*

Achebe concluded that we have lost the 20th century.

In the effort to solve Nigeria's problem, States have been created, and Local Government Councils have been created. Likewise, the six geopolitical zones were created. But, those structures contain grave injustice which must be addressed because of their allocative roles in resources. Each of the geopolitical zones has 6 states, except South-east with 5 States and North-west with 7 states. Kano State alone has 44 Local Governments, which is more than all the Local Government Areas in the 5 South-eastern States put together.

Recounting the injustice in Nigeria, Achebe (2012) admitted State failure in the country:

> *The Nigerian government has failed woefully to enforce laws, protect its Citizens from wanton violence, particularly attacks*

> *against non-indigenes living in disparate parts of the country……. I hope that this mindless carnage will end only with the dismantling of the present corrupt political system and banishment of the cult of mediocrity that runs it, hopefully, through democratic process.*

Achebe (2012: 252) continued to ask:

> *How can this state of anarchy be reversed? What are the measures that can be taken to prevent corrupt candidates from recycling themselves into positions of leadership? How do we begin to solve this problem in Nigeria, where the structures are present but there is no accountability?... How does Nigeria bring all the human and material resources it has to bear on its development? How do we clean up the Niger-Delta? What do we need to do to bring an end to organized ethnic bigotry?*

And many other questions he raised. He then suggested a National Conference where Nigerians must sit down to discuss and negotiate the basis for continued existence. A National Conference is going on in Nigeria, to discuss the Nigerian condition. And several ethnic nationalities have submitted their memoranda as to how they want Nigeria to be governed in future. This conference is our Hope, our Help, whose result, if and when implemented, will help to move Nigeria forward.

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STRENGTHENING ENTREPRENEURIAL EDUCATION WITH APPROPRIATE EDUCATION TECHNOLOGY AND TRANSDISCIPLINARITY: NIGERIA'S PERSPECTIVE

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Abstract

Rather than graduate from school into fulfilling life, the lot of an average fresh African graduate is unemployment, disillusionment and resentment because he acquired unmarketable education devoid of efficient and functional life-skills for job creation and poverty reduction. Education sector is breeding a growing army of unemployed graduates comparable to weapons of mass destruction in Africa. Using the critical, theoretical and documentary research methods, this study reviewed secondary data

on education explosion and implosion in Africa and unemployability of school drop-outs, scholars-leavers and graduates. Explosive education expansion was typified by 334-740 % annual student populaton growth rates for 4 to 5 decades running in some universities in Nigeria. Generally, the number of students in the university rose by 102.8 % between 2001 and 2004. Between 2001 and 2005, the number of secondary schools rose by 173 %. Between 2001 and 2003, the number of secondary school tutors rose by 228.6 %, while the number of university equivalent instructors rose by 116 %. Between the 1960s and the 2000s, the number of subjects taught in primary schools rose by 333 % and by 100 % in secondary schools. From the mid-2000s, however, education implosion began to manifest in double-digit unemployment rate for graduates, dearth of infrastructure, school desertion by learners, plateaued or declining student population amidst 3.2 % rate of national population growth, high rate of boy-child dropout from school, brain-drain, among others. The study also examined and recommended mainstreaming appropriate education technology and transdisciplinarity as a way out of the crisis and as the basis for defining alternative development paradigms for Africa.

Keywords: *Education explosion and implosion; Enterpreneurship education; Appropriate education technology; Transdisciplinarity; Nigeria.*

Introduction

Georges Danton [1759-1794] (in UNICEF, 1999) submitted that education is the second need of people, after bread. Victor Hugo [1802-1885] (in UNICEF, 1999) asserted that he who opened a school door, closed a prison. A Nigerian proverb (in UNICEF, 1999) has it that a bleak future

awaits an untrained child. UNICEF (1997) noted that education was the key to literacy and the basis for all progress, for individuals, communities and countries.

Apparently conscious of these truisms, African nations began to provide access to education in the past 4 to 5 decades. Efforts to universalise education in Africa started when Nigeria and some other African countries became signatories to the Universal Declaration on Human Rights of 1948, which emphasised the right of every citizen to education and on compulsory and free access to basic education. In 1955, the Western Regional Government of Nigeria launched the Universal Primary Education, while the Eastern Regional Government followed suit in 1957 (Enueme, 2004).

In April 1959, the Ashby Commission was set up to identify the manpower needs of Nigeria over the next twenty years (1960-1980). Its report led to the establishment of five universities in Nsukka, Zaria, Ile-Ife, Lagos and Ibadan in the early 1960s. Eight other universities came on board in the 1970s in Benin, Jos, Maiduguri, Ilorin, Sokoto, Port Harcourt, Calabar and Kano. More universities were established from the 1980s to date by the Federal, State Governments and private practitioners (Eneh, 2009).

Primary and secondary feeder-schools were equally given attention. Consequently, pupil enrollment in primary schools rose by 250 % between 1975 and 1980. Between the 1960s and the 2000s, the number of subjects taught in primary schools rose by 333 %, and by 100 % in secondary schools. Student enrollment in secondary schools rose by 56.4 % between 1960 and 1963. The number of secondary schools rose by 173 % between 2001 and 2005. Between 2001 and 2004, the number of students in university equivalents rose by 65.7 %, while the number of students in the university rose by 102.8 %. Between 2001 and 2004, the

number of tutors in secondary schools rose by 228.6 %, while the number of university equivalent instructors rose by 116 % (Obanya, 2000; Olaitan, 2003; Enueme, 2004; NBS, 2006; Eneh, 2008).

Undergraduate population rose by as high as 740 % per annum for 52 years running in one of the universities in Nigeria. Similarly, departments and faculties rose astronomically in number over the period (Mbanefoh, 2003). So were students that graduated from these schools.

Job skills are important in making education viable. They are primarily acquired through four media, namely, education, formal vocational training, short training courses and accumulated career experiences. In recognition of this, the Nigerian government put both policy and structure on ground for skills acquisition in prisons, school laboratories, Trade Centres, Monotechnics, Polytechnics, Vocational Teacher Education Departments, and Student Industrial Work Experience Scheme (SIWES) managed by the Industrial Training Fund (ITF) (Eneh, 2010). The Government also encouraged workers to undergo various in-service training and trade tests for skills acquisition and self-improvement, and provided for out-of-school skills acquisition programmes. For instance, the Government embarked on "Crash Programme" - short-term skills training for youth for adoption of foreign technologies in the late 1970s (Eneh, 2009a).

At various junctures, successive Nigerian Governments also embarked on other interventionist measures to tackle unemployment and reduce poverty. They include establishment of the National Directorate of Employment (NDE), the National Economic Reconstruction Fund (NERFUND), the People's Bank (PB), the Community Bank (CB), the Mass Mobilisation for Social and Economic Recovery (MAMSER), the Small Enterprises Development Agency of Nigeria (SMEDAN), the National Poverty Eradication Programme (NAPEP) and the National

Economic Empowerment and Development Strategies (NEEDS), which has the State and Local Government arrangements as SEEDS and LEEDS respectively (Eneh, 2009a).

The government of the old Anambra State (now Enugu State, Anambra State and most parts of Ebonyi State) establshed the Voluntary Service Agency (VSA). This and similar programmes were also aimed at technical empowerment of school-leavers and graduates for economic self-reliance (Eneh, 2009a).

Since the mid-2000s, however, the relative success of these efforts to provide education access began to backfire. Dated and irrelevant curriculum, funding neglect, overpopulation-induced infrastructural decay and brain-drain networked to ensure that the products of the school system were half-baked and sufficiently unmarketable. Unemployment rate has been growing rapidly among school-leavers and graduates due to their acquisition of unmarketable education devoid of efficient and functional life-skills for employability, job creation and poverty reduction. School-leavers and graduates are misfits for most parts of the job market and the needs of the immediate environment. It is, therefore, understandable that student population either has stabilised or is declining. Boy-child dropout of school has become a worrisome issue, especially in Southeast Nigeria. Internal and external brain-drain is also taking a toll on instructor strength, which has dwindled since the mid-2000s.

The quadruple challenges of imploding economies, deepening and widening poverty, climate change, and disappearing environmental assets (natural resources and biodiversity) around the world have necessitated a careful rethinking of knowledge platforms and development pathways at global, continental and national scales. This study used the critical, theoretical and documentary research methods to link these challenges to dysfunctional education received by school-leavers and graduates in

African countries, where appropriate education technology (AET) and transdisciplinarity (Tdp) are neglected. It recommended that science and technology education experts and policymakers need to adopt the duo at all educational levels and as the basis for defining alternative development paradigms for Africa. After this brief introduction, the remainder of the paper is structured as follows: conceptual and theoretical frameworks, education explosion in Africa, education implosion in Africa, the failure of government remedial measures and the need for AET and Tdp, and the way out, recommendations/conclusion.

Conceptual and theoretical frameworks

Implosion

Implosion is a violent inward collapse of a vessel or structure, resulting from the greater external pressure exerted against the internal pressure, or complete economic or political collapse, as a result of, e.g. poor management and financial insolvency (Encarta, 2009). Most African countries are experiencing education implosion, manifesting in decay in the sector and dysfunctionality of its products (Eneh, 2009). Unmet demand for marketability from mounting external pressure has caused the education system to cave in.

Appropriate education technology

Technology is a tool, machine or method used to undertake activities in nearly every aspect of life, including growing crops and preparing food, harnessing energy, collection and purification and storage of water, and building structures, among others (Eneh, 2012). Appropriate education technology is a teaching tool that uses the rich environment as a source of teaching/learning materials to impart on learners the knowledge, skills and

attitudes of the world around them through personal contact and experience. It does not place emphasis on the study of books and charts or passing examinations, but on acquisition and application of science knowledge, skills and attitudes for the purpose of improving the environment and the learners' living conditions. It emphasizes abilitiy to explain, show, grow, demonstrate, name, think, and describe among learners. It encourages repetition or practice of activities by individual learners at home and at school. It encourages activity-based teaching through learner investigation, experimentation, exploration and demonstration. It adapts the syllabus to the existing circumstances of the environment. It aims at the brand of teaching that changes student attitude and behaviour – and not accumulation of head-knowledge. It employs a spiral approach to recycle key topics for different age-levels of learners for gradual and thorough acquisition of the desired skills and attitudes. It relates the subjects to local conditions, bringing the village into the classroom and marrying the school to the community. It embraces conservation education to improve natural resource management and reduce environmental damage. It is the backbone of true education as a process of experiencing for purposeful transformation and reformation of the learner (Eneh, 2009).

Transdisciplinarity

The concept of transdisciplinarity refers to an education approach that extends across disciplines or involves more than a discipline. It recognizes the need to incorporate other branches of knowledge in order to learn and practice effectively a particular discipline. It emphasizes the interdependence of disciplines, as against vertical education (mono-disciplinary certificate education) (Hornby, 2001).

Education explosion in Africa

The single most significant development achievement of Africa is educational expansion for access provision. The case of Nigeria, the most populous African nation, illustrates this submission. The University of Ibadan, for instance, had 104 foundation students in 1948, but 40,000 students in year 2000 (Mbanefo, 2003). This means a stupendous 38,461 % student population growth in 52 years or a staggering 740 % average annual growth rate. Similarly, the Nigeria's first indigenous university, the University of Nigeria, Nsukka, started in 1960 with 255 students in 6 foundation departments (Economics, Mathematics, Political Science, Sociology, English and History) in 3 faculties (Social Sciences, Natural Science and Arts). Forty years later, it had 30,047 students and 100 departments in 15 faculties (Eneh, 2008). This means a student growth of 13,350 % in 40 years or an average annual growth rate of 334 %. Departmental growth was 1,667 % in 40 years or 42 % average annual growth rate. Faculty growth was 500 % in 40 years or 16.5 % average annual growth rate (see Table 2.1.)

Table 2.1: ***Growth rates of student population, faculty and department in selected Nigerian universities***

University	Time range	Student population		Faculty		Department	
		Total	Annual	Total	Annual	Total	Annual
University of Ibadan	1948-2000	38,461 %	740 %				
University of Nigeria	1960-2000	13,350 %	334 %	500 %	12.5 %	1,667 %	42 %

Source: Mbanefoh, 2003; Eneh, 2008

From the first tertiary institution of learning in Nigeria, Yaba Higher College, established in 1934, and the University College, Ibadan,

established in 1948, there were in 2007 about 91 degree awarding institutions, and about 156 monotechnics, polytechnics and colleges of education. As at 2004, there were over 40,000 public primary schools and about 6,387 public secondary schools. Primary school pupil enrollment rose by 45 % from 6 million in 1975 to 8.7 million in 1976/7 session, and by 20 % from 12.5 million in 1978/9 session and 15 million in 1980 (Enueme, 2004; Edukugho, 2007).

After the introduction of the Universal Basic Education (UBE) programme in 1999, pupil enrollment in primary schools rose by 15.9 % from 17 million in 1998 to 19.7 million in 2002 (Obanya, 2000; Olaitan, 2003; Enueme, 2004). The number of primary schools rose by 20 % from 49,306 in 2001 to 59,174 in 2003. The number of secondary schools rose by 74.3 % from 6,292 in 2001 to 10,964 in 2004. The number of university equivalent institutions rose by 9.2 % from 163 in 2001 to 178 in 2004. The number of universities rose by 23.5 % from 51 in 2001 to 63 in 2003, and by 27 % from 63 in 2003 to 80 in 2005 (NBS, 2006).

Table 2.2: ***Learner population growth***

School class	**Time range**	**Growth (%)**	
		Learner enrollment	**Annual growth rate**
University	2001-2004	102.8 %	34.3 %
University equivalent	2001-2004	65.7 %	21.9 %
Secondary	1960-1963	56.4 %	19 %
Primary	2001-2003	33.7 %	17 %

Source: Eneh, 2008, 2009

Student enrollment in secondary schools rose by 56.4 % from 135,434 in 1960 to 211,879 in 1963. The number of pupils in primary schools rose by 33.7 % from 19.3 million in 2001 to 25.8 million in 2003. The number of students in secondary schools rose by 41.3 % from 4.6 million in 2001 to 6.5 million in 2003. The number of students in university equivalents rose by 65.7 % from 350,000 in 2001 to 580,000 in 2004. The number of students in the universitis rose by 102.8 % from 36,000 in 2001 to 730,000 in 2004 (Table 2.2).

The number of teachers in primary schools rose by 22.5 % rose from 490,000 in 2001 to 600,000 in 2005. The number of tutors in secondary schools rose by 228.6 % from 140,000 in 2001 to 180,000 in 2003. The number of instructors in university equivalents rose by 116 % from 8,472 in 2001 to 18,199 in 2003. The number of university dons rose by 26.5 % from 18,867 in 2001 to 23,871 in 2003 (see Table 2.3).

Table 2.3: ***Teacher growth***

Teacher	**Time range**	**Growth (%)**	
		Total growth	**Annual growth rate**
University equivalent insructors	2001-2003	116 %	58 %
Secondary school tutors	2001-2003	228.6 %	114.8 %
Primary school teachers	2001-2005	22.5 %	5.6 %

Source: NBS, 2006

The scope of study also expanded. In the 1960s, primary schools were known with Language (reading and writing), Arithmetic and Nature Study (Mbanefoh, 2003). Today, they take about ten (10) subjects, showing 33.3

% increase. The secondary schools of the 1960s had about 12 subjects, but today, they have about 15 for conventional secondary schools and about 24 (100 % increase) for science, technical and vocational schools (NERDC, 2004). In addition, Population/Family Education, Normadic Education, Teacher Education, Vocational Education, Technical Education, Mass Literacy and other education programmes were also introduced at various junctures into the post-Independence Nigerian education system (NERDC, 2004; Enueme, 2004). Juxtaposing these rates against the 3.2 % annual population growth rate (NPC, 2009), shows expansive education access.

Education implosion in Africa

However, the result of education explosion in Africa is education implosion. In 2004 and 2005, pupil population in primary schools stabilised at 20 million, while student population in secondary schools plateaued at 6.2 million. Within the period, university equivalent student population declined by a whooping 58.6 % from 580,000 to 240,000, while university student population stabilised at 730,000. Due to teacher abandonment of school, secondary school tutors declined in number by 16.7 % from 180,000 in 2003 to 150,000 in 2004. University equivalent instructors declined by 9.3 % from 18,199 in 2003 to 16,499 in 2004 and 2005. University dons declined in number by 1.4 % from 23,871 in 2003 to 23,533 in 2005 (Table 2.4). This is only one of the numerous perils of internal and external brain-drain.

Table 2.4: ***Decline rates for learner and teacher population in schools in Nigeria***

School	**Time range**	**Decline rate**	
		Student	**Teacher**
Primary	2004-2005	0 %	
Secondary	2003-2004	0 %	16.7 %
University equivalent	2004-2005	58.6 %	9.3 %
University	2003-2005		1.4 %

Source: NBS, 2006

As was noted in an earlier report (Eneh, 2000), the basic education environment in Nigeria has not favoured the child. According to the report of the FGN/UNICEF (1996a), unconducive learning environments, absence of health and sanitation facilities, paucity of basic instructional materials and unmotivated teachers, among others, constitute the present weakness of primary schools. In general, school environments do not promote quality teaching and learning. About 77 % of the children had no textbooks, one third of them lacked writing materials, and 38% of the classrooms had no ceilings. In 47 % of schools, furniture was grossly inadequate and pupils sat on building blocks or were cramped in long benches without desks. About 77 % of schools had no potable water. In 59.8 % cases, water was obtained from wells. About 68 % of the schools had toilet facilities, half of which were ordinary pit latrines in poor condition. Although the National Policy on Education stipulates universal,

free and compulsory primary education, severe budgetary problems constrained the full implementation of the UPE Scheme within the current primary education framework. Even though, education enjoyed a high status in national budgetary allocations compared with other sectors, allocations for defence continued to consume the lion's share.

Add these to the unemployment problem of the school-leavers and graduates, schooling has lost the appeal, attraction, credibility and relevance. Hence, in addition to teacher abandonment of school, there is also high incidence of learner abandonment of school. Esan (in FGN/UNICEF, 1996b) reported that high drop-out rates among students of secondary schools, who had become "street-wise", was an alarming national trend. The boys dropped out in order to learn a trade to support the family, in the midst of deepening and widening poverty. The drop in enrolment rate for boys and girls, as they grow older, suggested that even those who did not withdraw from primary school, might not complete secondary education. Many of these children, who withdrew from school, became street traders, porters, barrow pushers, motor park touts or house-helps for the more affluent members of the society. As Atubi and Ali (2009) noted, in recent times, majority of the males among them increasingly took to commercial motorcycle or tricycle transportation called 'okada' and 'keke' respectively.

The girls might be pushed into early marriage or end up as prostitutes. Those, who remained in school, often had part-time jobs involving street hawking of bread, fruit, ice-water, groundnuts, among others, usually after school and during the weekends. This limited further the time they gave to studies, leading to higher exam-failure rates. This in turn, did not encourage them to read further. Having tasted life on the street, some children became too 'wise' for school and their parents. The extra money they made from their trading or labour might be spent on snacks, clothes, drink, cigarettes or even illicit drugs. Some even opted to stay away

from home, preferring to earn their own living, enjoy their freedom and dream of the day they would buy a fancy car. Their thoughts were not surprising in a society, where the ostentatious display of wealth had replaced intellectual excellence as a sign of success (Esan in FGN/UNICEF, 1996b).

The situation has not changed. Aja (2010) gave a recent report on mind-boggling statistics of boy-child abandonment of school to operate in the periphery or outside the mainstream education system, especially in Southeast geo-political zone of Nigeria. In 1996, the drop-out rates were 71 %, 69 %, 60 %, 58 % and 56 % for Anambra, Enugu, Imo, Abia and Ebonyi States respectively, as against 65 %, 65 %, 56 %, 57 % and 60 % respectively for the previous year (1995). Thus, the rates were increasing in all the States, except Ebonyi. On the other hand, the completion rates were abysimally low. For the junior basic secondary education, it degenerated from 38 % in 2001 to 34.8 % in 2005 for Abia and from 37 % in 2001 to 31.8 % in 2005 for Enugu. The rates also degenerated for senior basic secondary education for all the States, except Anambra, between 2001 and 2005 (see Table 5).

Parents identified the causes of high rate of school drop-out as peer influence, unemployment, poor remuneration for educated workers, capacity of illiterate men to acquire educated spouses (including Ph.D holders), poor learning conditions, and household poverty. Boy-children gave reasons for high incidence of school drop-out as inability of education to bring riches, poverty that disenables parents to afford school fees for their children, drive to make petty cash to augment family income and alleviate household poverty, and training being more appealing than schooling (Aja, 2010).

Table 2.5: ***Boy-child school drop-out and completion rate in Southeast Nigeria by States***

State	Year		Completion rate			
	1995	1996	2001		2005	
			Junior secondary	Senior secondary	Junior secondary	Senior secondary
Abia	57 %	58 %	38 %	31 %	34.8 %	30 %
Anambra	65 %	71 %	31.9 %	29.1 %	34.8 %	30.9 %
Ebonyi	60 %	56 %	33.1 %	30.9 %	33.9 %	29.8 %
Enugu	65 %	69 %	37 %	30.9 %	31.8 %	28.4 %
Imo	56 %	60 %	34.6 %	32.8 %	34.7 %	31.7 %

Source: Aja, 2010

This development has serious implications for nascent democracy in the country, since illiteracy, ignorance and poverty pose more serious threats to democracy than guns. The present deplorable prevalence of kidnapping and banditry in the zone is an expression of frustration emanating from a socio-economic system dominated by unguided minds that suffer from limited information in the information milieu (Aja, 2010).

Fig. 2.1 shows the vicious cycle of unviable education and its consequences. The craze for ornamental certificates devoid of functional skills leads to examination malpractices syndrome. Nigeria ranked number one in the world's examination malpractice index in 2011. The average annual examination malpractice index was 12 per cent. In the May/June 2012 school certificate examination conducted by the National Examination Council (NECO), a total of 615, 010 cases of malpractice were recorded, while 439,529 were recorded in the 2011 examination (Omeri, 2012), showing a whooping 40 % annual increase.

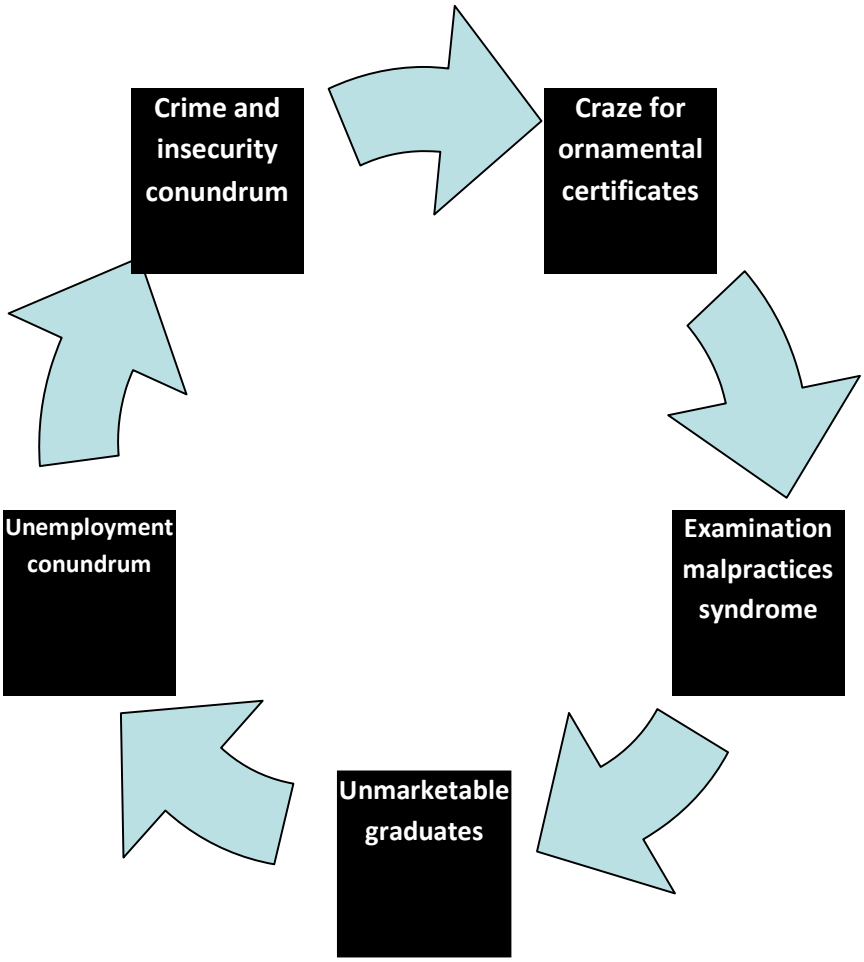

Fig. 2.1: Vicious cycle of unviable education and its consequences

At the tertiary education level, 'sorting' is the term used for irregular practices for obtaining undeserved marks in examinations. It takes various forms, including sexual gratifications, financial/material gifts, cult-assisted extortion of marks, among others. These unabating practices produce unmarketable graduates, leading to unemployment conundrum that results in crime and insecurity. The holders of the spineless certificates can only seek white-collar jobs, since they have no skills to employ selves or serve in the real sector.

As was rightly observed by Nigeria's Ministry of Education, the education sector is in shambles and there is the need for a total overhauling of the entire sector. The Ministry also rightly submitted that any nation whose educational sector is in crisis can never grow economically, and that any country that ignored the leading role of education in the drive for development risked producing citizens who could become weapons of mass destruction. Acknowledging that the quality of educational in Nigeria falls well below an acceptable level, the Ministry instigated a reform process to address key issues of access, equity and quality of education. The thrust of the education reform programme was to promote quality education and life-long learning relevant to the dynamics of global change through effective policy formulation and the setting and monitoring of standards at all levels; and delivery of tertiary education through federal institutions. To address the present anomaly in the education sector, the reforms programme would promote education that is, among others, efficient and effective, and functional for life-skills acquisition, job creation and poverty eradication (FGN, 2007).

This is in recognition of education as not only a process of transmitting the cultural heritage, but also a means of developing the entire person to enable him live effectively and efficiently in the society and to advance it for the future (Ukeje, 1984; Hanson, 1984). Education is

acquisition and utilisation of knowledge (Whitehead, 1984). It is not a matter of acquiring certificates, but functionality and utility. Meaningful knowledge is not ornamental, but must be utilisable. Knowledge must be acquired for application, not for decoration. It must impact and change the possessor, otherwise, learning has not taken place.

Education is a process of experiencing, which transforms and reforms purposefully. It is a process of developing sound character for the good of the society. It is change in behaviour. It is power bestowed on the possessor as the end product of experiencing. As a discipline or a body of organised knowledge, education addresses what should be taught (curriculum), why it should be taught (educational philosophy), how it should be taught (methodology), and to whom it should be taught (educational psychology) (Brameld, 1984; Dewey, 1984; Herbert, 1984; Kilpatrick, 1984; Loke, 1984).

The Nigerian education system has witnessed tremendous expansion in quantum of schools, learner enrollment, human and material facilities, and scopes of study. But, only diminishing learning is taking place, as their dropouts and products remain majorly unemployable and lack the drive and skills to live effectively and efficiently in the present, let alone to contribute positively to the future. The mind of the graduate is merely dangerously filled, like a vessel, with too much information – rather than being kindled, like a fire. The ideas blur together and become incoherent, leaving the possessor unchanged by what he knows.

While unemployment rate was 13.7% among the schooled, it was 12.8% among the unschooled in 2001. Specifically, unemployment rate was 8.7% among primary school-leavers, 13% among secondary school-leavers, 9.5% among graduates of tertiary institutions, 28.9% among 15-24 age bracket, 14.1% among females and 11.8% for all groups (NBS, 2006). Unemployment is being created because practical skills are not being

learnt and learners are not being transformed and reformed. There is no integration between the country's needs and its supply of school-leavers and graduates. For example, while policymakers in many African countries look to agriculture and private sector to spearhead economic growth, courses and textbooks – largely inherited from colonial masters – have little to do with farming and entrepreneurship (Eneh and Owoh, 2009). Thus, Nigerian Animal Science students, for example, are taught how to rear ostrich, which they may never come across in their lifetime. The Botany students are taught about strange plants existing in far away Western lands, whereas they cannot recognize the plants around them.

Besides inheriting textbooks that lack in home surrounding illustrations for effective learning, there are forces that deliberately or inadvertently challenge appropriate education in Africa. Firstly, the strong prejudice of the Africans, who had colonial education was strong and, frustrates the emergence of a coherent African indigenous educational policy, for their fear of irrelevance. As Moumouni (in Eneh, 2009) observed, opposition to Africanistic education philosophy stemmed from a kind of panic because of the difficulties a profound change in the educational system would entail. Secondly, neo-colonial forces of Europe and America were actively at work, especially as the pioneer key administrators and staff of African education institutions were mainly Europeans, Americans or those they had trained in their countries. Thus, while a university is anchored and grows on the social, economic, political, ethical, and legal environment of its society, African universities have swallowed in its entirety the external standards of Europe and America.

Consequently, the African university graduate, like the African graduate of the British university, is incapable of giving meaningful and productive leadership in his field in Africa, whereas British university

produces British leaders, who play major roles in shaping passions, ideologies and societal visions, in all fields of human endeavour in Britain. The difference is that education is in proper context in developed countries, but out of context in Nigeria. African universities are alien institutions in their own land. Their curriculum is designed for white-collar jobs (Eneh, 2009).

The erstwhile Ghanaian President, Kwame Nkrumah, (cited in Eneh, 2009) wanted African university colleges to cease being alien institutions in their own lands and to take on the character of African university. In spite of vaunted autonomy, African universities operate the models inherited from the metropolitan countries. The then President of the Democratic Republic of Congo, Mobutu Seseko, (cited in Eneh, 2009) submitted the need to emancipate the educational system in Africa from the Western mode by going back to the authenticity, while paying due attention to scientific knowledge. It is inappropriate to train African youth as if they were Westerners. African educational system ought to shape African youth according to African requirements. That would make them authentically Africans with African ideas, reasoning and actions, and they would see the future in African terms.

This has not happened because, according to Mazrui (in Eneh, 2009), the African university was conceived primarily as a transmission belt for Western high culture, rather than a workshop for the transfer of Western high skills. African universities are nurseries for a Westernised black intellectual aristocracy. Graduates of Ibadan, Dakar, Makerere acquire Western social tastes more readily than Western organization skills. Those graduates become steeped in Western consumption patterns rather than Western productive techniques. They are wordsmiths – and often despised blacksmiths!

Alluding to the brain-drain syndrome in Africa, Mamdani (in Eneh, 2009) was concerned that in the single-minded pursuit to create centres of learning and research of international standing, Africans nurtured researchers and educators, who have little capacity to work in surrounding communities, but who could move to any institution in any industrialised country and serve any privileged community around the globe with comparative ease. Failure to contextualise standards and excellence to the needs of Africans, to ground the very process and agenda of learning and research in African conditions, has ended up creating an intelligentsia with little stamina for the very process of development, whose vanguard Africans claimed to be. Like birds who cross oceans when the weather turns adverse, Africans have little depth and grounding, but maximum reach and mobility, such that when the going gets rough, 'educated' Africans get going across borders.

Mamdani (2005) observed that many African academics are willing to submit themselves to the exigencies of nationalism and the new state, which they view as the custodian of the development process and the university as an institution that must train human resources for development. It then seems natural to them that the state plays a key role in managing the university. Noting the general consensus among policy-makers and intellectuals on the basic tasks of the new nations, Bujra (1994) observed that it is not clear whether the knowledge produced by these institutions at the time has any direct or indirect contribution to the modest economic growth of most African countries.

The colonialists claimed universalism to justify imposing their history on the universities of their erstwhile colonies, to the disadvantage of indigenous history, culture, language and values. According to Mkandawire (2005), one-sidedness and racist historiography served the colonial ideological apparatus. Colonial historiography denied African

agency and was essentially an account of the itineraries of explorers, trade merchants, missionaries and colonisers. The African that imbibed this history is ahistorical because it is all about a glorious past, and asocial because it fails to deal with the social contradictions that drive all social history.

Besides the issues of history, lies the issue of language, culture and values, which should give Africa its own modernity and development. Ngugi wa Thiong'o (in Eneh, 2009) argues that in order for Africa to advance, it must rescue African memories from the clutches of the colonial past, whose vestiges still crowd out Africa's own memories and obstruct the vision of the future. African graduates need to reconnect to their societies. How does an African graduate, trained in languages of the erstwhile colonial masters, cease becoming one of the informed natives taking to the outside world, bearers of the memory of the colonisers, and become instrumental in turning African cultures into pillars of a self-confident Africa? Cultural embeddedness is important for the vitality and originality of the African graduate creativity. The inclination of African graduate is encumbered in content and dissemination by the weight of colonial languages in which he is groomed. Indigenous language is a vehicle for regaining Africa's memory, a crucial medium for harnessing human resources and grounding scientific knowledge in African realities. It is the only way science and technology can become part of the common sense and world-view of the wider African public and underpin the scientific and technological knowledge required for the development of the continent (Mkandawire, 2005).

Human resources are the linchpin of any development. In order for human resources to act as agents of change, however, they must be transferred, through education, into knowledgeable and skilled actors. Education takes place as a result of effective communication through the

medium of language. Hence, the importance of the question of language to development. Uprooting these adverse and inimical factors and placing Africans in the centre-stage in the history, culture, language and values of their continent is an urgent task in the construction of an intellectual arsenal for the liberation of the continent and the decolonisation of the mind in Africa. The impact of Western curriculum, history, language, culture and values inherited from the West for the Afrcian university education system are far-reaching. If African intellectuals are to rise to the challenges, then they will have to address the historical language legacy, which has made African intellectuals outsiders in their own society.

Africans in diaspora continue to grow from strength to strength because they were miseducated in foreign languages, history, culture and values, and are therefore, dysfunctional in their homelands, but at ease and at home in foreign lands, based on their training and orientation. Migration and globalisation have deepened the problem of brain-drain from Africa to the advantage of Europe and America. Zeleza (in Eneh, 2009) cites studies which indicate that, in the 1980s, an average of 23,000 qualified academic staff were emigrating from Africa each year. An estimate in 1995 had given the figure as 50,000. The contemporary academic diaspora in the United States and elsewhere in the North is becoming a force to be reckoned with (Zeleza, 2003). So are other categories of emigrant graduates, school-leavers and artisans.

African graduates cannot prove their mettle at home. They graduate as job seekers – not as resourceful graduate workers. They cannot even engage selves and create jobs, but may remain jobless and seek unavailable job for many years to come. They are neither employable nor enterprise-ready (Makinde, 2005; Gyamfi, 2006). As was pointed out in an earlier study (Eneh, 2009), if the African university products are mostly unmarketable, the research projects of such a

university must be also irrelevant to the private sector, with which the university ought to partner for research support, commercialisation of the research findings and mutual growth of both sectors for continental economic development.

Failure of government remedial measures and the need for AET and Transdisciplinarity (Tdp)

The efforts of Nigeria's Government to give viability teeth to the education sector include changing from one system of education to another. The country inherited from the colonial masters the 6-5-2-3 education system, whereby the child spent 6 years in primary, 5 years in secondary, 2 years in high school, and 3 years in university. This system was changed in 1988 to 6-3-3-4 system, whereby the child spent 6 years in primary, 3 years in junior secondary, 3 years in senior secondary, and 4 years in university. Ten years later (1998), the system was changed to 9-3-4, whereby the child spent 9 years basic school (6 years in primary + 3 years in junior secondary), 3 years in senior secondary, and 4 years in university (NERDC, 2004). The changes proved fruitless for various reasons enunciated by Onah (2006) and Eneh (2011), including incongruence between university curriculum and industrial production practices, lack of entrepreneurial culture, and education delivery technology that distances the classroom from the home and environment. Hence, the problems persists because the issue is not much of the education system, but the education technology.

Again, Nigeria's National Policy on Education wisely provides that not less than 60% of places shall be allocated to science and science-oriented courses in the conventional universities and not less than 80% in the universities of technology (NERDC, 2004). But, the encouragement

for the study of science, para-science, technology, and engineering in schools is not enough to address unemployment. For some time now, the emphasis is on entrepreneurial education. But, entrepreneurial studies has become more of an academic teaching subject than entreprenurial capacity building.

The need to strengthen entrepreneurial education with AET and Trandisciplinarity (Tdp)

All fields of study need AET to equip the learner for setting up micro, small and medium enterprises in their fields of study or related or familiar fields. It is the absence of AET, more than the absence of science, engineering, technology, vocational and technical education, that has made the dream of producing enterprise-ready school-leavers and graduates a mirage for over four decades running. Therefore, mainstreaming AET in the education system will engender entrepreneurship drive to build entrepreneurial skills, instill self-confidence in leaners, and empower and position them to tap into the numerous business opportunities around them.

Unlike the appropriate education technology, the current education approach in Africa does not use the rich environment as a source of teaching/learning materials to impart on learners the knowledge, skills and attitudes of the world around them through personal contact and experience. Rather, it places emphasis on study of books, charts or passing examinations to acquire fanciful but dysfunctional certificates. Acquisition and application of science knowledge, skills and attitudes for the purpose of improving the environment and the learners' living conditions is not an issue, nor is human capital development - virile education to develop the mind for sustainable appropriation and harnessing of the natural resources – given a thought in the current

education technology in Africa. Despite abounding natural resources in Africa, graduates are jobless and poor because they cannot tap the natural resources in their environment. In most cases, foreign companies take up the exploitation and exploration of natural ressources in Africa, with graduate Africans playing little or no role in this regard. The Local Content Policy adopted in some countries has not helped matters.

It is not amazing, therefore, that African graduates of Crop Science roam the streets as unemployed in countries with abounding and underutilised arable land. And, graduates of Animal Science lack the skill and drive to employ selves by keeping livestock at the barest scale. This situation can only be explained on the absence of activity-based teaching through learner investigation, experimentation, exploration and demonstration in the current education curriculum, which does not adapt the syllabus to natural environment and endowment, nor relate it to local conditions. It does not embrace conservation education to improve natural resource management and reduce environmental damage, hence the increasing disappearance of environmental assets (natural resources and biodiversity) in Africa.

A co-factor responsible for this unwholesome development is lack of transdisciplinarity in education approach. The current education system in Africa encourages verticality (mono-disciplinary certificate education). Little wonder, a medical or veterinary doctor, for example, after training for 6 to 7 years in the university, does not know personnel management for efficient operation of a personal clinic. After 4 or 5 years of studying production and synthesis of various materials, a chemistry graduate lacks entrepreneurship knowledge to start and grow a chemical process industry. Similarly, the fine and applied art graduate lacks the skills to set up and run an art studio successfully. Education graduate cannot dare to open and operate a school for lack of entrepreneurial drive and skills. This inability

to employ self is often excused away on lack and cost of capital, yet some of the unemployed graduates source the capital to travel abroad, sometimes for prostitution for quick money to massage their "get-rich-quick" mentality.

In Britain, it is still being advocated that children as young as nine years old should be taught trades, such as carpentry, construction, catering, hospitality, tourism and bike maintenance (Clark, 2007). On the other hand, a whole army of African youth passes through a 3-year nursery school programme, 3-year junior basic school programme, 3-year middle basic school programme, 3-year senior basic school programe, 3-year secondary school programme and 4-7 years of tertiary education programme without acquiring functional skills, but disaffection and resentment. National governments in Africa are yet to awaken to the reality of human capital development, which is the whole essence of education and the single most critical factor in socio-economic and political transformation required for the banishment of poverty, hunger and disease. There is yet little appreciation of the link between education and national development. In Nigeria, for example, only 8-12 % of the national annual budget and 5% of GDP is allocated to education (*Sunday Independent*, 2007). And, the aforementioned education reform programme, like most others, has suffered from policy summersault and poliical vision inconsistency.

The way out, recommendations and conclusion

The problem of acquisition of inviable education can only be addressed by adopting the appropriate eduction technology to factor in the environment and transdisciplinarity to allow indigenous culture, history, language and values to take the centre stage. The brand of education in Africa's school

system, which lacks in appropriate education technology, is not the Georges Danton's advocated brand – the second need of the people, after bread, nor the Victor Hugo's advocated brand that sets recipients free from prison. Rather, a bleak future awaits the freshly schooled and the unschooled Africans alike, as unemployment figures have shown. The school systen in Africa does not give the education that is the key to literacy and the basis for all progress, for individuals, communities and countries.

The quadruple challenges of imploding economies, deepening and widening poverty, climate change, and disappearing environmental assets (natural resources and biodiversity) in Africa, which have necessitated a careful rethinking of knowledge platforms and development pathways at continental and national scales, are simply a consequence of neglect of appropriate education technology and transdisciplinarity. Science and technology education experts and policymakers need to get the duo into the education curricula at all levels and as the basis for defining alternative development paradigms for Africa. This calls for designing science technology and innovation (STI) policies, programmes and strategies to support inclusive growth, employment generation, and sustainable development in Africa, have become imperative.

To make good global commitments to sustainable development in Africa, African countries need strategic transformative reforms from its present knowledge structure (mono-disciplinary certificate education) to trans-disciplinary systems studies, entrepreneurship and innovative capacity development, as well as development pathways that will enhance transitions towards poverty reduction and wealth creation for inclusive green growth and development on the continent. Africa cannot afford to remain a global consumer of obsolete education technologies that churn

out unmarketable school-leavers and graduates – potential weapons of mass destruction.

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THE MENACE OF EXAMINATION MALPRACTICE IN NIGERIA: CAUSES AND SOLUTIONS

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Abstract
A lingering development challenge in Nigeria is a growing population of unmarketable school-leavers and graduates. This study employed the critical and documentary research methods to review the menace of examination malpractice in Nigeria with a view to identifying the causes and solutions. The situation is predicated on the acquisition of unviable education at all the three levels of education: basic, secondary and tertiary. Decorative certificates are acquired, without the necessary skills content. The craze for certificate and white-collar jobs is continually leading to frustrations because increasing number of school-leavers and graduates obtain dysfunctional certificates for diminishing white-collar job opportunities, leading to growing unemployment and poverty. The education system lacks the appropriate education technology (AET), which produces enterprise-ready school-leavers and graduates by enabling the learner to discover the environment and imparts the skills for economic self-reliance and poverty reduction. On the other hand, government measures to address unemployment by changing the

education system and curriculum has proved abortive, showing that the problem is that of education system and curriculum. It is recommended that AET should be mainstreamed in the education system to engender entrepreneurship drive and build entrepreneurial skills, instill self-confidence in leaners, and empower and position them to tap into the numerous business opportunities around them, especially based on bounteous natural endowment in Nigeria. AET will create functionality, marketability, self-employability, and job creation capacities for self-reliance and poverty reduction among the school-leavers and graduates.

Introduction

Haan (2007) noted that every few years, human knowledge doubles. Efforts appear to favour harvesting knowledge faster than the mind can process it for the required learning and transformation to take place in the knowledge acquirer. Centuries ago, historian Plutarch warned of the danger of living on a purely informational level, adding that the mind is not a vessel to be filled, but a fire to be kindled. Too much information can be dangerous, as all the ideas can blur together and become incoherent, leaving the possessor unchanged by what he knows (Crowder, 2006). Festus spoke of too much study making Paul insane (The Holy Bible, 1997).

Gyamfi (2006) and Makinde (2007) noted regretably that every year Nigeria produces 130,000 graduates, out of whom only 13,000 (10 %) got jobs. Others were unemployable graduate loafers likened to a potential army of mass destruction. In a recent research report, 89 % of Nigerian graduates could not comunicate in writing (Kawu, 2013).

Sequel to a recently concluded registration of unemployed Nigerians in 8.8 million wards nationwide, the National Directorate of

Employment (NDE) revealed that over 200,000 graduates, with the National Youth Service Corps (NYSC) discharge certificates issued in the last five years, are unemployed. This crop of "educated" manpower is roaming the streets unable to help selves, their families, communities and the nation. They remain burdens, instead of assets. Some have resorted to vicious activities, which is why the rate of armed robbery, kidnapping, rape and other crimes has increased sharply. According to the International Labour Organisation (ILO),

> *The link between youth unemployment and social exclusion has been clearly established; an inability to find job creates a sense of vulnerability, uselessness and idleness among young people and can heighten the attraction of engaging in illegal activities.*

Growing unemployment rate among school-leavers and graduates is attributable to their acquisition of inappropriate education devoid of efficient and functional life-skills for job creation and poverty reduction. They were not taught viable education that familiarises the learner with the environment as basis for self-reliance and functionality in providing bread, securing a sound future and serving as the basis for all progress, for individual, community and nation.

The NDE was established in 1987 by the federal government to empower the unskilled youths and other members of the public to acquire marketable skills that would help them set up their own businesses. The organisation pursues this goal by organising training sessions in collaboration with various enterprises. The defunct Peoples' Bank of Nigeria (PBN) was also set up alongside the NDE to provide funding for enterprises being set up by graduates of NDE training programmes. Sadly

enough, the PBN wobbled and failed to live up to expectation. As a result, the government scrapped it.

The NDE and PBN are both palliative measures for entrepreneurship empowerment of youths who acquired unviable education through their school, formative years. They simply failed because failure is the ultimate destination of all palliative measures, which address no root causes.

At the inauguration of a Planning Committee on National Employment Summit in Abuja in February 2009, the Federal Ministry of Labour and Productivity acknowledged that unemployment and underemployment had for long constituted serious impediments to national growth and development in Nigeria, adding that the World Bank had estimated that 40 million unemployed youth between the ages of 18 and 25 years were not captured in the employment index of the country. The huge problem of unemployment had assumed a different and worrisome dimension, and Nigeria had been classified by the World Bank as a nation with high exposure to poverty (NAN, 2009).

In a report, the British Council (2009) said that Nigeria could reap an enormous economic dividend from 2030, if it created employment opportunities for the youth - but would face a demographic disaster, if it failed to do so. Youth, not oil, would be the country's most valuable resource in the 21st century. By 2030, Nigeria would be one of the few countries in the world with young workers in plentiful supply. If the country ... improved education ... and created jobs, the average Nigerian could be 3 times richer by 2030 – and over 30 million people would be lifted out of poverty. But, the risks are as great as the opportunities. If Nigeria failed to plan for its next generation, it would face serious problems as a result of growing numbers of young people frustrated by a lack of jobs and opportunities, and could be a force for instability and

social unrest. Nigeria needed to create 25 million jobs between 2010 and 2020, and move its focus away from oil, which contributes 40 % to national GDP, but only employs 0.15 % of the population.

Since the future of the schooling youth is this bleak, children are discouraged from attending schools to acquire dysfunctional education. Consequently, the student population in Nigerian schools either has plateaued or is declining. Boy-child dropout of school has become a worrisome issue (Wogu, 1994), especially in the 5 States of Southeast Nigeria. UNICEF (1996) reported that high drop-out rates among secondary school students, who had become 'street-wise' children, had an alarming national trend. The boys dropped out in order to learn a trade to support the family, in the midst of deepening and widening poverty. Some of the school dropouts became street traders, porters, barrow pushers, motor park touts or house-helps for the more affluent. In a recent study, Atubi and Ali (2009) noted that majority of the males among the dropouts took to commercial motorcycle or tricycle transportation called 'okada' and 'keke' respectively.

The girls might be pushed into early marriage or end up as prostitutes. Those, who remained in school, often had part-time jobs involving street hawking of bread, fruit, ice-water, groundnut, among others, usually after school and during the weekends. Some female undergraduates became call-girls. These odd jobs left them with little free time for study, hence the high examination-failure rate, which in turn, did not encourage further reading. Having tasted life on the street, some children became too 'wise' for school and their parents. The extra money they gained from their trading or labour might be spent on snacks, clothes, drinks, cigarettes or even illicit drugs. Some even opted to stay away from home, preferring to earn their own living, enjoy their freedom and dream of the day they would 'arrive'. Their thoughts were not surprising in a society, where the

ostentatious display of wealth had replaced intellectual excellence as a sign of success (UNICEF, 1996).

The situation has not changed. Aja (2010) gave a more recent report on mind-boggling statistics of boy-child abandonment of school to operate in the periphery or outside the mainstream education system, especially in the Southeast Nigeria. In 1996, the drop-out rates were 71 %, 69 %, 60 %, 58 % and 56 % for Anambra, Enugu, Imo, Abia and Ebonyi States respectively, as against 65 %, 65 %, 56 %, 57 % and 60 % respectively for the previous year (1995). Thus, the rates were increasing in all the 5 States, except Ebonyi. On the other hand, the completion rates were abysimally low. For the junior basic secondary education, it degenerated from 38 % in 2001 to 34.8 % in 2005 for Abia and from 37 % in 2001 to 31.8 % in 2005 for Enugu. The rates also degenerated for senior secondary education for all the 5 States, except Anambra, between 2001 and 2005.

Parents identified the causes of high rate of school drop-out as peer influence, unemployment, poor remuneration for educated workers, capacity of illiterate men to acquire educated wives (including Ph.D holders), poor learning conditions, and household poverty. Boy-children gave reasons for high incidence of school drop-out as inability of education to bring riches, poverty that disenables parents to afford school fees for their children, drive in children to make petty cash to augment family income, and training being more appealing than schooling (Aja, 2010).

The current education system in Nigeria has no appeal, attraction, credibility and relevance. Its emphasis is on study of books and charts to fill the mind, like a vessel, with much dangerous information that blur the mind with incoherent ideas, leaving the possessor unchanged by what he knows. Learners struggle to pass examinations in order to acquire

certificates that merely label them as school-leavers or graduates – not the functional certificates that symbolise skillfulness and marketability. This is why examination malpractice in various shades has become the norm for those who have not deserted school, but struggle to acquire certificate without skills.

THE MENACE OF EXAMINATION MALPRACTICE IN NIGERIA

According to Ugwu (2012), examination malpractice is a deliberate wrong-doing contrary to official examination rules and designed to place a candidate at an unfair advantage. It comes in different forms, like the leakage of examination papers, impersonation, external assistance, revealing answers (using dictation, phones and pagers) during examinations, copying or 'giraffing' another candidate's work, inadequate spacing, lax supervision and inflation of a candidate's original mark by those who grade the scripts.

From the east to the west and from the north to the south, the menace of examination malpractice is echoed in all the nooks and crannies of Nigeria. The disease has eaten deep into the three levels of the educational system (tertiary, secondary and primary). The malady seems incurable because virtually all citizens in one way or the other are involved in the educational malaise. The youths believe they cannot be successful in examinations without malpractice, which they have baptized with so many esoteric aliases, such as 'symbiosis', '*mgbo*' (Ibo for bullet), 'help', 'memory backup', 'mercenary', 'missiles', 'giraffing', 'dubbing', 'xeroxing', 'sorting', among others. The scourge has become the order of the day (Ugwu, 2012).

Inconsistency in government policy and weak political will are not helping the matter. Oyakanmi (2011) reported that the Federal Ministry of Education (FME) has buried two of the most brilliant initiatives

introduced by Mrs. Obiageli Ezekwesili as Education Minister. These are the Community Action and Transperency Initiative (CATI) and the Examination Malpractice Blacklist Initiative (EMBI). Both initiatives, received with joy by education sector stakeholders, were launched in the Transcorp Hotel, Abuja on March 18, 2007. Familiar forces at the FME, with the connivance of a former minister, strangled both initiatives to death immediately Ezekwesili left office. Since then, no Education Minister has bothered to re-examine them. Yet, so much noise was made about the problems associated with corruption and examination malpractice, which were direct consequences of their failure to act appropriately.

The first major campaign against examination malpractice was taken up by the Exam Ethics Project (EEP) founded in 1996, which raised a lot of awareness about the operational mode of the perpetrators. In March 2007, the FME unveiled the Examination Malpractice Blacklist 1 and 2, detailing all those involved in the examination malpractice blacklist (EMB) that had been caught, investigated and then sanctioned. They stood suspended indefinitely as examiners, supervisors or invigilators of FME associated examinations, including those of National Examinations Council (NECO), West African Examinations Council (WAEC), Joint Admissions and Matriculation Board (JAMB), National Business and Technical Education Board (NABTEB) and National Teachers' Institute (NTI). The suspension was without prejudice to other disciplinary actions by FME and by anti-corruption or law-enforcement agencies. Sadly, the reality today is that majority of those listed in the publication were not sanctioned after Ezekwesili left office. In fact, some of them have been promoted (Oyakanmi, 2011).

In a prevalence report on secondary schools for 2007, Gbagolo (2011) observed 16.6 % for the schools in the North Central, 2.5 % for

North East, 3.6 % for North West, 14.8 % for South East, 26.5 % for South West, and 36 % for South South. The results belonging to 32,414 candidates were either cancelled or withheld for cases of examination malpractice in 2009 Senior School Certificate Examination, in which Enugu State recorded the highest of 3,742 candidates (about 10 % of the total casualties). Despite the efforts of the government examination bodies and concerned citizens to stop examination malpractice in Nigeria, people are not deterred from engaging in it. The offences include cheating and disturbance during examination, stealing of question papers, impersonation, obstruction of supervision, forgery of result slip, breach of duty, conspiracy and aiding, among others. The phenomenon of examination malpractice is exacerbated by the large-scale involvement of corrupt and greedy teachers, school administrators, indulgent parents and guardians, students, security agents, examination officials and administrators, host communities of examination centres, traditional institutions, peer groups, and the mass media.

Consequently, Nigeria ranked number one in the world's examination malpractice index in 2011. The average annual examination malpractice index was 12 per cent. In the May/June 2012 school certificate examination conducted by NECO, a total of 615,010 cases of malpractice were recorded, while 439,529 were recorded in the 2011 examination (Omeri, 2012).

At the tertiary education level, 'sorting' is the term used for obtaining undeserved marks in examinations by irregular practices. It takes various forms, including sexual gratifications, financial/material gifts, cult-assisted extortion of marks, among others. Since most students had improper educational foundation at the basic and secondary education levels, 'sorting' is a growing menace as a means of 'crossing over'. After obtaining their degrees, they could become lecturers in colleges of

education or polytechnics. Once they obtain masters degree by the same fraudulent means, they may become lecturers in universities. Expectedly, they perpetrate 'sorting' and bake unacceptable 'bread' out of their students. It is a vicious cycle, indeed.

As was rightly observed by Nigeria's Ministry of Education, the education sector is in shambles, and any nation whose educational sector is in crisis can never grow economically. Any country that ignored the leading role of education in the drive for development risked producing citizens who could become weapons of mass destruction. The Ministry then proposed reforms programme to promote education that is, among others, efficient and effective, and functional for life-skills acquisition, job creation and poverty eradication (FGN, 2007). This is in recognition of education as not only a process of transmitting the cultural heritage, but also a means of developing the entire person to enable him live effectively and efficiently in the society and to advance it for the future (Eneh, 2009a).

CAUSES OF EXAMINATION MALPRACTICE IN NIGERIA

Education is acquisition and utilisation of knowledge. It is not a matter of acquiring certificates, but functionality and utility. Meaningful knowledge is not ornamental, but must be utilisable. Knowledge must be acquired for application, not for decoration. It must impact and change the possessor, otherwise, learning has not taken place. Education is a process of experiencing, which transforms and reforms purposefully. It is a process of developing sound character for the good of the society. It is change in behaviour. It is power bestowed on the possessor as the end product of experiencing. As a discipline or a body of organised knowledge, education addresses what should be taught (curriculum), why it should be

taught (educational philosophy), how it should be taught (methodology), and to whom it should be taught (educational psychology) (Eneh, 2009a).

Unlike the appropriate education technology (AET), the current education approach in Nigeria does not use the rich environment as a source of teaching/learning materials to impart on learners the knowledge, skills and attitudes of the world around them through personal contact and experience. Acquisition and application of science knowledge, skills and attitudes for the purpose of improving the environment, and the learners' living conditions is not an issue, nor is any attention paid to human capital development - virile education to develop the mind for sustainable appropriation and harnessing of the natural resources around the learner.

Despite abounding natural resources in Nigeria, graduates are jobless and poor because they cannot tap the natural resources in their environment. Eneh (2007) listed 16 metallic, 21 non-metallic, 3 mineral-fuel and 3 miscellaneous mineral deposits abounding in virtually all the States in Nigeria. Ironically, most graduates of Mining Engineering and related disciplines cannot help themselves by mining them. They rather waste years as applicants for white-collar jobs. They might be ignorant of the existence of most of the minerals in the country because their immediate environment was distanced from their classroom due to the absence of AET in the education system.

Similarly, in a country with abounding and underutilised arable land, a Nigerian graduate of Crop Science roams the streets as unemployed. And, a graduate of Animal Science lacks the skill and drive to employ self by keeping local breeds of livestock even at the barest scale. These local breeds (e.g. guinea fowl, rabit, grass cutter), can be obtained freely from the environment, unlike the agricultural breeds of animals (e.g. chicks, rabits). This situation can only be explained on the absence of activity-based teaching through learner investigation,

experimentation, exploration and demonstration in the current education system, which does not adapt the syllabus to natural environment and endowment, nor relate it to local conditions. It does not embrace conservation education to improve natural resource management and reduce environmental damage, hence the increasing disappearance of environmental assets (natural resources and biodiversity) in Nigeria.

Fig. 1 shows the vicious cycle of unviable education and its consequences. The craze for ornamental certificates bereft of functional skills leads to examination malpractices syndrome. This produces unmarketable graduates, leading to unemployment and its attendant idleness and poverty that result in crime and insecurity conundrum. The holders of the spineless certificates can only seek white-collar jobs, since they have no skills to employ selves or serve in the real sector.

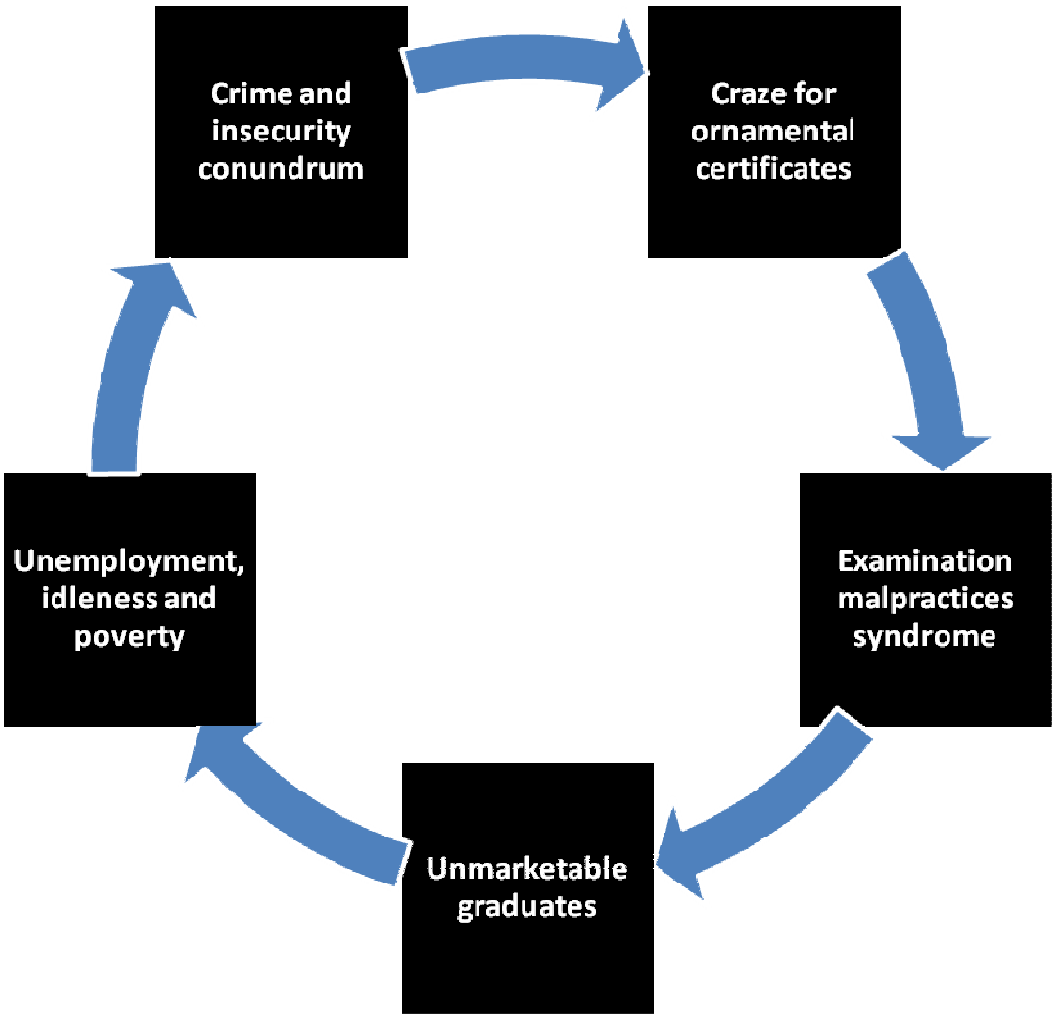
Crime and insecurity conundrum
Craze for ornamental certificates
Examination malpractices syndrome
Unmarketable graduates
Unemployment, idleness and poverty

Fig. 1: ***Vicious cycle of unviable education and its consequences***

Onuba (2012) reported that experts at a Nigerian Economic Society conference in Abuja in 2012 picked holes in the government's poverty alleviation programmes, adding that the National Bureau of Statistics had said that 112.519 (out of 163) million Nigerians lived in relative poverty conditions. The report recounted about 40 major programmes put in place by the Federal Government since 1982 to address the challenges of unemployment and poverty in Nigeria, adding that they have not made any significant impact on the country's population. Odili (2012) reported that many Nigerians with intimidating credentials are underemployed in jobs that are not financially rewarding to authenticate their (paper, not neccessarily skills) qualifications, adding that unemployment is a state in which most people of 20-40 age bracket are living in absolute joblessness. The government should encourage graduates to engage in small and medium scale businesses, and the university curriculum needed to be overhauled to accommodate entrepreneurial courses. But, entrepreneurial culture should rather start from the cradle.

Once the certificate is obtained somehow, the next craze is for white-collar jobs that are just not there, since the job market is already saturated. Using the medium variant estimation to calculate the labour force to accommodate the population growth rate, Adegbola (1998) came up with additonal need of 2.6 million jobs between 2000 and 2005, 3 million between 2005 and 2010, and 4 million between 2015 and 2020. On the contrary, amidst growing population, jobs opportunities have been dwindling drastically for various reasons, including privatisation and commercialisation of poorly performing state-owned enterprses (SOEs), which leads to lay-offs. Annual growth rate of small and medium

enterprises declined from 20 % to -2.6 % between 1990 and 1994, and to -0.9 % between 1995 and 1999 due to business unfriendly environment and high cost of doing business in Nigeria. For instance, while the cost of capital (interest rate) is 3 % in the developing countries of Asia, 4 % in Malaysia, 3.9 % in London and 5 % in the United States of America (USA), it is 18-40 % in Nigeria (Eneh, 2005).

Obidi (1995) opined that skills of citizens are core capability that determines enterprise success and a nation's comparative advantage. In agreement, Uwaifo (2009) submitted that vocational and technical skills enhance the relevance and functionality of individuals in the society, promote their economic survival and vibrancy, and thereby, play a vital and indispensable role in the development of the society. Aminu (2009) also stated that skills acquisition boost labour market by empowering the unskilled, poor and unemployable youth for sound social living, thereby, curbing restiveness, crime and poverty. Concurring with this submission, Ogbodo (2009) stated that skill acquisition is an antidote for idleness and makes for self-reliance.

On the other hand, the Nigeria Association of Petroleum Explorationists (NAPE) lamented that Nigerian graduates lacked in the skills required in the oil and gas industry, which actually accounts for about 90% of the nation's revenue base. There was the need to bridge the observed gap in knowledge and skills in order to meet the expectation of employers in the oil and gas industry. In a similar development, the Manufacturers Association of Nigeria (MAN) complained that the products of the Nigerian education system were not meeting the needs of its members (*Saturday Sun*, 2007). Understandably, lack of skills render school-leavers and graduates irrelevant and undesirable in the employment sector. In their idleness, they contribute nothing but social vices and

insecurity to the development of the present and future societies (Eneh and Owo, 2009; Eneh, 2009b; Eneh, 2007).

SOLUTION TO EXAMINATION MALPRACTICE IN NIGERIA

Since, appropriate education technology (AET) enables the learner to discover the environmrent and imparts the skills for economic self-reliance and poverty reduction, the mainstreamin AET can stem the tide of the unemployment quagmire and insecurity conundrum plaguing the Nigerian nation. This is the practical, foundational way to respond to the current wave of public calls for restoring the standard of education. To acompany this step will be refurbishing the entire education system, providing the right conditions for teaching and research, and making the school system once again attractive to foreign staff and students, as these other steps will provide the enabling environment for the functioning of the education system into which AET has been incorporated. That the products of the new generation private schools, which have facilities and expatriate personnel, still lack marketability and enterprise-readiness, gives credence to the claimthat AET is the missing link. Therefore, the problem is more of the education technology than other factors. Again, the government age-old measure to address the problem by increasing schools intake for science, technology, engineering, vocational, and technical education disciplines, which was based on the wrong notion that this measure would groom skillful and self-employable products, has proved aborive and give redence to the imperative need to mainstream AET.

Also, the Federal Government has tried to address the acknowledged problem by changing from one system of education to another, to no avail. The country inherited from the colonial masters the 6-5-2-3 education system, whereby the child spent 6 years in primary, 5

years in secondary, 2 years in high school, and 3 years in university. This system was changed in 1988 to 6-3-3-4 system, whereby the child spent 6 years in primary, 3 years each in junior secondary and senior secondary, and 4 years in university. Ten years later (2008), the system was changed to 9-3-4, whereby the child spent 9 years in basic school (6 years in primary + 3 years in junior secondary), 3 years in senior secondary, and 4 years in university. But, the problem persists because the issue is not much of the education system. Rather, it is that of education technology.

Again, the recent National Policy on Education (NERDC, 2004) has attempted to modify and quantify the emphasis on improved intake for science-oriented disciplines by providing that not less than 60% of places shall be allocated to science and science-oriented courses in the conventional universities and not less than 80% in the universities of technology. This will equally fail, unless AET is mainstreamed, since science, para-science, technology, engineering, and indeed, all fields of study need AET to equip the learner with what it takes to set up micro, small and medium enterprises in their fields of study or related or familiar fields.

Conclusion and Recommendations

This study has observed that the craze for certificate and white-collar jobs is continually leading to frustrations because increasing number of school-leavers and graduates obtain dysfunctional certificates for diminishing white-collar job opportunities, leading to growing unemployment and poverty. The education system lacks the appropriate education technology (AET), which produces enterprise-ready school-leavers and graduates by enabling the learner to discover the environment and imparts the skills for economic self-reliance and poverty reduction. On the other hand, government measures to address unemployment by changing the

education system and curriculum has proved abortive, showing that the problem is that of education system and curriculum. It is recommended that AET should be mainstreamed in the education system to engender entrepreneurship drive and build entrepreneurial skills, instill self-confidence in leaners, and empower and position them to tap into the numerous business opportunities around them, especially based on bounteous natural endowment in Nigeria. AET will create functionality, marketability, self-employability, and job creation capacities for self-reliance and poverty reduction among the school-leavers and graduates.

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CUSTOMER ATTITUDE AND USAGE OF INTERNET BANKING SERVICES IN RIVERS STATE, NIGERIA

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Abstract

The study empirically explored the customer attitude to and usage of internet banking services in Rivers State, with a view to determining the extent to which attitude impacts on the acceptance of internet banking services. Data, collected from 326 respondents in Rivers State, were analysed using univariate statistics and Pearson Product Moment Correlation Coefficient with the aid of Statistical Package for Social Sciences (SPSS). Complexity was correlated with Automated Teller Machines, Electronic Payment System and Home banking services. The paper recommended, among others, that banks should include a chat forum on their websites as a means of addressing customer wrong attitude to and useage of internet banking services. Banks must also ensure on systems reliability and potential.

Keywords: Complexity, Customer usage, Acceptance, Attitude

Introduction

Generally, attitude is the driver of consumer utility that reveals perceptions of usefulness, credibility and individual. It has strong, direct as well as positive impact on customer intention to actually use new information system (Jahangir et al., 2007).

As people select according to their needs, wants, past and present experience, they develop and gain life's experience thereby increasing their responsibilities as well as acquiring growing needs. An attitude is a person's point of view about something or an object. An individual may have positive attitude regarding new products, but at the long run he or she has no intention of buying anything (Ozuru, 2013). An attitude is the ways people think, feel and act towards some aspects of the environment e.g. retail stores, oven, microwave ovens etc (Ozuru, 2013). Attitude can be consistent when looking at cultures. In collectivist culture, attitude differs from the way people think. In individualist culture, a person's demand becomes consistent with attitude, feeling and behavior. Further, in this cultural group, people want consistency between attitude and behavior. In collectivistic cultures, individuals are meant to form attitude that will satisfy their social identify functions. Attitude may be acquired or modified in several forms like information exposure, group membership environment and want satisfaction.

A customer can change his or her attitude toward a product. For example, cognitive component of attitude consists of consumer beliefs about an object, while affective component deals with feelings or emotional reactions. Also, the behavioural component of

attitude is one's tendency to respond in a manner toward an object or activity.

The research problem

The research problem of this study emanates from poor product adoption outcome of electronic banking services in Nigeria as a result of poor consumer attitude to and use of the system. In this research problem, the impact of complexity as a component of attitude formation is sought in order to determine the level of user acceptance of e-banking services in Rivers State.

Theoretical foundation

An attitude is a mental and neutral state of readiness, organized through experience, exerting a directive or dynamic influence upon individual's response to all objects and situations with which he relates (Allport, 1935). In contemporary times, to understand the reasons for consumers to accept or reject internet technological development, has proven to be one of the most challenging issues in information systems research. The model referred to as Technology Acceptance Model (TAM) was developed to improve the understanding of user acceptance processes, providing new theoretical insight into successful design and implementation of information systems (Davis, 1986). TAM is a multi-attribute model that predicts user intentions to use a technology based on their perceptions of user-friendliness and usefulness of the system (Nysveen, 2005; Davis, 1989). Further, Nysveen (2005) contend that attitude influences behavioural intentions and that behavioural intentions influence actual behavior.

Study variables and research framework

In this study, Attitude becomes the predictor variable with a measure of complexity with technology, and our criterion variable is customer usage of internet banking with its measures as Acceptance and Usage of Automated Teller Machine, Acceptance and Usage of Electronic Payment Systems, and Acceptance and Usage of Home Banking. Attitude is the degree to which a person has favourable or unfavourable evaluation or appraisal of the behavior in question. Complexity with technology is the degree to which a customer finds a technology complicated or easy to use in the internet banking environment. Acceptance and Usage of Automated Teller Machines is the degree to which customers can use the device to make cash withdrawals and check their account balances anytime without the need of a human teller. Acceptance and Usage of Electronic Payment System is the degree to which monetary transactions are made electronically over the internet or network of computers within 24 hours (Ozuru, 2013). Acceptance and Usage of Home Banking Services is the process of providing bank customers irrespective of their location in the country, the privilege of accessing and viewing their accounts from the convenience of their homes and offices to make financial transactions.

Premised on the research variable, this paper is expressed in functional relationship as noted below:

CUIB = f(A) - - - - - 1
A = CWT - - - - - 2
A = f (CWT) + AUATM + AUEPS + AUHB

Where:
CUIB = Customer usage of internet banking
A = Attitude

CWT	=	Complexity with Technology
AUATM	=	Acceptance and usage of Automated Teller Machine
AUEPS	=	Acceptance usage of Electronic Payment Systems
AUHB	=	Acceptance and usage of Home Banking

Research framework

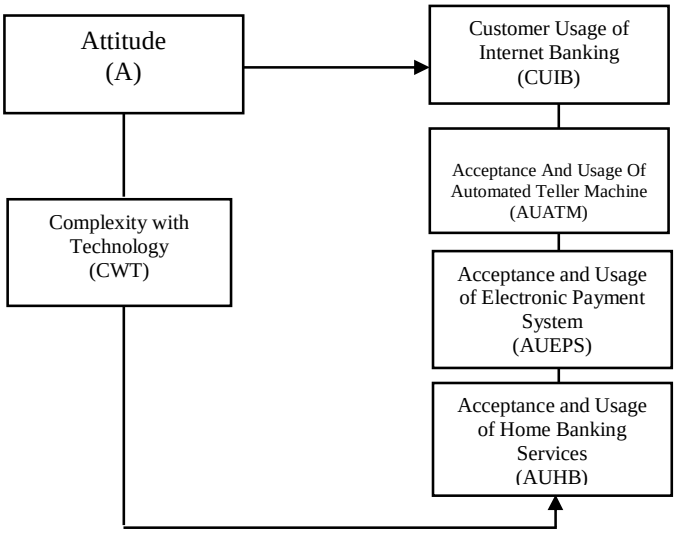

Fig. 4.1: Conceptual framework on Attitude and Customer usage of Internet Banking Services in Rivers State.

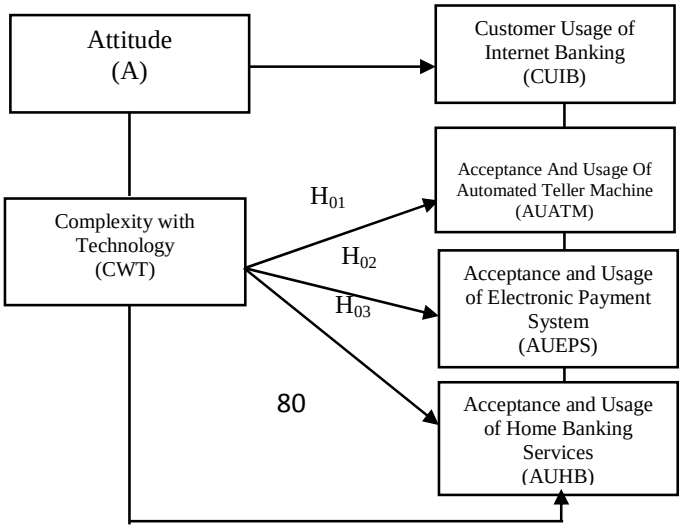

Fig. 4.2: Operationalization on Customer Attitude and usage of Internet Banking Services in Rivers State.

Research hypotheses

H_{01}: There is no significant relationship between complexity with technology and acceptance (usage) of Automated Teller Machine in Rivers State.

H_{02}: There is no significant relationship between complexity with technology and acceptance (usage) of Electronic Payment System in Rivers State

H_{03}: There is no significant relationship between complexity with technology and acceptance (usage) of Home Banking in Rivers State.

Review of Relevant Literature

Customer Attitude and Usage of Internet Banking Services

Attitude toward the behaviour is the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question. In the words of Allport (1935), an attitude is a mental and neutral state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related. An attitude, according to Hawkins et al (2001), is an enduring organization of motivational, emotional, perceptual, and cognitive

process with respect to some aspect of our environment. According to Fishbein and Ajzen (1975), attitude is a learned predisposition to respond in a consistently favourable or unfavourable manner with respect to a given object. Krech et al (1962) defines an attitude as a person's enduring favourable or unfavourble evaluations, emotional feelings and actions, tendencies toward some object or idea.

Kotler (2004), observes that people have attitudes towards almost everything: religion, politics, food and others. Attitudes put them into a frame of mind of liking or disliking an object, moving toward or away from it. Attitudes lead people to behave in a fairly consistent way towards similar objects. Boone and Kurtz (2004), describe attitudes as a person's enduring favourable or unfavourable evaluations, emotions or action tendencies toward some object or data. As they form over time through individual experiences and group contacts attitudes become highly resistant to chance.

Berkowitz et al (2000) argue that attitudes are shaped by our values and beliefs, which are learned. Values vary by level of specificity. Bearden et al (1995) describes values as shared beliefs or cultural norms about what is important or right. Values, such as the need to belong or to succeed, represent important goals to which consumers subscribe. Values are transmitted to the individual through the family, through organization (school, religious, institutions, businesses), and through other people (the community, the social environment).

Kahle et al (1986) observed that cultural values directly influence how consumers view and use individual products, brands and services. Values influence the goals people pursue and the behaviour used to pursue those goals. Many marketing communication campaigns recognize the importance of values as advertising themes and justification for purchase. An attitude is an enduring organization of motivational, emotional, perceptual, and

cognitive processes with respect to some aspect of our environment. It is a learned predisposition to respond in consistently favourable or unfavourable manner with respect to a given object. Thus, an attitude is the way we think, feel, and act toward some aspect of our environment. Such as product, services, retail store and television program. Attitude toward internet banking services seem to matter more than anything else in determining whether or not consumers will use these services. Thus, if the financial institutions in Nigeria (such as UBA, First Bank, FCMB, GTB, Skye Bank, etc.) want to attract customers to internet banking, it may be important to foster positive attitude. Since internet banking is becoming new waves of the future, policy makers may work deliberately to establish an environment where more consumers can develop positive attitudes towards technologies needed to be used in financial marketplace. The behavioural influence on consumer decisions have been classified under interpersonal and personal determinants of consumer behaviour. These categories were simply as a result of the work of Kurt Lewin, who developed a general model of behaviour that is today adapted to consumer behaviour.

Tan and Teo (2000) suggest that the different dimensions of attitudinal belief toward an innovation can be measured using five perceived attributes: (i) relative advantage, (ii) complexity, (iii) trialability, (iv) compatibility and (v) Observability. These attributes, originally proposed in the diffusion of innovations theory (Rogers 1983). Amongst these attributes, complexity is addressed in our paper. Consumer attitudes are a composite of a consumer's (1) beliefs about, (2) feelings about, (3) and behavioural intentions toward some object – within the context of marketing, usually a brand or retail store. These components are viewed together since they are highly interdependent and together represent forces that influence how the consumer will react to the object.

Beliefs: The first component is beliefs. A consumer may hold both positive and negative beliefs toward an object.
Affect: Consumers also hold certain feelings toward brands or other objects like new technology.
Attitude Change Strategies: Changing attitudes is generally very difficult, particularly when consumers suspect that the marketer has a self-serving agenda in bringing about this change (e.g. to get the consumer to buy more or to switch brands).
Changing Affect: One approach is to try to change affect, which may or may not involve getting consumers to change their beliefs. Finally, products which are better known, through the mere exposure effect, tend to be better liked - that is, the more a product is advertised and seen in stores, the more it will generally be liked, even if consumers to do not develop any specific beliefs about the product (Hawkins et al., 2000).

Complexity
A consumer's hope in trying to adopt an innovation like ATM, Transfer of funds with ATM, E-Payment devices, mobile banking devices from United Bank of Africa (UBA), First Bank, GT Bank, Skye Bank is that it must be free from difficulties in understanding how to use that new technology. Therefore, the chances that a bank will decide to implement technology that is complex may be very minimal even though issues of complexity still exist in adopting a new technology.

Elbeltagi (2007) defines complexity as the degree to which an innovation is perceived to be relatively difficult to comprehend and use. Murillo (2004) states that information technology adoption is highly related to its perceived complexity, and Sahadev et al (2005) opine that if consumers find out that it is difficult to use the

technology, they will not use the technology regardless of the benefits that may be associated with that technology. If the information technology equipment like the Automated Teller Machines and other electronic banking devices are easy to use, it is very likely that it will be adopted but if it is believed to be very difficult to use, it then becomes impossible to adopt in the aforementioned banks in Rivers State. Attributes of complexity can impact on the decision to use new technology due to the fact that technology often require establishments to change their existing business practices and operations in order to increase the benefits of using the said technology.

Methodology

A total of 354 copies of questionnaire were administered to respondents and 336 were retrieved which gave a response rate of 94.92 percent. Reliability was measured by employing Cronbach's Alpha Test which showed a good reliability. Likert 5-point scale was used ranging from strongly disagree to strongly agree as the focus of questions (Walton, 1975). Data were analysed using univariate statistics as inferential statistics and Pearson Product Moment Correlation Coefficient with the aid of Statistical Package for Social Sciences (SPSS) version 15.0

Results and Discussion

Analysis of Complexity with Technology

Table 4.1: Frequencies on Complexity with Technology

Strongly Agree (5)	**Agree (4)**	**Undecided (3)**	**Disagree (2)**	**Strongly Disagree (1)**	$\bar{x}$ **Total SD**
32.52%	31.90%	35.58%	0.00%	0.00%	3.969
106	104	116	0	0	326
530	416	348	0	0	0.826
26.99%	24.54%	24.54%	23.62%	0.31%	3.543
88	80	80	77	1	326
440	320	240	154	1	1.133
1.23%	0.31%	0.61%	46.93%	50.92%	1.540
4	1	2	153	166	326
20	4	6	306	166	0.654
28.22%	38.34%	31.29%	1.23%	0.92%	3.917
92	125	102	4	3	326
460	500	306	8	3	0.850
0.00%	0.00%	31.29%	33.74%	34.97%	1.963
0	0	102	110	114	326
0	0	306	220	114	0.814

Source: SPSS output version 15.0

Complexity was explored in order to see whether customers find it complicated or easy to use internet banking services. The frequencies of how easy or complicated it is to use internet banking

system are presented in Table 4.1. Respondents reacted to questions on how complex it is using internet banking services.

Regarding the first question, 106 (32.52%) respondents strongly agreed, 104 (31.90%) agreed, 116 (35.58%) undecided, 0 (0.00%) disagreed, 0(0.00%) strongly disagreed. This gave rise to a mean score of 3.96 and a standard deviation of 0.826 translating that customers learn very easily the use of bank technology; showing that there is strong relation on complexity and adoption of internet banking services.

On the second item, 88 (26.99%) strongly agreed, 80 (24.54%) agreed, 80 (24.54%) undecided, 77 (23.62%) disagreed, 1 (0.31%) strongly disagreed. This gave a mean value of 3.543 with a standard deviation of 1.133, showing a strong strength of complexity in electronic payment system.

On the third question, 4 (1.23%) strongly agreed, 1 (0.31%) agreed, 2(0.61%) undecided, 153 (46.93%) disagreed, 166 (50.92%) strongly disagreed. This gave a mean score of 1.540 and a standard deviation of 0.654, meaning that using the electronic means of moving or transferring credits from one account to the other is not difficult.

However, to the fourth question, 92 (28.22%) respondents strongly agreed, 125 (38.34%) agreed, 102 (31.29%) undecided, 4 (1.23%) disagreed, 3 (0.92%) strongly disagreed. This gave rise to a mean score of 3.917 with a standard deviation of 0.850. This showed a very weak relationship with the third question, since the mean shows that customers find it difficult to use the internet banking technology.

On the fifth question, 0(0.00%) respondents strongly agreed, 0(0.00%) agreed, 102 (31.97%) strongly disagreed with a mean value of 1.963. This gave a standard deviation of 0.814, a weak indication of accessing customer accounts at a location respectively.

Items three and five indicated a weak relationship of complexity on Customer Usage of Internet Banking with mean scores of 1.540 and 1.963 respectively.

Analysis of Automated Teller Machine as a dimension of customer usage of Internet Banking Services in Rivers State

Table 4.2: Frequencies on Automated Teller Machine

Strongly Agree (5)	**Agree (4)**	**Undecided (3)**	**Disagree (2)**	**Strongly Disagree (1)**	$\bar{x}$ **Total SD**
50.61%	49.08%	0.00%	0.00%	0.31%	4.497
165	160	0	0	1	326
825	640	0	0	1	0.536
50.31%	49.39%	0.00%	0.00%	0.31%	4.494
164	161	0	0	1	326
820	644	0	0	1	0.536
51.53%	48.16%	0.31%	0.00%	0.00%	4.512
168	157	1	0	0	326
840	628	3	0	0	0.507
49.08%	50.92%	0.00%	0.00%	0.00%	4.491
160	166	0	0	0	326

800	664	0	0	0	0.501
51.23%	48.77%	0.00%	0.00%	0.00%	4.512
167	159	0	0	0	326
835	636	0	0	0	0.501
51.53%	48.16%	0.31%	0.00%	0.00%	4.512
168	157	1	0	0	326
840	628	3	0	0	0.507

Source: SPSS output version 15.0

The frequencies of Automated Teller Machine items were obtained from the responses to six questions raised from section E1:49-54 of the questionnaire. The responses generated in the course of this question indicates that 165 (50.61%) strongly agreed, 160 (49.08%) agreed, 0(0.00%) undecided, 0(0.00%) disagreed, 1(0.31%) strongly disagreed. These responses gave rise to a mean score value of 4.497 with a corresponding standard deviation of 0.536. This is a very high mean score in relation to the five point Likert Scale. This implied that Automated Teller Machine strongly enhances customer's ability to access their accounts at any location they chose to make their transactions.

In like manner, the second question elicited whether the adoption of Automated Teller Machine facilities accurate internet banking. The result showed that 164 (50.31%) strongly agreed, 161(49.39%) agreed, 0(0.00%) undecided, 0(0.00%) disagreed, 1(0.31%) strongly disagreed, and the mean score to this item revealed a very high value of 4.494 with a corresponding standard deviation of 0.536. this showed very strong relationship with CIB. This implies that Automated Teller Machine facilitates accurate internet banking services.

Item three with the question, Automated Teller Machine enhances the ability to use an account at any point in time 24/7, showed that 168 (51.53%) strongly agreed, 157 (48.16%) agreed, 1 (0.31%) undecided, 0(0.00%) disagreed, 0(0.00%) strongly disagreed. The mean score value of 4.512 is equally very high in relation to the five point scale, this also mean that consumers significantly enjoy the use of Automated Teller Machine as it enhances consumers ability to use an account at any point of time 24/7.

Also, in item four, the question, Automated Teller Machine make account enquiries easier and faster services, it indicated that, 160 (49.08%) strongly agreed, 166 (50.92%), agreed, 0(0.00%) undecided, 0(0.00%) disagreed, 0(0.00%) strongly disagreed. These responses produced another high mean score of 4.491 with a corresponding standard deviation of 0.501. This indicates a very strong relationship with CIB. The high mean score of 4.491 implied that ATM is an important aspect of CIB in the adoption of internet banking services in relations to making consumers account enquiries easier and faster.

Further, item five question, adoption of automated teller machine reduces interpersonal relationships, showed that, 167 (51.23%) strongly agreed, 159 (48.77%) agreed, 0(0.00%) undecided, 0(0.00%) disagreed, and 0(0.00%) strongly disagreed, all the responses indicating a mean score value of 4.512 with a corresponding standard deviation of 0.501. This responses also produced a very high mean score of 4.512 which implied that the use of automated teller machine reduces drastically customer contacts with bank personnel as opposed to in the traditional banking system where customer contacts with bank personnel is very high and inevitable. Finally, in the last question which asked, automated teller machine increase prompt and efficient service

delivery, showed that, 165 (51.53%) strongly agreed, 157 (48.16%) agreed, 1(0.31%) undecided, 0(0.00%) disagreed, and 0(0.00%) strongly disagreed. This gave rise to another high mean score of 4.512 showing that there is a very strong relation with CIB and which implied that consumer's use of automated teller machine increased prompt and efficient service delivery as opposed to the use of traditional banking system that creates long and lasting queuing problems.

Analysis of Electronic Payment System as a dimension of customer (Usage) of Internet Banking Services in Rivers State

In Table 4.3 respondents were asked six questions, E3:55-60. The responses from these questions indicated that, 97 (29.75%) strongly agreed, 107 (32.82%) agreed, 117(35.89%) undecided, 3(0.92%) disagreed, 2(0.61%) strongly disagreed, with a mean score of 3.902, and standard deviation of 0.861, 93 (28.53%) strongly agreed, 117 (35.89%) disagreed, 2(0.61%) strongly disagreed with a mean score of 3.914 and standard deviation of 0.1874; 126 (38.65%) strongly agreed, 96(29.54%) agreed, 101 (30.98%) undecided, 1(0.31%) disagreed, 2(0.61%) strongly disagreed with a mean score value of 4.052 and standard deviation of 0.844; 124 (38.04%) strongly agreed, 111(34.05%) agreed, 88(26.99%) undecided, 1(0.31%) disagreed, 2(0.61%) strongly disagreed, with a mean score of 4.086 and a standard deviation of 0.844; 110 (33.74%) strongly agreed, 124 (38.04%) agreed, 88(26.99) undecided, 3(0.92%) disagreed, 1(0.31%) strongly disagreed with a mean value of 4.040 and standard deviation of 0.820; 119 (36.50%) strongly agreed, 104 (31.90%) agreed, 100(30.67%) undecided, with a mean of 4.031 and a standard deviation of 0.869 respectively. In all the six item responses, questions E2:57-60 indicated very high mean scores of

4.052, 4.086, 4.040 and 4.031 followed by questions E2: 55-56 of a mean score 3.902 and 3.914. The high mean scores implied that the use of electronic payment system is seen as an important aspect in the adoption (usage) of electronic banking services, and a very strong relationship with CIB.

Table 4.3: Frequencies on Electronic Payment System (EPS)

Strongly Agree (5)	**Agree (4)**	**Undecided (3)**	**Disagree (2)**	**Strongly Disagree (1)**	$\bar{x}$ **Total SD**
29.75%	32.82%	35.89%	0.92%	0.61%	3.902
97	107	117	3	2	326
485	428	351	6	2	0.861
28.53%	35.89%	34.66%	0.31%	0.61%	3.914
93	117	113	1	2	326
465	468	339	2	2	0.833
38.65%	29.45%	30.98%	0.31%	0.61%	4.052
126	96	101	1	2	326
630	384	303	2	2	0.874
38.04%	34.05%	26.99%	0.31%	0.61%	4.086
124	111	88	1	2	326
620	444	264	2	2	0.844
33.74%	38.04%	26.99%	0.92%	0.31%	4.040
110	124	88	3	1	326
550	496	264	6	1	0.820
36.50%	31.90%	30.67%	0.00%	0.92%	4.031
119	104	100	0	3	326
595	416	300	0	3	0.869

Source: SPSS output version 15.0

Analysis of Home Banking as a dimension of Customer Usage of Internet Banking Services

Table 4.4: Frequencies on Home Banking Services

Strongly Agree (5)	**Agree (4)**	**Undecided (3)**	**Disagree (2)**	**Strongly Disagree (1)**	$\bar{x}$ **Total SD**
22.70%	27.61%	22.39%	26.07%	1.23%	3.445
74	90	73	85	4	326
370	360	219	170	4	1.140
29.45%	23.01%	17.18%	29.75%	0.61%	3.509
96	75	56	97	2	326
480	300	168	194	2	1.215
22.39%	25.46%	23.01%	28.53%	0.61%	3.405
73	83	75	93	2	326
365	332	225	186	2	1.140
23.62%	21.17%	24.23%	30.67%	0.31%	3.371
77	69	79	100	1	326
385	276	237	200	1	1.158
24.54%	23.62%	26.69%	24.23%	0.92%	3.466
80	77	87	79	3	326

400	308	261	158	3	1.133

Source: SPSS output version 15.0

The frequencies of Home Banking services items are presented on Table 4.4. These were gotten from the responses to the five item question Sec: E3:61-65 in the questionnaire as indicated on * key. In item one, 74 (22.70%) respondents strongly agreed, 90 (27.61%) agreed, 73(22.39%) were undecided, 85 (26.07%) disagreed, and 4 (1.23%) strongly disagreed. The mean value was 3.445 and the standard deviation was 1.140. For item two, 96 (29.45%) respondents strongly agreed, 75(23.01%) agreed, 56 (17.18%) undecided, 97(29.75%) disagreed, and 2 (0.61%) strongly disagreed. The mean score value was 3.405 and the standard deviation was 1.140. For the fifth, 77(23.62%) respondednts strongly agreed, 69 (21.17%) agreed, 79 (24.23%) were undecided, 100 (30.67%) disagreed, and 1(0.31%) strong disagreed. The mean score value was 3.371 and the standard deviation was 1.158. For item six, 80 (24.54%) respondents strongly agreed, 77(23.62%) agreed, 87 (26.69%) were undecided, 79(24.23%) disagreed, and 3 (0.92%) strongly disagreed. The mean score value was 3.466, while the standard deviation was 1.133.

The mean value on item one (3.445) indicates a strong relationship with CIB and adoption of Electronic Banking Services. A mean value of 3.509 showed strong relationship, and mean values of 3.405, 3.371 and 3.466 showed moderate relationship. This implied that the use of home banking in bank services is not as strong as in the use of Automated Teller Machines as discussed above in relationship to the adoption of Electronic Banking Services.

Table 4.5 shows Pearson Product Moment Correlation.

Table 4.5: Coefficient on Complexity with Technology and ATM, EPS, and HBS

Correlations

		Complexity	Automated Teller Machine (ATM)	Electronic Payment System (EPS)	Home Banking Services (HBS)
Complexity	Pearson Correlat	1	-.070	.824**	-.022
	Sig. (2-tailed)		.205	.004	.698
	N	326	326	326	326

Source: SPSS Version 15.0.
* = Correlation is significant at 0.05 (2-tailed)
** = Correlation is significant at 0.01 (2-tailed)

Interpretation of results

Complexity is correlated with Automated Teller Machine giving a coefficient of -0.070, and a p-value of 0.205, which shows that there is a weak negative linear relationship between the two variables. Direction is opposite (i.e. as one increases, the other reduces), also, since the p-value (= 0.205) is greater than the level of significance, α (= 0.05), we therefore do not reject the null hypothesis and conclude that there is no significant correlation between the two variables Complexity and Automated Teller Machine.

Complexity is correlated with Electronic Payment System giving a coefficient of 0.824, and a p-value of 0.004, which shows that there is a strong positive linear relationship between the two variables. Direction is same (i.e. as one increases, the other increases also), also, since the p-value (= 0.004) is less than the level of significance, α (= 0.05), we therefore reject the null hypothesis and conclude that there is significant correlation

between the two variables Complexity and Electronic Payment System.

Complexity is correlated with Home Banking Service giving a coefficient of -0.022, and a p-value of 0.698, which shows that there is a weak negative linear relationship between the two variables. Direction is opposite (i.e. as one increases, the other reduces), also, since the p-value (= 0.698) is greater than the level of significance, α (= 0.05), we therefore do not reject the null hypothesis and conclude that there is no significant correlation between the two variables Complexity and Home Banking Service.

Conclusions and Recommendations

Conclusion

As new information technology infiltrate works places, homes and classrooms as it is now in Nigeria, user acceptance of new technologies has started to receive much attention from professionals as well as academic researchers. Developers and software industries are beginning to realize that lack of user acceptance of technology can lead to loss of money as well as resources.

Recommendations

Banks should include a chat forum on their websites as a solution. This chat forum can be a place where adopters can post their experiences concerning internet banking services. Banks must also ensure on systems reliability. Consumers should do away with reluctance to change.

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GREEN MARKETING AND COMPETITIVE POSITIONING OF AGRICULTURAL CO-OPERATIVES IN RIVERS STATE, NIGERIA

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Abstract

The study empirically investigated Green Marketing and Competitive Positioning of Agricultural Co-operative organisations in Rivers State, Nigeria. Data on Green Marketing and Organic Farming were obtained from 223 agricultural co-operative farmers in Rivers State with the aid of a 5-point Likert-scale questionnaire. Data were analyzed using Spearman Rank Correlation Coefficient with the aid of Statistical Package for Social Sciences (SPSS) version 15.0. There was a significant relationship between independent and dependent variables: a positive relationship between green product and improved environmental quality; a positive relationship between green product and health and safety; and a strong relationship between green price and improved environmental quality and health safety. The paper recommended, among others, that farmers should be provided with adequate funds

to enable them effect completely the practice of green farming and subsequently green marketing.

Keywords: *Green Marketing, Green Product, Green Price, Organic Food.*

Introduction

About 70% of Nigeria's over 140 million people engage in agriculture. Therefore, Nigeria is an agrarian country (NBS/CBS, 2006), providing subsistence for two-thirds (2/3) of the low-income population (Usman, 2006). The northern people in Nigeria can guarantee the production of cereals such as sorghum, millet, maize, groundnut, cowpea and cotton. The middle belt and the south have the potentials to produce root tubers such as cassava, yam, cocoyam and other crops like plantain as well as maize (Abdullahi, 2003). In addition to crops, the country is also involved in the production of livestock, fisheries, forestry, and wildlife.

Taking cognizance of Nigeria's agricultural produce is a good response to the calls for urgent responsible action in the management of planet's limited resources. The rising demand for exhaustible materials, the heavy use of non-renewable energy, uncontrollable deforestation and the production of big amounts of pollution waste have all put a strain on natural ecosystem. Not only are resources limited, but the way they are used also negatively affect the future.

According to (Walsh, 2012), marketers have already been targeting environmentally concerned segments through a series of products that are friendly to the environment (green product) either because of the way they are produced or consumed, thus giving rise to the term green marketing. Green marketing can be defined as the effort by a company to design, promote, price, and distribute

products in a manner which promotes environmental protection (Polonsky, 2011).

The research problem

There is negligence in application of green marketing procedures due to the fact that government has refused to educate its populace about the benefit and importance green marketing would have in the society. This negligence is shying away from the application of organic farming.

Objectives of the study

The broad objective of this study is to determine the influence of green marketing and the competitive positioning of agricultural cooperatives in Rivers State.

Theoretical foundation

Green marketing began in the developed countries. It came into being and developed in the 1980's with the focus on the environment, as a result of the aggravation of environmental problems in the 1970's and 1980's. People have become more recognized about the health of the environment and they have come to know that environmental problems, important and exigent. (Polonsky, 2011). Since 1970's, the campaign of the environment has developed prosperously at the aim of protecting the ecosystem (Ottman 2008; Henim and Kinear, 1976).

Green marketing approach was researched from a corporate interest point of view in the early 90's and the research indicated that 92% of multinational corporations (MNCs) from Europe changed their products to address growing concerns of environmental pollution (Vandermerwe and Oliff, 1990).

In Nigeria, a body called Nigerian Organic Agriculture Network (NOAN), which is a non-governmental body located at the city of Ibadan, Nigeria, has drawn membership from farmers, scientists, processors, exporters, individuals, institutions, NGOs and organizations that are key players in the organic agriculture sector in Nigeria. In Rivers State, the overall objective of the Root and Tuber Expansion Programme (RTEP) under the Rivers State Agricultural Development Programme is to achieve sustainable increase in the production of cassava, yam, cocoyam and sweet potato as well as their products and thus enhance natural food self sufficiency and improve rural household food security and income.

Study variables and research framework

In the study, green marketing is the predictor variable with its measures of green product and green place, while the criterion variable is competitive positioning with its dimension as improved environmental quality. Green marketing is defined as the effort by a company to design, promote, price, and distribute products in a manner which promotes environmental protection. Green price is the monetary (or bartered) amount a consumer pays for a product or service based on the product or services value or worth. Improved environmental quality refers to activities that look for information about environmental issues and participating in related activities such as reusing items. Health and safety concerns over exposure to toxic chemicals, hormones or drugs in everyday products which has made health and safety important choice considerations, especially among vulnerable consumers such as pregnant women, children, and the elderly.

Based on the research variable, this paper is expressed in functional relationship as indicated below:

CP = f (GM) - - - - - 1
GM = GP1, GP2 - - - - 2
GM = $f(GP_1) + (GP_2)$ + IEQ + HS - - 3

Where:
CP = Competitive Positioning
GM = Green Marketing
GP_1 = Green Product
GP_2 = Green Price
IEQ = Improved Environmental Quality
HS = Health and Safety

Research framework

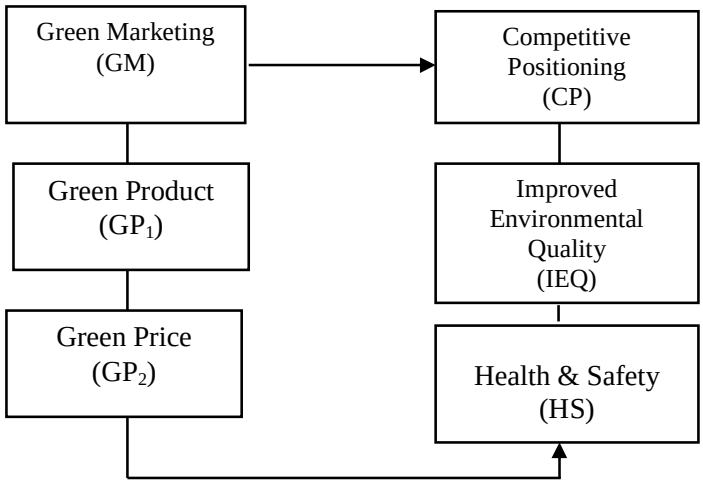

Fig. 5.1: Conceptual framework on green marketing and competitive positioning of agricultural co-operatives in Rivers State, Nigeria
Source: Survey Data, 2014

Operational framework

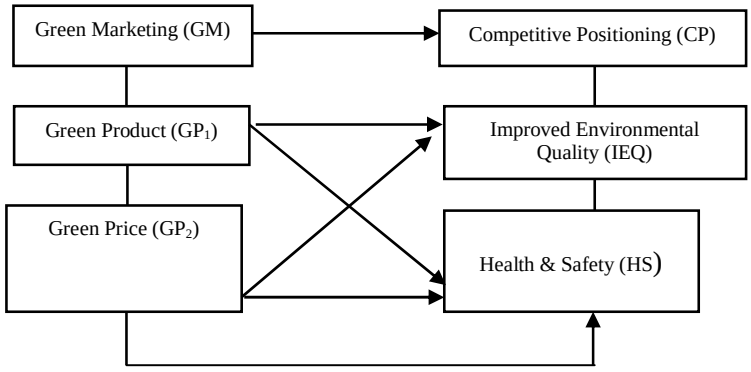

Fig. 5.2: Operational framework on green marketing and competitive positioning of agricultural co-operatives in Rivers State, Nigeria
Source: Survey Data, 2014

Research hypotheses

Ho_1: There is no significant relationship between green product and improved environmental quality.
Ho_2: There is no significant relationship between green product and health and safety.
Ho_3: There is no significant relationship between green price and improved environmental quality
Ho_4: There is no significant relationship between green price and health and safety

Literature review

Green marketing practices generally promotes as the genuine concern for the nature of inputs as well as outputs waste reduction and the impact of these upon the environment and society as a whole both in present and future conditions (Walker and Hanson, 1998). According to American marketing association, green marketing is the marketing of products that are presumed to be environmentally safe. It includes various activities like waste reduction, changes in the product, and modifications in the communication mix.

Green marketing enables different companies to focus on different factors which influence the buying behaviour of the customers. Peatti (2001) traces the evolution of green marketing which initially is known as ecological where all environmental activities were concern with helping in mitigating environmental problems through provisions of remedies. This is followed by environmental marketing which focuses on clean technology that involved designing of innovative new products. The next and present marketing phenomenon is green marketing.

The AMA workshop attempted to bring together academics, practitioners, and public policy makers to examine marketing's impact on the natural environment At this workshop ecological marketing wasdefined the study of the positive and negative aspects of marketingactivities on pollution, energy depletion and non-energy resource depletion [Henjon and Kinnear, 1976].

This early definition has three key components, 1) it is a subset of the overall marketing activity; 2) It examines both the positive andnegative activities; and 3) a narrow range of environmental issues areexamined. While this definition is a useful starting point, to be comprehensive green marketing needs to be

more broadly defined. Before providing an alternative definition it should be noted that no one definition or terminology has been universally accepted. This lack of consistency is a large part of the problem, for how can an issue be evaluated if all researchers have a different perception of what they are researching. The following definition is much broader than those of other researchers and it encompasses all major components of other definitions.

Green or Environmental Marketing consists of all activities designed to generate and facilitate any exchanges intended to satisfyhuman needs or wants, such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment [Polonsky, 1994].

This definition incorporates much of the traditional components of the marketing definition, that is "All activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants". Therefore it ensures that the interests of the organization and all its consumers are protected, as voluntary exchange will not take place unless both the buyer and seller mutually benefit The above definition also includes the protection of the natural environment, by attempting to minimize the detrimental impact this exchange has on the environment This second point is important, for human consumption by its very nature is destructive to the natural environment (To be accurate products making green claims should state they are 1'ess environmentally harmful" rather than "Environmentally Friendly") Thus green marketing should look at minimizing environmental harm, not necessarily eliminating it. Charter and Polonsky1999, define green marketing as marketing or promotion of produce based on its environmental performance or an improvement thereof (Cited in Lee, 2005). Green marketing had been a vital academic research topic for at least 3 decades.

Peatti (2001) traces the evolution of green marketing which initially is known as ecological where all environmental activities were concern with helping in mitigating environmental problems through provision of remedies It is followed by environmental marketing whichfocuses on clean technology that involved designing of innovative new products Sustainable is the next and present marketing phenomenon(Peattie et al, 1995), define green marketing as a holistic process which predicts, encourages and assures the requirements ofcustomers and society in an ecologically sustainable manner Cited in (Charter and Polonsky, 1992).

According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe (Wikipedia, 2007) Thus green marketing incorporates a broad range of activities including product modification changes to theproduction process, packaging changes, as well as modifying advertising.

Green marketing mix is a Particular form of development of product, price, promotion and place that do not harm the environment, then companies that apply "green" marketing philosophy are expected to take into consideration ecological aspects of each element of marketing mix before theydevelop and place products in the market.

The American Marketing Association definition of greenmarketing gives its three dimensions. According to the AMA, green marketing is.

1. The marketing of products that are presumed to be environmentally safe (retailing dimension).
2. The development and marketing of products designed to minimize negative effects on the physical environment or to improve its quality (social marketing dimension).

3. The efforts by organizations to produce, promotion and reclaim products in a manner that is sensitive or responsive to ecological concerns (environmental dimension)

According to (Kotler, 2011), green marketing refers to holistic marketing concept wherein the production marketing consumption anddisposal of products and services happen in a manner that is lessdetrimental to the environment with grooving awareness about the implications of global warming, non bio-degradable solid waste harmfulimpact of pollutants etc Both marketing and consumers are becoming increasingly sensitive to the need for switch in to "green" products or services. While the shift to "green" may appear to be expensive in the short-run, it will definitely prove to be indispensable, advantageous, and cost - wise too, in the long run.

Green marketing refers to the process of selling products or Services based on their environmental benefits. Such a product or service may be environmentally friendly in itself or produced and or packaged in an environmentally friendly manner.

Green marketing is based on the premise that businesses have a to satisfy human needs and desires while preserving the Integrity of the natural environment There are significant indications that environmental issues will grow in importance over the comingyears and will require imaginative and innovative redesign and re-engineering of existing marketing efforts in the part of many businesses.

Green issues have become increasingly important to corporate decision makers as cooperatives face mounting public sensitivity, stricter regulation and growing stakeholder pressures focused on preserving the natural environment (Banerjee et al, 2003; Hult, 2011)increasing numbers of customers have begun shifting their preferences to more environmentally friendly products

and services (Kotler 2011, Luchs et al 2010). Despite the resultant managerial interest, few empirical studies have examined sustainability issues in marketing strategy. As a result, knowledge about green marketing practices remains limited for both managers and policy makers. Two key gaps persist in existing knowledge. First, the few performance outcome studies undertaken to date have adopted widely differing approaches and been published in specialist journals. Secondly, even if mere environmentally friendly managers can best begin greening their Cooperatives marketing efforts is far from comprehensive.

Environmentally-friendly -purchase is just a behaviour, but the moves may differ even among environmentally-conscious groups According to (Fotopoulos and Krystallis 2002), research has shown that in general, health consciousness and personal hedonism precede environmental Consciousness when it comes to choosing organic food among "aware buyers" marketing campaigns should insist on educating the Consumers about the superior value that green produce offers.

This chapter extensively renews the literature pertaining to the current research, which includes green marketing and its facets and competitive Positioning of agricultural cooperatives in Rivers State.

Historical development of organic farming in Rivers State, Nigeria

Nigeria has over 160 million persons, making it the most populous country in Africa. The country is blessed with both natural and human resources. The country's mainstay before the oil boom was essentially Agriculture (Abdullahi and Kutama, 2012). There is a huge oil deposit in the Niger Delta region. This has both economic and adverse effect on the environment and the nation as whole.

There are several cases of oil spillage, gas flaring, water, land and air pollution. The Niger Delta people whose major occupation is predominantly fish farming could not continue with their profession. The natural aquaculture habitat has been polluted Hence, the country depends on importation of frozen fish to balance the fish demand Deforestation is going on heavily in some major part of the country where trees were the major source of cooking and production of charcoal.

Organic agriculture is still young in the country, with less than fifteen years of practical existence (Abdullahi and Kutama, 2012). As at 2007, Nigeria had 3,154 hectares under organic agriculture, of which 50ha were fully converted (Wilier and Kilcher, 2009) Practitioners are stillfew despite the great potential for organic agriculture.

Benefits of Organic Farming System

Organic farming is beneficial in agriculture because it provides basis for healthy foods and healthy living. Organic agriculture reducesexternal inputs by controlling pests and diseases naturally, with both traditional and modern methods, increasing both agricultural yields anddisease resistance Organic farming practices enhance soil structures, conserve water and ensure sustained biodiversity and soil conservation and takes low intensity farming one step further by eliminating the use of chemical fertilizers, pesticides and genetically modified organism, which is not only an improvement for human health and agro bio-diversities, but also for the associated off farm communities.

According to food and agriculture organization (FAO, 2008), organic agriculture promotes ecological resilience, improved biodiversity, healthy management, off-farms and the surrounding environment and building on community knowledge and strength.

Most of the synthetic fertilizers and other agrochemicals that are used in non-organic farming are manufactured using resources such as fossil fuels which are not renewable using such resources may cause pollution and contribute to environmental degradation, thus making such agricultural practices unsustainable Some inorganic fertilizers used to increase crop yield and leached or washed away by erosion to nearby rivers, causing water pollution, which is dangerous to aquatic life and human health.

Benefits of organic food

In general, organic consumers, manufacturers and farmers strongly believe in organic food having following benefits over non-organic food.

Better Health: It is not produced using chemical fertilizers and pesticides It does not contain any traces of these strong chemicals and might not affect human body. The health benefits of organic foods are more perceived than real. However, the public opinion that (organic food) is healthier than conventional food is quite strong and is the sole reason for about 30% growth in the organic food industry since the past 5-6 years. However, there are some scientific studies that have proved organic milk and organic tomatoes to be better than the non-organicones.

Organic milk: Recent research conducted on organic milk has shown that it has more anti-oxidants, omega 3, CLA and vitamins than non-organic milk According to the researc1ers at the Danish Institute of Agriculture research, University of Aberdeen, and the Institute of Grassland and Environmental Research, organic milk is healthier than non-organic milk as organic cows are pasture grazed with results in better quality milk.

Organic Tomatoes: According to a 10-year study conducted in the University of California, Davis, organic tomatoes are produced in an environment that has lower nutrient supply as nitrogen- rich chemical fertilizers are not added. This leads to excessive formation of antioxidant such as quercetin (79% higher) and Kaempferol (97%higher) in organic tomatoes. As well all know antioxidants are good for health and help in reducing heart disease.

Better Taste: A good reason for this is the belief that it is produced using organic means of production

Environment Safety: As harmful chemicals are not used in organic farming there is minimal soil, air and water pollution

Animal Welfare: It is an important aspect of producing organic milk, organic meat, organic poultry and organic fish People are happy that the animals are not confined to a miserable caged life while eating organic animal products.

Methodology

A total of 226 copies of questionnaire were administered to farmers in Rivers State. A 5-point Likert-scale was used. Data were analysed using descriptive and univariate statistics. Cronbach Alpha was used to test the reliability of the instrument.

Results and Discussion

Out of 226 copies of questionnaire administered to farmers in Rivers State, 213 were retrieved and used for analysis. Table 5.1 shows responses on green product as a dimension of green marketing

Table 5.1: Green product as a dimension of green marketing

S/N	Options	Strong agree		Agree		Neutral		Disagree		Strongly disagree		Total	
		No	%	No	%	No	%	No	%	No	%	No	%
1.	It is environmentally friendly or safe	86	40.4	74	34.7	20	9.4	20	9.4	13	6.1	213	100
2.	The environment did not suffer to produce it	110	51.6	58	27.2	18	8.5	15	7.0	12	5.6	213	100
3.	Animal and human did not suffer to produce it.	66	31.0	102	47.9	16	7.5	18	8.5	11	5.2	213	100
4.	It has health benefits attached to it.	96	45.1	54	25.4	38	17.8	19	8.9	6	2.8	213	100
5.	Green product helps in the improvement of our environment	128	60.1	58	27.2	9	4.2	10	4.7	8	3.8	212	100
6.	It is safe for consumption	26	12.2	78	36.6	40	18.8	34	16.0	35	16.4	213	100
7.	I don't use any synthetic fertilizer on my crops	123	57.7	54	25.4	21	9.9	9	4.2	6	2.8	213	100
	Total	635	298.1	478	224.4	162	76.1	125	58.7	91	42.7	1491	700

Source: Survey Data, 2014

About 40.4% of respondents strongly agreed green product was environmentally friendly, 34.7% agreed, 9.4% disagreed, 6.1% strongly disagreed, and 9.4% preferred to be neutral. About 51.6% of respondents strongly agreed that the environment does not suffer for green production, 27.2% agreed, 7.0% disagreed, 5.6% strongly disagreed, and 8.5% remained neutral. About 31% of respondents strongly agreed that humans and animals do not suffer for green production, 47.9% agreed, 8.5% disagreed, 5.2% strongly disagreed, and 7.5% were neutral. About 45.1% of respondents strongly agreed that green production has health benefits, 254% agreed, 8.9% disagreed, 2.8% strongly disagreed, and 17.8% were neutral. About 60.1% agreed that green production helped in improving the environment, 27.2% agreed, 4.7% disagreed, 3.8% strongly disagreed, and 4.2% remained neutral. About 12.2% of respondents strongly agreed that green product is safer for consumption, 36.6% agreed, 16.0% disagreed, 16.4% strongly

disagreed, and 18.8% were neutral. About 57.7% of respondents strongly agreed with use of synthetic fertilizer, 25.4% agreed, 4.2% disagreed, 2.8% strongly disagreed, and 9.9% were neutral.

Table 5.2 shows the views of respondents on green price as a dimension of green marketing.

Table 5.2: Green price as a dimension of green marketing

S/N	Options	Strong agree		Agree		Neutral		Disagree		Strongly not agree		total	
		No	%	No	%	No	%	No	%	No	%	No	%
1	The portion of the price perceived is going to a worthy cause, this may be charities, further research etc	120	56.3	56	26.3	12	5.6	15	7.1	10	4.7	213	100
2	The price perceived to subsidize other products necessarily	144	67.6	42	19.7	13	6.1	7	3.3	7	3.3	213	100
3	The price covers the real cost of production and customers of not feel exploited	128	60.1	58	27.3	20	9.4	4	1.9	3	1.4	213	100
4	Suppliers are perceived to receive a fair share of profit	74	34.7	110	51.6	11	5.2	9	4.2	9	4.2	213	100
	Total	466	218.7	266	124.9	56	26.6	35	16.5	29	13.6	852	400

Source: Survey Data, 2014

From Table 5.2, 56.3% of respondents strongly agreed that the green price was a worthy cause, 26.3% agreed, 7.1% disagreed, 4.7% strongly disagreed, and 5.6% could not take a stand. About

67.6% of respondents strongly agreed that the green price subsidized other products, 19.7% agreed, 3.3% disagreed, 3.3% strongly disagreed, and 6.1% remained neutral. About 60.1 % of respondents strongly agreed that the green price was unexploitative, 27.3% agreed, 1.9% disagreed, 1.4 strongly disagreed, and 9.4 were neutral. About 34.7% of respondents strongly agreed that suppliers received a fair share of profits, 51.6% agreed, 4.2% disagreed, 4.2% strongly agreed, and 5.2% preferred to be neutral.

Interpretation
Table 5.3 shows decisions for hypotheses 1-4.

Table 5.3: Decision for H_{01-04}

H_0	Mean	Std. deviation	r^2
H_{01}	3.68	1.096	0.370
H_{02}	3.60	1.230	0.316
H_{03}	3.61	1.073	0.366
H_{04}	3.87	1.103	0.347

Source: SPSS Version 15.0

Hypothesis One: There is no significant relationship between green product and improved environmental quality. The null hypothesis one was tested statistically by the use of the Rank Order Correlation Coefficient.

The research hypothesis one states that there is no significant relationship between green product and improved environmental quality. As evident in the statistical testing of hypothesis one, a significant relationship was revealed to exist between green product and improved environmental quality, this is evident in the correlation value of 0.37 (37%). The null hypothesis

one was therefore rejected and the alternative hypothesis one accepted. Thus, there is a significant relationship between green product and improved environmental quality.

Hypotheses Two: There is no significant relationship between green product and health and safety. The null hypothesis two was tested statistically by the use of the Spearmans Rank Order Correlation Co-efficient.

The research hypothesis two states that, there is no significant relationship between green product and health and safety. As evident in the statistical testing of hypothesis two, a significant relationship was revealed to exist between green product and health and safety, this is evident in the positive correlation (r^2) value of 0.32 (32%). The null hypothesis two was thus rejected and the alternative hypothesis two accepted. Therefore there is a significant relationship between green product and health and safety.

Hypothesis Three: There is no significant relationship between green price and improved environmental quality. Research hypothesis three states that, there is no significant relationship between green price and improved environmental quality. As even in the statistical testing of hypothesis three, a significant relationship was revealed to exist between green price and improved environmental quality. This is informed by the positive correlation (r^2) value of 0.37 (37%). The null hypothesis three was therefore rejected and the alternative hypothesis three accepted. Thus there is a significant relationship between green price and improved environmental quality.

Hypothesis four: There is no significant relationship between green price and health safety. The research hypothesis four states that, there is no significant relationship between green price and health and safety. From the statistical testing of hypothesis four, a significant relationship was revealed to exist between green price and health and safety. This is evident in the positive correlation (r^2) value of 0.35 (35%). The null hypothesis three was therefore rejected and the alternative hypothesis four accepted. Therefore there is a significant relationship between green price and health and safety.

Conclusions and Recommendations

Conclusion

The study could draw the following conclusions:

a. Green product has a significant effect on the improved environmental quality of agricultural co-operatives in Rivers State.
b. Green product has a significant effect on the health and safety of users of the products of agricultural co-operatives on Rivers State.
c. Green price has a significant effect on improving the environmental quality of agricultural co-operatives in Rivers State.
d. Green price has a significant effect on the health and safety of users of the products of agricultural co-operatives in Rivers State.
e. Green place has a significant effect on the improved environmental quality of agricultural co-operatives in Rivers State.

Recommendations

The following recommendations are proferred:

- Farmers should be provided with adequate funds to enable them adequately undertake green farming and subsequent green marketing.
- The need to switch from inorganic to sustained organic farming practices/system should be regularly preached so as to make the environment more human friendly.
- Appropriate laws that will institute the sustained practices and adoption of green farming cum consequent green marketing activities should be made by government.
- There is need to organize regular seminars and training programmes for farmers, where they can be informed about the relevance of organic farming and green marketing practices and their role in improving the environment.
- Since green marketing is relatively new in the light of farming activities, there should be a regular evaluation and follow up on the level of success made in the preaching of organic farming and green marketing.

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