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EDITORIAL

Human development is a broad and comprehensive concept concerned with economic growth and its distribution, basic human needs and variety of human aspirations, and distress of the rich countries and the human deprivations of the poor. Going beyond economic development, which is concerned with income and growth, human development covers all human capabilities. It is "a process of enlarging people's choices" created by expanding human capabilities.

Economic growth is essential for all human development because no society has been able to sustain the well being of its people without continuous economic growth. On the other hand, it is healthy and educated people that can contribute to economic growth through productive employment and increase in income. Thus, economic development is a means to human development. Hence, development theoreticians and practitioners must pay equal attention to economic development and human development.

Hitherto, emphasis has been on economic development – not on people's adequate nutrition, access to safe drinking water, better medical facilities, better schooling for their children, affordable transport, shelter, secure livelihood and productive and satisfying jobs. It is to address this gap that the *Sustainable Human Development Review* (SHDR) was born January 2009 as an international multidisciplinary academic research journal. Its Volume 1 Number 1 of March 2009, Volume 1 Number 2 of June 2009, Volume 1 Number 3 of September 2009 and Volume 1 Number 4 of December 2009 kept to faith, courtesy of our esteemed contributors across the globe as well diligence and commitment of our dedicated reviewers and editors.

From SHDR Volume 2 Number 1 of March 2010, Editorial, which had been hitherto not considered necessary, was introduced, in conformity to the practice of globally acclaimed journals of academic research output. This Volume 5 Number 1&2 of June 2013 of SHDR presents another set of rich articles touching various topical human development issues.

In the first article, titled *Information and communications technology (ICT)* tools in secondary schools in Uyo Education Zone n Akwa Ibom State, Nigeria, Idongesit Akan Udi (Ph.D.) and Glory Osaretin Ofili (Ph.D.) of the Department of Educational Technology and Library Sciences, University of Uyo, AkwaIbom State, Nigeria, submited that Information and communications technology (ICT) is becoming indispensable in instructional delivery in schools. This study assessed the instructional delivery in public secondary schools in Uyo Education Zone in Akwa Ibom State of Nigeria using information and communications technology (ICT) tools. Four objectives, four research questions and three hypotheses were framed. The descriptive survey design was adopted. The population of the study comprised 3,178 teachers in the 86 public secondary schools spread across the nine Local Education Committees (LEC) that made up Uyo Education Zone. A sample of 636 teachers

representing 20 percent of the population was randomly selected using multi-stage random sampling. Instructional Delivery Using ICT Tool Questionnaire (IDUITQ) was administered to the respondents. Cronbach Alpha Statistic was used to establish the reliability coefficient of 0.82.Descriptive Statistic, Pearson Moment Correlation and independent t-test at 0.05 level of significance were used to analyze data. Findings of the study showed low level of utilization of ICT tools in instructional delivery in secondary schools in the study area. Inadequate ICT tools, epileptic power supply, lack of adequate training and support services were found as some of challenges confronting effective utilization of ICT tools in instructional delivery in the study area. Amongst the recommendations made was that the government should adequately provide ICT tools in public secondary schools as well as in-service training and ICT support services for teachers in Akwa Ibom State, Nigeria.

In the second paper, titled Entrepreneurial orientation and SME capacity building in Niger Delta region of Nigeria, Ekeke, J.N. of the Department of Hospitality Management & Tourism, Faculty Of Management Sciences, University of Port Harcourt, Choba, Nigeria, Nwaiwu, J.N. (Ph.D.) of the Department of Accounting, Faculty of Management Sciences, University of Port Harcourt, Choba and Otobo-Sonari, V. of the Department of Accountancy, Faculty of Management Sciences, University of Port Harcourt, Choba, Nigeria opined that, despite the Local Content Law provisions, entrepreneurial orientation and capacity seemed lacking among the people who ought to build indigenous SMEs needed to appropriate the Law for the intended improvement of the socio-economic wellbeing of the people of Niger Delta area of Nigeria. This suggests that people of the area are yet to appreciate how the Local Content Law could help in the socio-economic development of the area, and will impair the realisation of the aim of the Law. This study examines how entrepreneurial orientation could help capacity building in indigenous SMEs in the Niger Delta area of Nigeria within the context of the Local Content law provisions. Based on extant literature and indirect observations, the conceptual study found that the indigenous SMEs are not availing themselves of the opportunities created by the Local Content Law when measured against the objectives of the law. The study argues that eentrepreneurial orientation of indigenous SME owners is needed to enable them acquire strapping risk-taking propensity for aggressive, competitive and innovative strategic decision making capabilities. Implications of the study calls for a deliberate effort towards building an enterprising culture amongst Niger Delta indigenous SME owners with a view to enhancing their entrepreneurial activities and by so doing contribute to the sustainable development of the region through the Local Content Law.

In the third paper, titled *The role of Microfinance Bank credit on agricultural output for a sustainable growth and development in Nigeria*, Moemenam I.C. and Ohagiro, Lucky of the Department of Banking and Finance, Imo State Polytechnic, Umuagwo-Ohaji, Moemenam A.O. of the Department of

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Education, Ebonyi State University Abakaliki, Okwara C.C. of the Department of Marketing, Imo State Polytechnic, Umuagwo-Ohaji, and Afokwalam A.C. of the Department of Public Administration, Imo State Polytechnic Umuagwo-Ohaji submitted that the importance of Agricultural output ranges from production for local consumption to that of export for foreign exchange reserve. This study investigated the role of microfinance bank credit on Agricultural out put in South East Nigeria. Questionnaire was used to collect data from respondents; farmers and microfinance bank staff in the South East zone of Nigeria. The options were scaled with a Likert scale Rating Model with a 2.5 bench mark. Result showed that an increase in microfinance bank credit to farmers increased agricultural out put, with a mean score of 3.5 which is quite high as compared to 2.5 bench mark. Further findings showed that microfinance bank credit had no significant impact on agricultural out put in Nigeria, hence escalation of hunger and high prices of agricultural products. Other findings showed that interest rate charged for microfinance bank loan was high hence the inadequate agricultural financing of farmers. Among the recommendations were reducing the interest rate to encourage farmers to borrow from microfinance banks, as well as the federal government incentive through microfinance bank to encourage farmers, so as to increase efficiency and effectiveness of farmers and to attract more youths to the agricultural sector for increase in economic growth and development in Nigeria.

In the fourth paper, titled *Educational policy and sustainable development in Africa: A study on Nigeria*, Okwara, C.C. and Nkwocha, C.A. of the Department of Marketing Imo State Polytechnic Umuagwo, Owerri and Ahamefula, Chijioke of the Department of Marketing, Abia State Polytechnic, Aba observed that education holds the key to productivity and sustainable development anywhere in the world. The study investigated the impact of educational policies on the achievement of sustainable development in Nigeria. Data for the study were obtained from ministries of education and other bodies responsible for making educational policies in Africa. Four research questions and two hypotheses were formulated. Regression slope was used to test the hypotheses. Based on the findings, education improves health, knowledge, skills, values and aids in building up the human capital of the nation. Consequently, it is recommended that ministry of education in Nigeria and in Africa as a whole should endeavour to address sustainable development as a core value through policies and practices at the three tiers of education, namely primary, secondary and tertiary levels.

In the fifth paper titled *Environmental constraints and creation in higher education in Nigeria: The role of strategic planning*, Ekeke, J.N. of the Department of Hospitality Management & Tourism, Faculty of Management Sciences, University of Port Harcourt, Choba, Rivers State, Nigeria and Olori, W.O. (Ph.D.) of the Department of Management, Faculty of Management Sciences, University of Port Harcourt, Choba, Rivers State, Nigeria examined the role of environmental

constraints in limiting value creation in higher education in Nigeria. The study observed that higher propensity of parents' involvement in examination malpractice, course selection and grade sorting for their children, as well as poor infrastructure, among others, are all environmental factors hindering value creation in higher education in Nigeria. Human capital development in general and in specialized technological areas continued to experience great difficulties. Strategic planning by higher institutions of learning and attitudinal value reorientation by stakeholders would help address the challenge.

We pray that all those whose papers could not make it in this issue would understand, and try to send better-quality papers in future for our globally competitive review process. We most sincerely congratulate those whose papers made it. We heartily thank all our esteemed contributors and enjoin them not to flag in their zeal for research and publishing, which are veritable tools for confronting abounding development challenges in developing countries to the development of the total man. We welcome contributions in all disciplines across the globe (see *Author's Guide*, p.91).

Contributors are also encouraged to take advantage of our high-quality and globally competitive sister journals, *Journal of Applied Sciences and Development* and *Technoscience Review* to stagger their academic outputs in our highly rated academic Journals, which are also published online (see www.wiprointernational.org) for visibility and global ranking in line with modern practice.

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ASSESSMENT OF INSTRUCTIONAL DELIVERY USING INFORMATION AND COMMUNICATIONS TECHNOLOGY (ICT) TOOLS IN SECONDARY SCHOOLS IN UYO EDUCATION ZONE IN AKWA IBOM STATE, NIGERIA

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ABSTRACT

Information and communications technology (ICT) is becoming indispensable in instructional delivery in schools. This study assessed the instructional delivery in public secondary schools in Uyo Education Zone in Akwa Ibom State of Nigeria using information and communications technology (ICT) tools. Four objectives, four research questions and three hypotheses were framed. The descriptive survey design was adopted. The population of the study comprised 3,178 teachers in the 86 public secondary schools spread across the nine Local Education Committees (LEC) that made up Uyo Education Zone. A sample of 636 teachers representing 20 percent of the population were randomly selected using multi-stage random sampling. Instructional Delivery Using ICT Tool Questionnaire (IDUITQ) was administered to the respondents. Cronbach Alpha Statistic was used to establish the reliability coefficient of 0.82.Descriptive Statistic,

Pearson Moment Correlation and independent t-test at 0.05 level of significance were used to analyze data. Findings of the study showed low level of utilization of ICT tools in instructional delivery in secondary schools in the study area. Inadequate ICT tools, epileptic power supply, lack of adequate training and support services were found as some of challenges confronting effective utilization of ICT tools in instructional delivery in the study area. Amongst the recommendations made was that the government should adequately provide ICT tools in public secondary schools as well as in-service training and ICT support services for teachers in Akwa Ibom State, Nigeria.

Keywords: Instructional delivery, ICT tools and utilization.

Introduction

The world is gradually becoming the global village, due to the development in the Information and Communication Technology. Virtually all aspect of man has been affected by the recent development in ICT, and the field of education is not an exception as teaching is gradually shifting from teachers' to students-centered. Teaching has gone beyond the classroom walls. ICT has made it compulsory for teachers to meet up with the global trend through the use of various technological tools. ICT tools in the word of Nwosu and Ogbomo (2012) include all communication devices or applications, encompassing: radio, television, cellular phones, networks, software, and satellite systems, as well as the various services and applications associated with video conferencing and distance learning. Tinio (2002), on the other hand, views ICT tools as powerful enabling tools for educational change and reform. The use of ICT tools has various merits. The use of ICTs tools has helped to expand access to education, strengthen the relevance of education to the workplace, and raise educational quality by creating an active process connected to real life.

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ICT has to do with the use of technological tools to increase productivity and enhance creativity. ICT include computer hardware and software, operating systems, web-based information and applications, radio, television, cellular phones, network, satellite system, distance learning, telephones and other telecommunications products, video equipment and multimedia products, information kiosks, and office products such as photocopiers and fax machines. One area where ICT tools has played significant role is in instructional delivery. The use of ICT tools in instructional delivery especially at secondary school level is imperative to meet the needs of individual students effectively and efficiently. The interactivity between the students and the teachers and the learning environment accelerate mastery of the subjects, individual study, effective communication, receiving and sending feedbacks, relaxed time of and pace of learning accessibility to global information, increase in knowledge and much more. In as much as the traditional classroom teaching methods are still in practice, the new technologies in place for a blended-learning is necessary to meet up the needs required by the global technological advancement in education. This paper therefore assesses the extent of availability and use of ICT tools in public secondary schools in Uyo Education zone.

Statement of the Problem

Instructional delivery as secondary school level has gone beyond the teacher using the traditional method. This is because of the revolutionary change in teaching and learning as a result of ICT. Many secondary school students tends to be more motivated to learning when ICT tools are used and for secondary school leavers to compete actively with their fellow in the advanced countries of the world, instructional delivery must be efficient and effective. This development has also compelled secondary school teachers to embrace this innovation. Also, the attention of many students at secondary schools has also been aroused by ICT. The National Policy on Education has also recognized the relevance of ICT tools in all level of education. Many secondary schools in Nigeria has actually embraced the use of

ICT tools in instruction delivery, but the case in secondary schools in Uyo Education zone is not known as there is no empirical evidence on the use of ICT tools in secondary schools in Uyo Education zone.

Objectives of the Study

The objective of this study is to assess the use of ICT tools in public secondary schools in Uyo Education Zone. The specific objectives of the study include to:

- 1. Examine the relationship between availability of ICT tools and their utilization in instructional delivery at secondary school level in Uyo Education Zone of Akwa Ibom State.
- 2. Determine the relationship between adequacy of ICT tools and utilization of ICT tools at secondary school level in Uyo Education Zone of Akwa Ibom State.
- 3. Examine the relationship between teachers'age and the use of ICT tools in instructional delivery at secondary schools level in in Uyo Education Zone of Akwa Ibom State.
- 4. Establish the difference in the use of ICT tools for instructional delivery at secondary school levelbased on school location in Uyo Education Zone of Akwa Ibom State.

Research Questions

The following research questions guided this study:

- 1. What relationship exists between availability of ICT tools and their utilization in instructional delivery at secondary school level in Uyo Education Zone of Akwa Ibom State?
- 2. What relationship exists between adequacy of ICT tools and utilization of ICT tools at secondary school level in Uyo Education Zone of Akwa Ibom State?

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- 3. How does teachers' age relates to their use of ICT tools in instructional delivery at secondary schools level in Uyo Education Zone of Akwa Ibom State?
- 4. What difference exists in the use of ICT tools for instructional delivery at secondary school level based on school location in Uyo Education Zone of Akwa Ibom State.

Research Hypotheses

The following null hypotheses guided this study:

- 1. There is no significant relationship between availability of ICT tools and their utilization in instructional delivery at secondary school level in Uyo Education Zone of Akwa Ibom State.
- 2. There is no significant relationship between adequacy of ICT tools and their utilization in instructional delivery at secondary school level in Uyo Education Zone of Akwa Ibom State.
- 3. There is no significant relationship between teachers' age and their use of ICT tools in instructional delivery at secondary schools level in Uyo Education Zone of Akwa Ibom. State.
- 4. There is no significant difference in the use of ICT tools for instructional delivery at secondary school level based on school location in Uyo Education Zone of AkwaIbom State.

Review of relevant literature

In the word of Blair (1997), ICT was viewed as an umbrella term that encompasses all advanced technologies used in manipulating and communicating information. These ICT tools can be categorized into two broad categories namely hardware such as computer system, servers LCD projectors, printers, mouse, keyboard, CD/DVD, memory card, flash drive among others and softwares which are application software packages which include the internet, operating system among others.

The use of ICT tools have been observed to promote effective instructional delivery instructional delivery (Abolade and Yusuf, 2005; Buabeng-Andoh, 2012). Buabeng-Andoh (2012) observed that ICT tools enhances effective instructional delivery by spreading

knowledge, making education efficient and real. Olorundare (2006) opined that ICT tools gives the teachers the opportunity to have access to unrestricted information in their different subjects and hence gives the teacher the opportunity to meet students' individual differences. This means that ICT tools are very paramount in effective instructional delivery.

According to Onwuagboke and Singh (2015), effective instructional delivery embraces all human interactive skills which the teacher is required to adopt so as to enhance learning in the classroom. The following are some of the ICT tools that can be used in instructional delivery:

Power Point: With the production of slides via the computer using power points, instructions are presented, in a way that is visible, clear, effective and efficient to students.

Course Web Site: A course web site can be used to advertise your course, communicate and share materials with students, even to assign and grade students' completed work. Comments are posted to the the students on the website and responses are delivered through same.

Internet: The Internet is a global system of interconnected computer networks that use the standard Internet Protocol Suite (TCP/IP) to serve billions of users worldwide.

Electronic mail: Electronic mail, commonly called e-mail, is a method of exchanging digital messages across the internet or other computer networks.

Talking book: These are electronic books that give one audio options (it can be listened to instead of reading) on learning and teaching instructions. Other ICT tools include smart board, radio, television among others.

Methodology

This study adopted the survey design to assess ICT tools for instructional delivery at secondary schools level. The descriptive

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survey design was adopted because the researcher did not intend to manipulate the research variables, but rather the variables were measured through the use of questionnaire. The population of the study comprised 3,178 teachers in the 86 public secondary schools spread across the nine Local Education Committees (LEC) that made up Uyo Education zone. A sample of 636 teachers representing 20 percent of the population was randomly selected using multi-stage random sampling. The researcher-made instrument, titled ICT Tool and Instructional Delivery Questionnaire (ICTTIDQ), was used for data collection. The instrument was validated by three experts in the University of Uvo and the reliability of the instrument was established using Cronbach Alpha Statistic which yielded reliability coefficient of 0.82. Pearson Product Moment Correlation (PPMC) and independent ttest were used to test the null hypotheses at 0.05 level of significance. Out of the 636 copies of the questionnaire administered, 628 copies representing 98.7% of the administered questionnaire were retrieved, while 8 copies were found unuseable.

Data analysis and results

Hypothesis 1There is no sign

There is no significant relationship between availability of ICT tools and their utilization in instructional delivery at secondary school level in Uyo Education Zone of Akwa Ibom State.

Table 9.1.1: Relationship between availability of ICT tools and their utilization in instructional delivery at secondary school level in Uvo Education Zone of Akwa Ibom State

Variables	$\sum X \\ \sum Y$	ΣX^2 ΣY^2	ΣΧΥ	r-cal.	r-crit.	Decision at p<.05
Availability of ICT tools (X)	11101	201979	146330	.537*	.087	Ho1: is rejected
Utilization of ICT tools in instructional delivery (Y)	8155	108751				

n=632, df = 631. * = significant at p<.05.

Result in Table 9.1.1 shows correlation coefficient of .537 which means that there is a positive relationship between availability of ICT tools and their utilization of ICT tools for instructional delivery at secondary school level in secondary schools in Uyo Education zone. The r-calculated of .537 is greater than the r-critical of .087 at 0.05 level of significance which implies that the null hypothesis is rejected. Hence, there is significant relationship between availability of ICT tools and their utilization in instructional delivery at secondary school level in Uyo Education Zone of Akwa Ibom State.

Hypothesis 2

There is no significant relationship between adequacy of ICT tools and their utilization in instructional delivery at secondary school level in Uyo Education Zone of Akwa Ibom State.

Table 9.1.2: Relationship between adequacy of ICT tools and their utilization in instructional delivery at secondary school level in Uyo Education Zone of Akwa Ibom State

Variables	$\sum X \\ \sum Y$	ΣX^2 ΣY^2	ΣΧΥ	r-cal.	r-crit.	Decision at p<.05
Adequacy of ICT tools (X)	9319	144559	123225	.523*	.087	Ho2: is rejected
Utilization of ICT tools in instructional delivery (Y)	8155	108751				

n=632, df = 631. * = significant at p<.05.

Result presented in Table 9.1.2 reveals correlation coefficient of .523 which signifies that there is a positive relationship between adequacy of ICT tools and their utilization of ICT tools for instructional delivery at secondary school level in secondary schools in Uyo Education zone. The r-calculated (.523) is greater than the r-critical of (.087) at 0.05 level of significance. The null hypothesis 2 is rejected. Therefore, there is significant relationship between adequacy of ICT tools and their

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utilization in instructional delivery at secondary school level in Uyo Education Zone of Akwa Ibom State.

Hypothesis 3

There is no significant relationship between teachers' age and their use of ICT tools in instructional delivery at secondary schools level in Uyo Education Zone of Akwa Ibom State.

Table 9.1.3: Relationship between teachers' age and their utilization of ICT tools in instructional delivery at secondary school level in Uyo Education Zone of AkwaIbom State

Variables	$\Sigma X \\ \Sigma Y$	ΣX^2 ΣY^2	ΣΧΥ	r-cal.	r-crit.	Decision at p<.05
Teachers' age (X)	17484	487912	226793	138*	.087	Ho3: is rejected
Utilization of ICT tools in instructional delivery (Y)	8155	108751				

n=632, df = 631. * = significant at p<.05.

Result summarized in Table 9.1.3 shows negative relationship between teachers' age and the utilization of ICT tools in instructional delivery at secondary school level in secondary schools in Uyo Education zone(r =-.138). The r-calculated (.138) is greater than the r-critical of (.087) at 0.05 level of significance. The null hypothesis 3 is rejected. Therefore, there is significant relationship between teachers' age and their utilization of ICT tools in instructional delivery at secondary school level in Uyo Education Zone of Akwa Ibom State.

Hypothesis 4

There is no significant difference in the use of ICT tools for instructional delivery at secondary school level in Uyo Education Zone of AkwaIbom State based on school location.

Table 9.1.4: Independent t-test showing differences in teachers' use of ICT tools in instructional delivery based on school location.

Table 9.1.4: Independent t-test showing differences in teachers' use of ICT tools in instructional delivery by school location

School location	n	Mean	SD	t-calc.	t-	Decision	at
					crit.	p<.05	
Urban	341	3.28	0.52	3.53*	1.96	Ho4:	is
						rejected	
Rural	287	3.11	0.68				

n=632, df = 632. * = significant at p<.05.

Result in Table 9.1.4 reveals that the t-calculated of 3.53 is greater than the t-critical of 1.96 at 0.05 level of significance. The null hypothesis is rejected. Hence, there is There is no significant difference in the use of ICT tools for instructional delivery at secondary school level in Uyo Education Zone of Akwa Ibom State based on school location. Result shows that teachers in secondary schools in the urban made use of ICT tools in instructional delivery than their counterparts in secondary schools in the rural area.

Discussion of findings

This study has shown significant relationship between availability, adequacy of ICT tools and utilization of ICT tools in instructional delivery in secondary schools in Uyo Education Zone. The result implies that the more ICT tools are made available in secondary schools, the more teachers will be willing and likely to utilize these tools in instructional delivery. This result means that availability and adequacy of ICT tools enhances its usage in instructional delivery in public secondary schools in Uyo Education zone. This finding agrees with that of the finding by Nwosu and Ogbomo (2012) that the use of ICT tools enhances the instructional delivery. Nwosu and Ogbomo (2012) also established that availability and adequacy of ICT tools has a relationship with the utilization of ICT tools. Also, this finding is in line with that of the finding by Tinio (2002) that for teachers to make

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use of ICT tools for instructional delivery, there must be adequate provision of these tools.

Conclusion

This study has established significant relationship between availability of ICT tools and the utilization of such tools in instructional delivery in public secondary schools in Uyo Education zone. The adequacy of ICT tools was also found to be significantly related to the utilization of ICT tools in instructional delivery. This study also found that secondary schools in the urban make use of ICT tools than those in the rural areas. Based on the finding, the following were recommended.

Recommendations

- 1. The government of Akwa Ibom State should provide ICT tools such as computers, ICT, CD-ROMS, video disc, among others, so as to enhance teachers' utilization of these tools in instructional delivery.
- 2. The government should ensure that all secondary school teachers in the study area are well equipped with relevant skills on how to utilize ICT tools in instructional delivery.
- 3. Adequate funds should be made available to all secondary schools in the study area so as to enable them purchase standby generator.
- 4. Training and retraining of all secondary school teachers is also important to enable teachers effectively use ICT tools in instructional delivery.
- 5. Adequate support services should also be provided to all secondary schools in the study area. This support services will provide teachers with necessary guidance and support as far as the use of ICT tools are concerned.

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ENTREPRENEURIAL ORIENTATION AND SME CAPACITY BUILDING IN NIGER DELTA REGION OF NIGERIA

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Abstract

Despite the Local Content Law provisions, entrepreneurial orientation and capacity seem lacking among the people who ought to build indigenous SMEs needed to appropriate the Law for the intended improvement of the socio-economic wellbeing of the people of Niger Delta area of Nigeria. This suggests that people of the area are yet to appreciate how the Local Content Law could help in the socio-economic development of the area, and will impair the realisation of the aim of the Law. This study examines how entrepreneurial orientation could help capacity building in indigenous SMEs in the Niger Delta area of Nigeria within the context of the Local Content law provisions. Based on extant literature and indirect observations, the conceptual study found that the indigenous SMEs are not availing themselves of the opportunities created by the

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Local Content Law when measured against the objectives of the law. The study argues that eentrepreneurial orientation of indigenous SME owners is needed to enable them acquire strapping risk-taking propensity for aggressive, competitive and innovative strategic decision making capabilities. Implications of the study calls for a deliberate effort towards building an enterprising culture amongst Niger Delta indigenous SME owners with a view to enhancing their entrepreneurial activities and by so doing contribute to the sustainable development of the region through the Local Content Law.

Keywords: Entrepreneurial orientatition, Entrepreneurial capacity, Business development support services, SME development

Introduction

The Niger Delta area of Nigeria is presently facing developmental challenges which question the expected gains associated with exploitation of the oil and gas bestowed on the region by nature. The resultant effect of the neglect of the area gives credence to the Resource Curse paradigm which has become a characteristic feature of resource-abundant nations of the developing world. As noted by Sachs and Warner (2001: 828), "casual observations also confirm that extremely resource-abundant countries such as the oil states in the Gulf, or Nigeria or Mexico and Venezuela have not experienced sustained rapid economic growth".

To solve the problem of natural resources becoming a curse on oil bearing communities, various stakeholders in the oil and gas industry (OGI) in Nigeria are engaging in one programme or the other. One of such intervention programmes by the federal government is the Local Content Policy which is aimed at domesticating oil and gas servicing jobs through the use of indigenous small and medium enterprises (SMEs).

But there is sufficient empirical evidence to show that indigenous SMEs in Nigeria are not availing themselves of the lucrative opportunities

created by the Local Content Law. As contained in a BGL report (in Balouga 2012: 24), seventy percent of contracts awarded to Nigerian companies are executed overseas. In another instance, indigenous SMEs are victims of staff poaching by multinational oil companies after training them in specialised areas. The list appears endless on the competitive disadvantage of indigenous SMEs when compared with their foreign counterparts.

It is leveraging on this understanding that this conceptual study sought to situate the quest to enhance SME capacity building in Niger Delta on entrepreneurial orientation within the context of the Local Content Law provisions. The broad objective of the study, therefore, was to demonstrate the strategic link between entrepreneurial orientation and building SME capacity in order to gain completive advantage for exploiting opportunities in the Local Content Law provisions for improvement of well being of the people of Niger Delta region of Nigeria.

Review of related literature

Entrepreneurial Orientation (EO)

According to Lumpkin & Dess (as cited in Wikland and Shepherd, 2003: 1308), Entrepreneurial Orientation (EO) refers to "a firm's strategic orientation, capturing specific entrepreneurial aspects decision making, methods and practices". It is also defined as "a multidimensional construct applied at the organizational level, which characterizes firm's entrepreneurial behaviour, and includes one or more of these three, of risk taking, innovativeness and pro-activeness." And if entrepreneurship is aimed at exploiting opportunities in the business environment which leads to production and distribution of goods and services to targeted clientele in a competitive marketplace, then it is important to agree with Wikland and Shepherd (2003) that EO could be an important measure of the way a firm is organized as well as one that enhances the performance benefit of a

firm. In the same vein, Mahmood and Hanafi (2013: 83) argue that EO is a significant contributor to a firm's success.

The concept of EO was developed by Miller (as cited by Mahmood & Hanafi, 2013) as consisting of three dimensions, namely, innovativeness, pro-activeness and risk-taking. The dimensions were later increased to five with addition of autonomy and competitive aggressiveness (Lumpkin & Dess, 2001). There is a positive relationship between entrepreneurial orientation and business performance (Al-swidi & Al-hosan, 2012; Kabiri & Salchi, 2013; Mahmood & Hanofi, 2013; Okta, Umar, Al Mahmood, Tajudin & Abdullah, 2014).

Nigeria's Local Content Policy

The Local Content Policy is an initiative of the federal government of Nigeria to enable indigenous SMEs to participate in the lucrative OGI. It is a strategic move and in line with steps taken by other oil producing countries, such as Sao Tome and Principi. The Nigeria's Local Content Policy refers to "the quantum composite value added or created in the Nigerian economy through the utilization of Nigerian human and material resources for the provision of goods and services to the petroleum industry" (NNPC, 2016).

Appropriate legislative processes gave legal backing to the local empowerment strategy which gave birth to 'The Nigerian Oil and Gas Industry Content Development Law 2010'. Its scope covers all operations or transactions carried out in or connected with the Nigerian OGI and equally established the Nigerian Content Management Development Board. In addition, the law stipulates the amount of Nigerian created content that must be achieved in various categories of activity across the OGI (Weli, 2012).

As noted by Warner (as cited in Ihua, Ajayi & Eloji, 2009), Local Content Policy is a universal strategy and is not in any way a short-cut or a guarantee for local SMEs to access lucrative oil servicing contracts on a

platter of gold or bypassing stipulated procedures. Rather, the Local Content Policy requires "oil companies to give greater preference to those nationals and national suppliers who can compete internationally on cost, quality and timeliness" thus making it not an all-comer affair.

The areas local SMEs can compete for jobs in the OGI include "fabrication and construction, well construction and completion, modification, maintenance and operation, transportation, control systems and ICT, Design and Engineering and consultation" (Heum et al, as cited by Monday & Agorzie, 2014). All these areas require a reasonable amount of training and specialization.

Only a little success has been achieved since the commencement of the programme. Adedeji, Sidique, Rahaman and Law (2016) report that "local value created in the Nigerian oil industry as a consequence of local content policy is lower than expected target". This development is expected due to the fact that SMEs in Nigeria are finding it difficult to achieve organizational performance due to many several factors, such as low capacity, financing gap, one-man business structure, fear of expansion, adverse business environment, etc.

To benefit from the veritable business opportunities created by Local Content Policy of the federal government of Nigeria, local SMEs must be entrepreneurial and enhance their capacities. Therefore, two propositions were derived for the study:

P1. Entrepreneurial Orientation (EO) will improve SME capacity building in Nigeria.

P2. Local Content Law will mediate the relationship between EO and capacity building of SMEs in Nigeria.

Theoretical framework

Figure 9.2.1 capture the conceptual framework of the study, involving EO dimensions, Local Content Law and SME capacity building. EO leads to

competitive aggressiveness, pro-activeness, risk-taking and innovativeness. When combined with Local Content Law, these will SME capacity building involving human capital development, strategic networking/partnership, business development and organisational development.

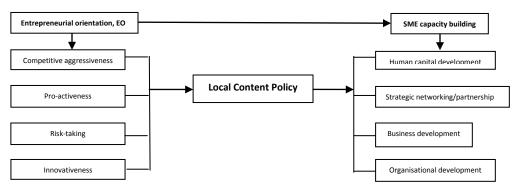


Figure 9.2.1: Conceptual framework on Entrepreneurial Orientation dimensions, Local Content Law and SME capacity building

Innovativeness

Innovativeness is described by Lumpkin & Dess (2001: 430) as "a willingness to support creativity and experimentation in introducing new products/services, novelty, technological leadership and research & development (R&D) in developing new products". Popadiuk & Choo (as cited in Madhoushi, Sadati & Delavari, 2011: 310) argue that innovative strategies are becoming strategic imperatives for organizations as a result of competition unleashed on the business environment by forces of globalization. The implication of the foregoing calls for differentiated products and services and processes with a view to achieving sustainable competitive advantage in the marketplace.

Innovation could be exploited in different forms, such as new product/service development and commercialization, new processes, new organizational structure, among others. The essence of being innovative should be to add value to the target audience with regard to transactions with customers. And when viewed in the light of the Local Content Law provisions, innovative SMEs in Nigeria will embark on innovative programmes capable of building a new organization to effectively exploit the opportunities inherent in the OGIs. From the foregoing, we could derive the following proposition:

P2a: Local content law will mediate the relationship between innovativeness and organizational development

Pro-activeness

Pro-activeness is defined by Lumpkin & Dess (2001: 430) as "an opportunity-seeking forward-looking perspective involving introducing new products or services ahead of the competition and acting in anticipation of future demand to create change and shape the environment". It is the act of being proactive that enables entrepreneurs to search for opportunities, anticipate the introduction of new products and services, embark on actions to create change and also model the environment through anticipating tendencies. This is considered a must because it is indicative of forward perspective view which is usually followed by innovative activities (Lumpkin and Dess, as cited in Boohene, Marfoliadom & Yaboah, 2012: 28). Boohene et al (2012) argue that proactiveness is achievement-oriented and emphasizes initiative taking, anticipating and creation of change, predicting evolution towards a critical situation, and prior preparation in view of occurrence or unprecedented events (including risks) in the business environment.

Based on the foregoing, entrepreneurs in the Niger Delta who are pro-active in their business decision making will see the Local Content Law as an enviable business opportunity and therefore embark on strategic business development process to enable them enhance their value delivery capacity and thus achieve competitive advantage in the oil and gas business environment. Also, to enhance carrying capacity, SMEs could form strategic partnerships to enable them execute large volume contracts in the OGI, instead of taking such jobs overseas. Therefore, the following prepositions may apply:

P2b: Local Content Law will mediate the relationship between proactiveness and business development by SMEs in the Niger Delta area. P2c: Local content law will mediate the relationship between proactiveness and strategic networking and partnership by SMEs in the Niger Delta region.

Competitive aggressiveness

Competitive aggressiveness is "a deliberate attempt by entrepreneurs to overcome competitors" (Boohene et al, 2012: 29). It is characterized by a combative attitude or aggressive response which seeks a better positioning in the market to defeat threats. Venkaramum (as cited in Lumpkin & Dess, 2001) argues that competitive aggressiveness is characterized by a strong offensive posture directed at overcoming competitions as well as being reactive when a firm defends its market position or aggressiveness in a particular market that a rival has identified. Competitive aggressiveness is positively associated with higher performance in a firm operating in a more mature industry stage (Lumpkin & Dess, 2001). Gautan (2016) reports that competitive aggressiveness is positively correlated with business performance.

To be competitive in the OGI, SMEs in the Niger Delta area will need to build very strong skill and competences in various engineering core areas. This will engender human capital development capable of utilizing resources of the organization to deliver value to clients and achieve competitive edge over foreign oil servicing firms. Accordingly, the following propositions became discernable:

P2d: Local Content Law will mediate the relationship between competitive aggressiveness and human capital development

P2e: Local Content Law will mediate the relationship between competitive aggressiveness and business development.

Risk-taking

When SMEs embark on business activities or transactions in an environment that is not business-friendly, they are exposed to risks which may lead to loss of investments. Risk-taking is defined by Lumpkin & Dess (2001: 430) as "a tendency to take bold actions such as venturing into unknown new markets, committing a large portion of resources to ventures with uncertain outcomes, and/or borrowing heavily". Risk is associated with, and is a unique characteristic of, entrepreneurship. It is so common with entrepreneurs to the extent that it forms part of the definition for entrepreneurship and entrepreneurs. Cantillion (as cited in Boohene et al, 2012: 18) defined an entrepreneur as "a person who takes the risk of profit or loss". Every opportunity the entrepreneur seeks to exploit is fundamentally risky because it is not all innovations that succeed in the market place. Lumpken & Dess (as cited in Boohene, 2012: 79) observed that "organisations that have an entrepreneurial orientation are normally characterized by a risk-taking behaviour, assuming greater fundamental commitments and looking forward to obtaining high results through market opportunity grasp".

Ventures that are highly profitable are associated with high-risk potential. And entrepreneurs who take 'calculated risk' through 'critical innovations' that tend to add value to customers in the marketplace are expected to reap greater reward than those who are risk averse. With the Local Content Law provisions, which give preferential treatment to

indigenous SMEs in the award of contracts, business owners can enhance their various capacities to enable them compete with foreign oil servicing companies in the OGI because the Local Content Law by implication goes a long way to reduce the exposure to risk associated with this type of business. Accordingly, we make the following propositions:

P2f: Local content law will mediate the relationship between risk-taking and business development.

P2g: Local Content Law will mediate the relationship between risk-taking by SMEs and strategic networking and partnership.

Discussion and implications for policy and management

The purpose of this paper is to situate the ability of indigenous SMEs to build capacity and take advantage of the Local Content Law provisions through entrepreneurial orientation. The adoption of entrepreneurial behaviour engenders significant business performance in terms of sales growth, profitability and organizational resilience. This study revealed that local SMEs operating in the oil and gas industry are greatly disadvantaged due to their inability to compete with foreign oil service companies in the annual \$18 billion Nigerian oil and gas servicing business.

This requires a developing country like Nigeria to build or develop further policy framework to support practical and full implementation of the Local Content Policy of the federal government. The first area of focus is institutional linkage and support to enhance the process of SME capacity building in the oil and gas sector. For example, the inability of SMEs to access funding from commercial banks has strategic implications for loan syndication by several banks and guarantee arrangements by relevant agencies of government. Such arrangement is capable of closing

the ever widening financing gap associated with SME growth in developing countries and thus enhance the stability of indigenous SMEs.

Closely related is the issue of macroeconomic policy thrust of the government. Of great concern here is the prevailing monetary policy of the government. A reviewed monetary policy that can guarantee the access at single digit interest rate aimed at enhancing easy access to cheap funding is desirable.

What requires clear understanding is that the oil industry is operating at the global level with stipulated standards and regulations. The implication is that contractors are expected to play by the rules with regard to job description and specifications. The Nigerian Local Content Law recognizes this important feature of the oil industry with a stipulation that in no circumstance is quality of job expected to be compromised in order to favour the local contractor. The implication is that local SMEs must update their facilities and build other capacities with a view to acquiring competitive advantage in the oil and gas servicing industry.

Conclusions and Recommendations

Entrepreneurial orientation (EO), which is a strategic construct that directs the behaviour of entrepreneurs with regard to their strategic thinking and management philosophies, has the capacity to engender capacity building in indigenous SMEs in the Niger Delta region within the context of the Local Content Law. It is the deliberate need for achievement that is capable of enabling individuals to be innovative, pro-active and take risks in the business environment. Put differently, such a need acts as a motivational force that stimulate commitment and goal-oriented actions by entrepreneurs. EO, as a strategic entrepreneurial behaviour, is capable of enhancing the capacity building of indigenous SMEs in the Niger Delta region of Nigeria within the context of the Local Content Policy.

The study, therefore, recommends as follows:

- 1. Stakeholders in the oil and gas sector should promote an enterprise culture amongst the indigenes of the Niger Delta region.
- 2. Indigenous entrepreneurs should endeavour to critically examine the opportunities inherent in the oil and gas sector within the context of the local content law and strategically position themselves to compete.
- 3. Indigenous entrepreneurs should be prepared to form strategic partnerships and networks in order to build capability and therefore be in a position to execute big contracts in the oil and gas sector.
- 4. Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and other relevant government agencies should midwife an institutional framework capable of offering entrepreneurial education to indigenous entrepreneurs.
- 5. Stakeholders in the oil and gas industry should lobby the relevant agencies for the establishment of an energy bank.
- 6. A favourable momentary policy to stimulate growth and capacity building for indigenous SMEs should be put in place to grant single digit interest loans to SMEs.

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THE ROLE OF MICROFINANCE BANK CREDIT ON AGRICULTURAL OUTPUT FOR A SUSTAINABLE GROWTH AND DEVELOPMENT IN NIGERIA

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Abstract

The importance of Agricultural output ranges from production for local consumption to that of export for foreign exchange reserve. This study investigated the role of microfinance bank credit on Agricultural out put in South East Nigeria. Questionnaire was used to collect data from respondents; farmers and microfinance bank staff in the South East zone of Nigeria. The options were scaled with a Likert scale Rating Model with a 2.5 bench mark. Result showed that an increase in microfinance bank credit to farmers increased agricultural out put, with a mean score of 3.5 which is quite high as compared to 2.5 bench mark. Further findings

showed that microfinance bank credit had no significant impact on agricultural out put in Nigeria, hence escalation of hunger and high prices of agricultural products. Other findings showed that interest rate charged for microfinance bank loan was high hence the inadequate agricultural financing of farmers. Among the recommendations were reducing the interest rate to encourage farmers to borrow from microfinance banks, as well as the federal government incentive through microfinance bank to encourage farmers, so as to increase efficiency and effectiveness of farmers and to attract more youths to the agricultural sector for increase in economic growth and development in Nigeria.

Keywords: Agricultural output, Microfinance Bank Credit, Youth and Economic Growth and Development.

Introduction

The importance of Agriculture cannot be overemphasized. It ranges from the production of agricultural products consumed locally and the excess exported abroad. The part consumed solves the problem of hunger and provides raw materials for our local industries which in turn encourages employment of our teaming unemployed youths. The part exported brings in foreign exchange and a favourable balance of payment in the international trade. The Microfinance Banks (MFBs) have become established the world over as financial agent and active player in financial intermediation process and more importantly in the fight against hunger and poverty, and to aid capacity building and formalisation of the informal sector. Nigeria is endowed with natural resources, large fertile farm lands, wide range of crops and rivers, amongst others. Despite Nigeria abundant natural resources, it is faced with food inscurity. This is traceable to the decline in the agricultural sector after the discovery of oil in Oloibiri in the prsent Bayelsa State. Prior to the discovery of petroleum in Nigeria, agriculture used to be the highest foreign exchange earner and its

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contribution to GDP has been estimated as 62.632% in the 1960's, 48.8% in 1970's and 20.63 in 1980. Due to the fall in the level of agricultural production from decade to decade the country could no longer feed the large population, provide raw material for domestic industry, engage in the export of agricultural products and employ the labour force of the nation despite the abundance of human and material resources. Recent government efforts to transform from present subsistence agriculture to market-oriented level of agricultural production include the ban on importation of agricultural products like palm oil, maize and rice. Also government disbursed N21b to each State of the federation to boost agriculture and each MFB received N100m for disbursement to farmers. It is hoped that increased MFB credit to farmers would have positive effect on the agricultural output, thus a sustainable economic growth and development in Nigeria (CBN, 2016).

Statement of the problem

According to Anyanwu et.al (1997), the agricultural sector has been recognized for a long time as an important sector in the Nigeria economy and development of this sector is one of the crucial requirements for the overall economic growth. In the past, the government introduced programmes such as National Accelerated Food Production Project (NATPP), Operation Feed the Nation (OFN), School-to-Land programme, among others. But all these are yet to translate to improved food production in Nigeria.

Objectives of the study

This research sought to find if the credit advanced to farmers through MFBs has significantly impacted agricultural output in Nigeria. Specific objectives of the study were to:

- 1. Investigate the relationship between increase in MFB credit to farmers and agricultural output in Nigeria.
- 2. Examine the impact of MFB credit on agricultural output in Nigeria.
- 3. Identify the factors that militate against MFB credit to farmers.
- 4. Determine policy actions for improvement of agricultural output through MFB credit.

Research Ouestions

- 1. What relationship exists between MFB credit and agricultural output in Nigeria?
- 2. What impact has MFB credit on agricultural output in Nigeria?
- 3. What are the factors militating against MFB credit to farmers?
- 4. What policy actions can improve the agricultural output in Nigeria?

Research Hypotheses

Ho: There is no significant relationship between increase in MFB credit to farmers and agricultural output in Nigeria.

Ho: MFB credit has no impact on agricultural output in Nigeria.

Ho: There is no factor militating against MFB credit to farmers.

Ho: There are no policy actions that can improve the agricultural output through MFB credit in Nigeria

Methodology

A survey research design was adopted in this study because it is a fact finding technique that focuses on people. The area of study is the Southeast Zone of Nigeria which comprises of Anambra, Imo, Ebonyi, Enugu and Abia State. The use of this zone is informed by the existence of large farmers and MFBs. The population of the study was all farmers and MFBs staff in the Southeast zone with over 5 years experience in Agro business. A random sampling method was use to draw the sample for the

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study. Both male and female farmers and MFB staff were involved. The total sample used was 500 members. The instrument for data collection was questionnaire in a fixed response type with a Likert type response format of strongly Agree (SA) 4 points, Agree (A) 3 point, Disagree (DA) 2 points and Strongly Disagree (SD) 1 point. The bench mark was 2.5. Mean and frequency count were used in analyzing the data. In discussing the questionnaire items any mean score above the 2.5 bench mark was regarded as being in agreement, while any mean score that is below 2.5 is regarded as being in disagreement.

Data presentation

Table 9.3.1: Research Question 1 - Relationship between microfinance bank credit to farmers and agricultural output in Nigeria.

S/N	Item	Mean	SD	Remarks
1.	Increase in microfinance bank credit to	3.5	2.1	A
	farmers increase Agricultural output			

Source: Research Survey 2017

Table 9.3.1 reveals a mean score of 3.5, which is quite high as compared to the 2.5 real limit.

Table 9.3.2: Research Question 2 - Impact of microfinance bank credit on agricultural output in Nigeria.

S/N	Item	Mean	SD	Remarks
1.	Microfinance bank credit have high	2.15	-	D
	impact on the Agricultural output in Nigeria.		1.61	

Source: Research survey 2017.

Table 9.3.2 reveals a mean score of 2.15, which is below the agreed limit of 2.5. This shows that MFB credit have no impact on agricultural output in Nigeria.

Table 9.3.3: Research Question 3 - Factors militating against microfinance bank credit to farmers

S/N	Item	Mean	SD	Remarks
1.	High Interest Rate charged by	3.24	1.48	A
	microfinance bank			
2.	Request for collateral for loan by	3.35	1.75	A
	microfinance bank			
3.	Request for compensating Balance	3.21	1.42	A
4.	Upfront payment of interest and	3.15	1.29	A
	compensating balance			
5.	Provision of Guarantors before loan can	3.12	2.04	A
	be granted			

Source: Research survey 2016.

In Table 9.3.3, all the items had mean scores of 3.24, 3.35, 3.21, 3.15 and 3.12, each of which agreed that microfinance banks charged high interest rate. Request for collateral by microfinance bank, request for upfront payment of interest and compensating balance and demand for guarantors by microfinance bank before loans can be granted are factors militating against microfinance bank credit to farmers.

Table 9.3.4: Research Question 4 - Policy actions to improve agricultural output in Nigeria.

S/N	Item	Mean	SD	Remarks
1.	Increase in the amount of lending to	3.35	1.75	A
	farmers			

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2.	Reduction in interest rate of single digit	3.15	1.29	A
	1% - 9%			
3.	Timely Disbursement of Loan to farmers.	2.55	.774	A
4.	Encouragement of effective incentive to	2.73	.896	A
	farmers			
5.	Introduction of farm protection law to	2.55	.744	A
	stop cattle menace			

Source: Research Survey 2016.

Table 9.3.4 indicates that all the items with the mean scores of 3.35, 3.15, 2.55, 2.73, 2.55 agreed that increase in the amount of lending to farmers, reduction in interest rate to single digit between 1-6%, timely disbursement of loan to farmers which can be done direct to farmers through the microfinance bank, encouragement of effective incentive like supply of improved seedlings and other farm inputs like herbicides and fertilizers, and farm protection law that will protect the farmlands especially from the herdsmen, are the policy actions that will encourage or improve agricultural outputs in Nigeria.

Hypotheses Testing

Hypothesis One

Ho: There is no significant relationship between increase in MFB credit to farmers and agricultural output in Nigeria.

H1: There is a significant relationship between MFB credit to farmers and agricultural output in Nigeria.

Table 9.3.1 was used to test whether there was any significant relationship between microfinance bank credit to farmers and agricultural output in Nigeria. The mean score of 3.50 was above the 2.5 bench mark, showing that increase in microfinance bank credit to farmers would increase agricultural output in Nigeria. Therefore, the null hypothesis which states

that there is no significant relationship between increased microfinance bank credit to farmers and agricultural output in Nigeria was rejected. The alternative hypothesis which states that there is a significant relationship between increase in microfinance bank credit to farmers and agricultural output was accepted.

Hypothesis Two

Ho: MFB credit to farmers has no impact on agricultural output in Nigeria.

 $\mathbf{H_1}$: MFB credit to farmers has impact on Agricultural output in Nigeria.

This can be tested using the Likert Model showing mean responses of microfinance bank credit to farmers on agricultural out put in Nigeria as prescribed in Table 9.3.2. Here, there is a mean scores of 2.15 on the impact of microfinance bank credit to farmers on the agricultural out put which is below the 2.5 bench mark showing that microfinance bank credit have no impact on Agricultural out put in Nigeria. Therefore, the null hypothesis which states that microfinance bank credit to farmers have no impact on agricultural out put in Nigeria is accepted and the alternative which state that microfinance bank credit to farmers have impact on agricultural out put in Nigeria is rejected.

Hypothesis Three

Ho: There are no constraint factor that militates against MFB credit to farmers.

H₁: There are factors militating against MFB credit to farmers.

Table 9.3.3 shows mean scores that are above the 2.5 bench mark which is in agreement that up to 5 factors militate against MFB credit to farmers. Therefore, the null hypothesis which states that there are no factors

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militating against MFB credit to farmers in Nigeria is rejected and the alternative hypothesis which states that there are factors militating against MFB credit to farmers in Nigeria was accepted.

Hypothesis Four

Ho: There are no policy actions that can improve the agricultural output in Nigeria.

 $\mathbf{H_1}$: There are policy actions that can improve the agricultural out put in Nigeria.

This hypothesis can be tested using the Likert model as prescribed in Table 9.3.4. It shows the mean responses of respondents on policy actions that can improve agricultural out put in Nigeria. The data gathered centered on Agricultural financing which is the main factor that can solve the problem of poor agricultural out put in Nigeria. Here all the 5 items provided the means scores that are above the 2.5 bench mark which is in agreement that the 5 factors which centred on Agricultural financing are major policy actions that can give instant improvement on agriculture out put in Nigeria. Therefore, the null hypothesis which states that there are no policy actions that can improve agricultural out put in Nigeria is rejected and the alternative which states that there are policy actions that can improve agricultural out put in Nigeria is hereby accepted.

Summary of findings

A major finding of this study shows that there is a strong agreement among respondents that increased in microfinance bank credit to farmers increases Agricultural out put. The implication of this is that when there is increase in the microfinance bank credit to farmers,. Agricultural out put will also increase and enough products will be available both for the local consumption and for international market. Also, the study reveals that there is a high positive relationship between the two variables of increased

microfinance bank credit to farmers and increases agricultural out put in Nigeria. The study discovered that some factors militated against MFB credit to farmers. These factors include:

- (1) High interest rate charged by microfinance bank.
- (2) Request for collateral for loan granted by the MFB to farmers.
- (3) Request for compensating balance before credit can be granted to farmers.
- (4) Upfront payment of interest and compensating balance which reduces the amount of credit need of the farmer.
- (5) Provision of guarantors by farmers before credit can be granted by MFBs.

Other findings show that MFB credit had no significant impact on agricultural output in Nigeria.

Conclusion

Whereas MFBs are established all over the world to grant credit to small holder farmers to boost agricultural output, the study found that in Nigeria MFB credit had no significant impact on agricultural output. Fcators responsible for this anomally were also established. This might help educate the government and other stakeholders on way forward to food security in Nigeria.

Recommendations

Based on the findings, the following recommendations were made:

- 1. Government should consider increasing the credit ceiling to farmers from MFBs from a maximum of N500,000.00.
- 2. Government should reduce interest rate on credit to farmers to single digit in order to encourage farmer to borrow from MFBs in Nigeria.

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- 3. Government should encourage the effective disbursement of farm incentives through MFBs to encourage farmers, so as to increase efficiency and effectiveness of farmers and to attract more youths to agricultural sector for increased economic growth and development.
- 4. Government should look into the issue of provision of collateral by farmers before credit is granted. Let farm land serve as collateral
- 5. Government should also issue a directive on payment of compensating balance by farmers on loan granted them as this reduces the amount of requested credit.
- 6. Government should scrap the upfront payment of interest on credits and compensating balance by farmers before loans can be granted them as this also reduces the amount requested by farmers.
- 7. Government should scrap the issue of providing guarantors by farmers before loans can be granted to them. Their farmland is enough to guarantee farmers credit.

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EDUCATIONAL POLICY AND SUSTAINABLE DEVELOPMENT IN AFRICA: A STUDY ON NIGERIA

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Abstract

Education holds the key to productivity and sustainable development anywhere in the world. The study investigated the impact of educational policies on the achievement of sustainable development in Nigeria. Data for the study were obtained from ministries of education and other bodies responsible for making educational policies in Africa. Four research questions and two hypotheses were formulated. Regression slope was used to test the hypotheses. Based on the findings, education improves health, knowledge, skills, values and aids in building up the human capital of the nation. Consequently, it is recommended that ministry of education in Nigeria and in Africa as a whole should endeavour to address sustainable development as a core value through policies and practices at the three tiers of education, namely primary, secondary and tertiary levels.

Keywords: Educational policies, Sustainable Development.

Introduction

Education policies are critical to governing the operation of education systems of any nation. Education occurs in many forms for many purposes

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through many institutions. Examples include early childhood education, kindergarten to 12th grade, two- and four-year colleges or universities, graduate and professional education, adult education and job training.

Education policy can directly affect the type of education people engage in at all ages. Areas subject to consideration, specifically from the field of schools, include school size, class size, school choice, school privatization, tracking, teacher education and certification, teacher pay, teaching methods, curricular content, graduation requirements, school infrastructure investment, and the values that schools are expected to uphold and model.

Sustainable development has become integral to educational policies at different levels of the educational system. However, applying an abstract and ethical concept into practice has proved to be a challenge for educators and principals. What is essential is to learn how relevant content can be used together with effective methods to achieve the skills and expertise for sustainable development as addressed in national and international policies.

At the international level, education for sustainable development (ESD) is recognized as important and central to the success of sustainable development around the world. At the sixth meeting of the United Nations Commission on Sustainable Development (UNCSD), delegations from countries worldwide repeatedly mentioned the importance of ESD in achieving goals of sustainability. It was apparent that they were ready to move forward to the next steps. However, the importance of ESD must reach beyond the delegations and permeate the educational community and the general public.

A report by the United States Agency for International Development (<u>USAID</u>) and the Bureau for Africa, Office of Sustainable Development, shows that non-governmental organisations (NGOs) are increasingly participating in contributing to the delivery of education services, education policy decisions and are included by donors and

government officials in many parts of the education system. Of course, this varies from country to country and region to region.

The also stresses further that NGOs working in education in Africa often encountered tension and competition. Schools, parents and most often government officials, feel threatened by third-party involvement and feel that they are "crashing the party." According to the report, for NGOs to be effective, they must understand that they do not have the same perspective as government officials as to who is in control. If they do not recognize the government of the country they are working in, they will compromise their objectives.

The report goes into more detail about <u>NGO</u> relations with governments in education. The relationship is viewed from completely separate points. African governments see NGOs and their work as "an affair of government" or, in other words, working as a part and in collaboration with the country's government. NGOs on the other hand view themselves as very separate entities in African education. They see themselves fulfilling <u>moral responsibility</u>. They believe that they are identifying needs or areas of development in situations under which the government has ultimately been unaccountable and separately mobilizing resources toward those needs or development areas.

Government and NGOs hold contrasting beliefs about each other's abilities. Governments often think NGOs are unqualified to make important policy decision and that they could undermine their legitimacy if seen as superior. In some cases, NGOs have found government incompetent themselves, if not their own fault, as the fault of a lack of resources. In the best cases, NGOs and government officials find each other's mutual strengths in <u>education policy</u> and find ways to practically collaborate and reach both of their objectives.

To be effective in education in Africa, NGOs must effect policy and create policy changes that support their projects. NGOs also found that, to see this policy change that they are striving for, they must create and foster relationships with many different stakeholders. The most important stakeholders are usually donors and government officials. The biggest challenge for NGOs has been linking these networks together. NGO interventions to change policy have revealed that NGO programmes have failed to create a successful way to change the policy process while making sure that the public understands and is a part of education policy. This problem will prove more influential in the future if it is not solved.

According to <u>Transparency International</u> Report (2010), with research gathered from 8,500 educators and parents in <u>Ghana</u>, <u>Madagascar</u>, <u>Morocco</u>, <u>Niger</u>, <u>Senegal</u>, <u>Sierra Leone</u> and <u>Uganda</u>, it was found that education is being denied to African children in incredibly large numbers. A lack of parent involvement, especially as an overseer of government activities also leads to enormous corruption. This was most often found to be because parents and communities feel as though they lack any kind of power in regard to their child's education. In <u>Uganda</u> only 50% of parents believe that they have the power to influence decisions regarding the education of their child. In <u>Morocco</u>, just 20% of parents believed they held any sort of power.

The unavailability and incompleteness of records in schools and districts prevents the documentation and prevention of corrupt practices. The African Education Watch conducted surveys all over the continent and identified the three most common practices of corruption: (1) illegal collection of fees, (2) embezzlement of school funds, and (3) power abuse.

Statement of the problem

While many nations around the world have embraced the need for education to achieve sustainability, only limited progress has been made at any level. This lack of progress stems from many sources. In some cases, a lack of vision or awareness has impeded progress. In others, it is a lack of policy or funding. According to Hopkins (2011), twelve major issues stymied the advance of ESD during the 1990s and new millennium. By

addressing these critical impediments in the planning stage, governments can prevent or reduce delays or derailment of ESD efforts and, ultimately, the attainment of sustainability.

In large part, perceiving a need brings about a corresponding change in educational systems. The need to achieve sustainable development is not perceived today as sufficiently important to spark a large response in the educational community. If leaders at all levels of governance are to make progress, the recognition and active involvement of the education sector is imperative.

In addition to these generic issues, governments at all levels will need to address issues that are specific to local conditions (e.g., the quality of the relationship between the school governors and the teacher union). Hence, the study aims to investigate the impact of educational policy on sustainable development in Africa.

Objectives of the study

The aim of the study is to find the impact of educational policy on sustainable development in Africa. The specific objectives are: to identify the various problems facing education in Africa; to ascertain the reasons behind disparity in education in some African countries; to identify ways of achieving sustainable development through education in Africa; and to identify current policies for progression.

Research questions

The research will be guided by the following research questions: what are the various problems facing education in Africa? what are the reasons behind education disparity in most African countries? how can sustainable development be achieved through education? what are the current policies for progression?

Hypotheses

H₀: Educational policy has no significant impact on sustainable development.

H₁: Educational policy has significant impact on sustainable development.

H₀: There is a negative correlation existence between the enrollment of girls in <u>primary school</u> and the <u>gross national product</u> and increase of <u>life expectancy</u>.

 H_1 : There is a positive correlation existence between the enrollment of girls in <u>primary school</u> and the <u>gross national product</u> and increase of life expectancy.

Scope of the Study

This study is limited to educational policy and sustainable development in Africa, with Nigeria as the locu of the study. Effort will be made to find out the various problems facing education and how this sustainable development can be achieved in Nigeria.

Review of relevant literature

The education systems inherited from the colonial powers were designed for the formal sector and public administration. However, Association for the Development of Education in Africa (ADEA) has become aware of the <u>informal sector</u>'s relevance in developing countries, and thus recognized the need for increased vocational school training as a way to help the informal sector.

According to United Nations Educational, Scientific and Cultural Organisation (UNESCO), in 2000, 52% of children in Africa were enrolled in primary schools, the lowest enrollment rate of any region. UNESCO also reported marked gender inequalities: In most parts of Africa there is much higher enrollment by boys; in some there are more girls, due to sons having to stay home and tend to the family farm. Africa has more than 42 million children, almost half the school-age child

population, receiving no schooling. Two-thirds of these are girls. The USAID Center reports that as of 2005, 40% of school-age children in Africa do not attend primary school and there are still 46 million schoolage African children who have never stepped into a classroom.

The regional report produced by the UNESCO-BREDA education sector analyst team in 2005 indicates that less than 10% of African children are now allowed in the system. Four out of 10 children did not complete primary school in 2002/2003. So, five years after the World Education Forum and the adoption of the Millennium Goals, progress at primary level is far from decisive. The analysis highlights that principal efforts should be directed to reducing the number of dropouts per level. It appears also that geographical disparities (rural areas/urban areas) or economic disparities (low income households/wealthy households) are more significant and take longer to even out than gender disparities. This report also shows that secondary (lower and higher levels) and higher education enrollments have progressed proportionally more than primary enrollment over the period 1990-2002/2003 which questions the reality of policy priority given to primary education. The strong pressure for education continuity from the majority already benefiting from schooling explains this trend. To this must be added the weakness of mechanisms regulating pupil flow between the different levels of the education system.

In 2005, the inventory and trends show a definitive risk of not reaching universal primary enrollment by 2015. About 14.7% of the world population is in Africa. Stressing further, a positive correlation exists between the enrollment of girls in <u>primary school</u> and the <u>gross national</u> product and increase of life expectancy.

In 2000, 93.4 million women in <u>Sub-Saharan Africa</u> were illiterate. Many reasons exist for why formal education for females is unavailable to so many, including cultural reasons. For example, some believe that a woman's education will get in the way of her duties as a wife and a

mother. In some places in Africa where women marry at age 12 or 13, education is considered a hindrance to a young woman's development.

Women's education is sometimes corrupted by sexual violence. Sexual violence against girls and female students affects many African education systems. In Sub-Saharan Africa, sexual violence is one of the most common and least known forms of corruption.

Disparity in education

The foremost factor limiting female education is poverty. Economic poverty plays a key role when it comes to coping with direct costs such as tuition fees, cost of textbooks, uniforms, transportation and other expenses. Wherever, especially in families with many children, these costs exceed the income of the family, girls are the first to be denied schooling. This gender bias decision in sending females to school is also based on gender roles dictated by culture. Girls usually are required to complete household chores or take care of their younger siblings when they reach home. This limits their time to study and in many cases, may even have to miss school to complete their duties. It is common for girls to be taken out of school at this point. Boys however, may be given more time to study if their parents believe that the education will allow them to earn more in the future. Expectations, attitudes and biases in communities and families, economic costs, social traditions, and religious and cultural beliefs limit girls' educational opportunities.

Problems facing education in Africa

Language barriers

Due to high linguistic diversity, the legacy of colonialism and the need for knowledge of international languages such as English and French in employment and higher education, most schooling in Africa takes places in languages that teachers and pupils do not speak natively, and in some cases simply do not understand. There is considerable evidence that pupils

schooled in a second language achieve poorer results than those schooled in their mother tongue, as lack of proficiency in the second language impairs understanding and encourages ineffective rote learning.

Lack of proper facilities and educators

Another reason for the low education rates in Africa is the lack of proper schooling facilities and unequal opportunity for education across countries. Many schools across Africa find it hard to employ teachers due to the low pay and lack of suitable people. This is particularly true for schools in remote areas. Most people who manage to receive education would prefer to move to big cities or even overseas where more opportunities and higher pay awaits. Thus, there will be an overly large class sizes and high average number of students per teacher in a school. Moreover, the teachers are usually those unqualified with few teaching aids and poor textbook provision. Due to this, children attending schools in rural areas usually attain poorer results in standardized tests compared to their urban counterparts.

Emigration

<u>Emigration</u> leads to a loss of highly educated people and financial loss. The loss of skilled people can only be replaced with another huge cost which implies the loss of money spent educating people who leave and new people to replace them.

Military and conflict

Military spending is causing education spending to decrease immensely. According to a March 2011 report by <u>UNESCO</u>, <u>armed conflict</u> is the biggest threat to education in Africa. While the number of dropouts across the continent has been increasing dramatically, one of the influences of war and conflict on education is the diversion of public funds from education to military spending.

Ways of achieving sustainable development through education Increasing Awareness

The initial step in launching an ESD program is to develop awareness within the educational community and the public that reorienting education to achieve sustainability is essential. If government officials or school district administrators are unaware of the critical linkages between education and sustainable development, reorienting education to address sustainable development will not occur. When people realize that education can improve the likelihood of implementing national policies, regional land and resource management programs, and local programs, then education is in a position to be reoriented to help achieve sustainability. This awareness forms the essential first step in the reorienting process.

Structuring and placing ESD in the curriculum

Each country faces a fundamental decision in addressing an ESD strategy. Each country must decide on a method of implementation whether to create another "add on" subject, (e.g., Sustainable Development, Environmental Education, or Population Education) or to reorient entire education programs and practices to address sustainable development. Nations also need to clarify whether their educators are being asked to teach *about* sustainable development or to change the goals and methods of education to *achieve* sustainable development.

Linking to existing issues: Educational reform and economic viability

The effectiveness of the world's educational systems is already critically debated in light of the changing needs of society. The current widespread acknowledgment of the need for educational reform may help advance ESD. If it can be linked to one or more priorities of educational reform, ESD could have a good chance for success. However, if promoters try to

add another issue to an already over-burdened system, the chances of success are slim.

In addition, Lawrence Summer of the World Bank says, "Once all the benefits are recognized, investments in the education of girls may well be the highest-return investment available in the developing world" (King and Hill, 1993, p vii).

Facing the complexity of sustainable development concept

Sustainable development is a complex and evolving concept. Many scholars and practitioners have invested years in trying to define sustainable development and envisioning how to achieve it on national and local levels. Because sustainable development is hard to define and implement, it is also difficult to teach. Even more challenging is the task of totally reorienting an entire education system to achieve sustainability.

Rather than being clear, simple, and unambiguous, the concepts involved in ESD are complex. Their complexity stems from the intricate and complicated interactions of natural and human systems. The challenge to educators is to derive messages that illustrate such complexity, without overwhelming or confusing the learner.

Developing an ESD programme with community participation

Education for sustainable development remains an enigma to many governments and schools. Governments, ministries of education, school districts, and educators have expressed a willingness to adopt ESD programs; however, no successful working models currently exist. Without models to adapt and adopt, governments and schools must create a process to define what education for sustainability is with respect to the local context. Such a process is challenging. It calls for a public participation process in which all of the stakeholders in a community carefully examine what they want their children to know, do, and value when they leave the formal education system. This means that the

community must try to predict the environmental, economic, and social conditions of the near and distant future.

Engaging traditional disciplines in a trans-disciplinary framework

ESD by nature is holistic and interdisciplinary and depends on concepts and analytical tools from a variety of disciplines. As a result, ESD is difficult to teach in traditional school settings where studies are divided and taught in a disciplinary framework. In countries where national curriculums describe in detail the content and sequence of study in each discipline, ESD will be challenging to implement. In other countries where content is described generally, ESD will be more easily implemented, although doing so will require creative teachers who are comfortable and skilled at teaching across disciplines.

Sharing the responsibility

Popular thinking promotes the myth that an informed society is solely the responsibility of the ministry of education. In reality, however, the ministries of environment, commerce, state, and health also have a stake in ESD, just as they have a stake in sustainable development. By combining expertise, resources, and funding from many ministries, the possibility of building a high-quality, successful education program increases. Every sector of the government that is touched by sustainable development (i.e., every ministry and department) can play a role in ESD and the reorienting process

Building Human Capacity

The successful implementation of a new educational trend will require responsible, accountable leadership and expertise in both systemic educational change and sustainable development. We must develop realistic strategies to quickly create knowledgeable and capable leadership. It is unrealistic to expect nations to retrain 59,000,000 teachers and

thousands of administrators in either - or both - ESD and educational change. We must find ways, such as employing the strengths model, to use existing skills.

Developing financial and material resources

Perhaps one of the greatest expenses of implementing ESD will come with providing appropriate basic education. Basic goals, which were established at Jontiem and reaffirmed at Dakar, include educating more children and increasing the universal average minimum of schooling to six years. Meeting these goals will require hiring many more teachers. These new teachers must be trained, and current teachers must be retrained, to reorient their curriculums to address sustainability.

Developing policy

To succeed, ESD must have an authoritative impetus from national or regional governments that will drive policy development. The omission of such an impetus proved to be the downfall of the 1970s global effort to infuse environmental education into the elementary and secondary curriculums. This same fate could befall the ESD effort. The reality of any educational reform is that success depends on both "top down" and "bottom up" efforts. Administrators at the top echelons of ministries are in a position to create the policies that will make reform occur. Together, administrators, teachers, and community leaders at the local level must interpret what the policy should "look like" locally.

Developing a creative, innovative, and risk-taking climate

In order to bring about the major changes required by ESD, we need to nurture a climate of safety. Policymakers, administrators, and teachers will need to make changes, experiment, and take risks to accomplish new educational and sustainability goals. They need to have the authority and support of the educational community to change the status quo. Teachers

must feel that the administration will support their efforts if parents or vested interest groups in the community question or criticize their initiatives. We need to develop and implement policy to ensure administrators and educators at all levels have the right to introduce new or controversial topics and pedagogical methods. Of course, an overzealous few could abuse these rights; therefore, a system of checks and balances within professional guidelines and cultural context should also be in place.

Promoting sustainability in popular culture

Because principles of sustainable development are not currently woven into daily life and governmental policy, the emergence of ESD could become an important "bottom-up" driver of community-based sustainable development. ESD could shape and encourage behaviors and ethics that support an informed, knowledgeable citizenry that has the political will to achieve a sustainable future.

Current policies of progression

The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), adopted in 1979 by the UN General Assembly and acceded to by 180 States, sets down rights for women, of freedom from discrimination and equality under the law. CEDAW has realized the rights and equality of woman is also the key to the survival and development of children and to building healthy families, communities and nations. Article 10 of the (CEDAW), pinpoints nine changes that must be changed in order to help African women and other women suffering from gender disparity. It first states, there must be the same conditions for careers, vocational guidance, and for the achievement of diplomas in educational establishments of all categories in rural as well as in urban areas. This equality shall be ensured in pre-school, general, technical, professional

and higher technical education, as well as in all types of vocational training.

Second, is access to the same curricula, the same examinations, teaching staff with qualifications of the same standard and school premises and equipment of the same quality. Third, is the elimination of any stereotyped concept of the roles of men and women at all levels and in all forms of education. This is encouraged by coeducation and other types of education which will help to achieve this aim and, in particular, by the revision of textbooks and school programmes and the adaptation of teaching methods.

Fourth, the same opportunities to benefit from scholarships and other study grants. Similarly, are the same opportunities of access to programmes of continuing education, including adult and functional literacy programmes, particularly those aimed at reducing, at the earliest possible time, any gap in education existing between men and women.

Fifth, is the reduction of female student drop-out rates and the organization of programmes for girls and women who have left school prematurely. Sixth concern listed is the same opportunities to participate actively in sports and physical education. Lastly, is access to specific educational information to help to ensure the health and well-being of families, including information and advice on family planning.

Other global goals echoing these commitments include the World Education Forum's Dakar platform, Nigeria Ministry of Education which stresses the rights of girls, ethnic minorities and children in difficult circumstances; and A World Fit for Children's emphasis on ensuring girls' equal access to and achievement in basic education of good quality.

Other influential initiatives

Initiatives to improve education in Africa include

Intra-continental

<u>NEPAD</u>'s <u>E-school programme</u> is an ambitious plan to provide internet and computer facilities to all schools on the continent.

<u>SACMEQ</u> is a consortium of 15 Ministries of Education in Southern and Eastern Africa which undertakes integrated research and training activities to monitor and evaluate the quality of basic education, and generates information that can be used by decision-makers to plan and improve the quality of education.

For 10 years, the <u>Benin Education Fund (BEF)</u> has provided scholarships and education support to students from the Atakora province in northeastern Benin. Over 450 students have been able to stay in school because of their programmes.

International initiatives

<u>She's the First</u> is a <u>New York City</u>, <u>New York</u>-based non-profit organization. The organization seeks to empower girls in Asia, Africa, and Latin America by facilitating the sponsorship of their education through creative and innovative means.

Working through local organizations, <u>The African Children's Educational Trust</u> is supporting thousands of youngsters with long-term scholarships and a community rural elementary schools building programme. It has built seven schools to date and is raising funds for more.

<u>British Airways</u>' project which, in collaboration with <u>UNICEF</u>, opened the model school <u>Kuje Science Primary School</u> in Nigeria in 2002.

The <u>Elias Fund</u> provides scholarships to children in <u>Zimbabwe</u> to get a better education.

The Ahmadiyya Muslim Community in association with Humanity First, an international charity organization, has built over 500 schools in the

African continent and is running a 'learn a skill' initiative for young men and women.

Fast track initiative

The Volkswagen Foundation has been running a funding initiative called "Knowledge for Tomorrow – Cooperative Research Projects in Sub-Saharan Africa" since 2003. It provides scholarships for young African researchers and helps to establish a scientific community in African universities.

Methodology

Research Design

The descriptive survey research design was adopted in this study. The study was designed to provide answers to the research questions as well as generate data to explain the basic variables of the study

Area of Study

This study is based on Educational Policies and Sustainable Development in Africa. The country under study is Nigeria which is made up of three ethnic groups, the Igbo's, Yoruba's and Hausa with other minorities and is densely populated with people of diverse social status and different geographical origin, inhabited by businessmen, technocrats and civil servant and people of diverse skills and abilities. For convenience sake, the researcher will draw his observation from interviews conducted and obtained from the Nigeria Ministry of Education and other bodies responsible for making educational policies in Africa.

Sample and sampling techniques

The population under study is 211, derived from the Nigeria Ministry of Education, for the sake convenience, a simple random sampling was

adopted, this is in a bid to allow everyone the opportunity or chance of being selected. Thus, the sample size for the study was determined by using Taro Yamane formula (1965:240) model as shown below:

$$\begin{array}{rcl} n & = & \frac{N}{1+n~(e)^2} \\ \text{Where n} & = & \text{Sample size} \\ N & = & \text{Number of the population} & = & 211 \\ 1 & = & \text{Constant} \\ e & = & \text{Level of significance at 0.05 or 5\%} \\ \text{Thus, n} & = & \frac{211}{1+211(0.05)^2} \\ n & = & \frac{211}{1+211~x~0.0025} \\ n & = & \frac{211}{1+0.5275} \\ n & = & \frac{211}{1.5275} & = & 138.1 \\ \text{Total sample size to be studied} & = & 138 \\ \end{array}$$

Instrument for data collection

The researcher used questionnaire which was titled "ESD Research" as the instrument for collecting data. The researcher was convinced that the questionnaire is of good standard and adequate to provide the data needed for the research. This is in line with Ndagi (1999) who noted that questionnaire is the most suitable and easiest instrument administered in collecting data. It helps to keep the respondent's mind fixed to the subject and facilitate the process of research generalization.

Method of data analysis

Descriptive statistics will be used for data analysis. Tables and simple percentage will be used to present the data collected. The answer to each research question will be generated through frequency. Also, regression slope will be used to test the formulated hypothesis. This is in a bid to determine whether there is a significant linear relationship between an independent variable X and a dependent variable Y.

The formula is stated thus:

 $Y = B_o + B_i x$

Where: B_o Constant

B_i Slope (regression coefficient)

X - Value of independent variableY - Value of dependent variable

Degree of freedom (df) is given by; DF = n-1

Where DF = (C - 1)(R - 1).

C = Number of Columns

R = Number of Rows

Decision Rule:

Accept H_0 if B_i is equal to or less than zero otherwise reject and accept H_1 at 5% level of significance.

Data analysis

Table 9.4.1 addresses the research question on various problems facing education in Africa.

Table 9.5.1: Research question One: What are the various problems facing education in Africa?

Options	Frequency	Percentage
Language barrier	91	67.4
Lack of facilities and educators	32	23.7
Emigration	12	8
Military and conflict	3	0.9
Total Analyzed	138	100

The analysis which seeks to investigate the problems facing education in Africa found that the factors affecting education includes; language barriers, i.e. the inability of teachers to teach from the base with the second language and neglecting the mother tongue, lack of facilities and educators (personnel), emigration of experts or human capital to other countries which will warrant another expenses for training new ones and military and conflict that leads to displacement of people are the necessary factors which can affect education in Africa.

Table 9.4.2 addresses the research question on the reasons behind education disparity in most African countries.

Table 9.4.2 Research Question Two: What are the reasons behind education disparity in most African countries?

Options	Frequency	Percentage
Poverty/Economic Cost	12	8.9
Social Tradition	91	67.4
Religious and cultural beliefs	35	23.7
Total Analyzed	138	100

The analysis which seeks to investigate the reasons behind education disparity in most African countries found that in most countries of Africa, poverty, gender roles dictated by culture, economic cost, social traditions, and religious beliefs have attributed to less sons to be sent to school as they are expected to tend to the family farm, and girls restricted from attending schools, as they are to take care of the homes. This has reduced the number of girls' or boys' enrollment in school and thereby affects gross national product and reduction in life expectancy.

Table 9.4.3 addresses the ressearch question on achieving sustainable development through education.

Table 9.4.3: Research Question Three: How can sustainable development be achieved through education?

Options	Frequency	Percentage
Increasing Awareness/developing human capital	91	67.4
Linking to existing issues: Educational Reform and Economic Viability	32	23.7
Placing ESD in the curricular	12	6
Developing financial/material resources	3	2.9
Total Analyzed	135	100

The analysis which seeks to investigate how sustainable development could be achieved through education found that increasing awareness, structuring and placing education sustainable development in the curricular, Linking to Existing Issues: Educational Reform and Economic Viability, building human capital, developing financial and material resources etc are the best ways to achieve sustainable development is followed duly.

Findings

Based on the presentation and analysis done, it was found that language barrier, lack of facilities and educators, emigration, military and conflict posed a threat to the encouragement of sustainable educational development in Africa. Poverty, economic cost, social tradition, cultural and religious beliefs among others are the reasons behind education disparity in African countries. Increasing awareness, developing policies and human capital, developing financial and materials resources are seen to be the way forward to achieving sustainable development in education.

Conclusion

In conclusion to successfully implement of ESD, governments and school districts must plan ahead and develop strategies to address the problems facing educational sector. The issues for the way forward elaborated in the literature review should be addressed at every level, especially the national level, to ensure consistent implementation of ESD across the country. Purposeful deliberation and planning around these issues as well as issues particular to each region will increase the likelihood of successfully implementing ESD programs and reorienting curriculum to achieve sustainability

Recommendations

It is recommended that:

- 1. Government should review and regulate school and district financial record-keeping.
- 2. There should be more comprehensive training of head teachers and administrators in economical administration.
- 3. There should be regular government inspection of schools.
- 4. Parents should be encouraged to complain or fight against school fees and proactively be helped to know their rights.
- 5. Local watchdog organizations such as parent-teacher organizations and school-management committees should be mobilized and empowered.
- 6. Improvement on teacher compensation.
- 7. There should be a curriculum reform geared towards entrepreneurial skills and jobs in the private sector.
- 8. Greater emphasis should be laid on locally-relevant diploma and certificate programmes, instead of overproducing university graduates.

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ENVIRONMENTAL CONSTRAINTS AND VALUE CREATION IN HIGHER EDUCATION IN NIGERIA: THE ROLE OF STRATEGIC PLANNING

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Abstract

The relevance of the environment in value creation and appropriate education (AE) is yet to gain the recognition it deserves even in Nigeria's education industry. The study examines the role of environmental constraints in limiting value creation in higher education in Nigeria. Guided by extant literature and critical analysis of the educational environment in Nigeria, the study observes that higher propensity of parents' involvement in examination manipulation and malpractice and course selection for their children, grade sorting, poor infrastructure, etc. are all environmental factors hindering value creation in higher education in Nigeria. The implication is that human capital development in general and in specialized technological areas will continue to experience great

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difficulties. The paper argues for strategic planning by higher institutions of learning and attitudinal value reorientation by stakeholders as a panacea towards effective and efficient human capital development in Nigeria.

Keywords: Environmental constraints, Value creation, Appropriate education, Human capital development.

Introduction

Education is universally recognised as a veritable means of exchanging or igniting positive changes in any society where it is well implemented (Oyewume, 2012]. This implies that in climes where education is not well implemented, the objective of enhancing positive change in such places will not be achieved.

The foregoing appears to be the lot of Nigeria where environmental constraints have impeded the progress of the entire education system. As noted by Arinze (2014: 22), the factors responsible for service failure which he referred to as challenges in the university system include, "sale of handout, sorting, delay in release of result, delay in processing of transcript, illegal admission, illegal placement of students, poor teaching, appointment of unqualified staff, missing results, plagiarism, examination malpractice and absence of general monitoring and evaluation of staff and students".

While contributing to the debate on poor quality of education in Nigeria, Babalola (2014) noted that factors responsible include, "prevalence of students acts of indiscipline in the form of cultism and examination malpractice, lack of transparency and accountability in management resulting in resource wastes, leakage and captures, lack of monitoring and evaluation, poor enforcement system, poor tracking and feedback mechanism, poor governance, lack of management capacity to institutional problems".

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A cursory examination of the factors mentioned above and their respective consequences, is an indication of how environmental constraints can endanger value creation in the Nigerian educational system. Whereas most of these factors have been studied (Anzene, 2014; Babalola, 2014; Ozumba, 2014; Oyewumi, 2102), the cancerous issue of parents' involvement in examination manipulation and malpractice for their children is yet to receive much attention. This phenomenon defines the thrust of this conceptual paper.

To fill this apparent gap in literature, the paper seeks to achieve the following objectives;

- 1. Show how parents' involvement in examination manipulation and malpractice is a threat to value creation in higher education in Nigeria.
- 2. Describe how lack of value creation in our education sector is limiting Nigerian's quest for human capital development.
- 3. Ascertain the need for universities to be involved in strategic planning as part of their strategic management process.

Review of related literature

Theoretical framework

The underlying theory for this study is the social learning theory. The theory proposed by Albert Bandira is well noted in many of the basic concepts of traditional learning theory. This theory added a social element arguing that people can learn with information and behaviour by watching other people. Known an observational learning (or modeling), this type of learning can be used to explain another variety of behaviour. The core concepts underlying this social learning theory are as follows:

- 1. The idea that people learn through observation (people learn through observing others).
- 2. The internal mental state are an essential part of the process
- 3. Recognize that just because something has been learnt, it does not mean that it will result in a change behavior.

Conceptual review and proposition development

Environmental constraints, strategic planning and value creation in higher education

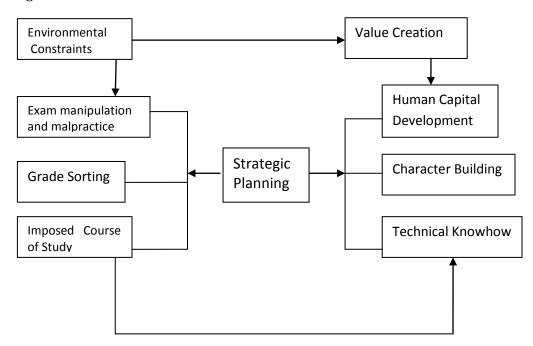


Figure 5.1: Conceptual framework on environmental constraints, strategic planning and value creation in higher education

Environmental Constraints

Grade sorting, exam manipulation and malpractice: When perfected, exam malpractice will give perpetrators very high but false grades in examinations which does not reflect the capability of the student. It is very

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worrisome to observe that parents are now involved in helping their wards to manipulate the examination process in Nigeria with cash inducements for examination officers and impersonators. This has resulted in dull students scoring good grades in the West African Examinations Council (WAEC) and Joint Admissions and Matriculation Board (JAMB) examinations and thus easily gain admission into the university. And because the entry behavior in faulty for such students certain possibilities are discernable:

- 1. There will be disconnect between the student and the quest to co-create value with lecturers/professors during lectures/field work/experiments in the laboratory, etc.
- 2. When such disoriented students do is to look for ways/means to manipulate the exam process based on what they learnt from their parents. And this could happen via sorting in situations where the professor is corrupt. Alternatively, the students could resort to paying impersonators to write examinations for them.

Imposed course of study by parents: Some Nigerian parents are being influenced by societal perception of some courses such as law, medicine and engineering to force their children/wards to study them in the university. This they do without taking cognizance of the innate abilities of such students. Evidences exist where large number of dropouts are recorded in these courses in the university system due to students' inability to co-create value with their lecturers/professors. Those who 'struggle' through the system do graduate with very poor academic performance with its consequences on employability.

Value creation in higher education

Value creation: In higher education the recognition of students as customers in the educational system make the value creation process an active one. Teachers/lecturers co-create value with students during classes via lecture delivery interaction, field work, laboratory experiment, class assignment etc. Active participation of students coupled with their respective entry behavior defines the quality of value co-created with students by the lecturers.

In marketing literature, Vargo and Lusch (2004) outlined two resources which customers combine with their own resources to generate value for themselves. The first one, operand resources are the type which an act is performed on to produce an effect (such as raw materials and production unit). They are primarily used in Goods Dominant (G.D) logic as the main focus of transaction. But in the Service. Dominant (S.D) logic, emphasis is placed on operant resources (such as knowledge and skills) which are utilized to act on operand resources (and other operant resources) to produce effects which results in value creation.

In higher education, resources such as instructional materials, services of Professors and other lecturers. etc are employed to co-create value with students. The value so created could be human capital development, technical knowhow and character building.

Goals of tertiary education

The three basic goals of tertiary education captured by the National Policy on Education (2004) are:

- Contribute to national development through high level manpower training;
- Develop and inculcate proper values for the survival of individual and the society;
- Acquire both physical and intellectual skill which will enable the individual to be self-reliant and to be useful members of the society.

Haman capital development: human capital is defined by Marimuthu, Arokiasamu and Ismail (as cited in Monday 2015: 76) as "the process that relates to training, education and other professional initiatives in order to increase the levels of knowledge, skills, abilities, values and social assets of an employee which will lead to the employee's satisfaction and performance and eventually on business performance". Appropriate education should therefore be capable of producing men and women with skills and competences required for productivity.

Character building: One of the goals of tertiary education is to develop and inculcate proper values for the survival of individual and the society. Therefore, a product of higher education in Nigeria is expected to be an epitome of moral excellence through character building. Character building entals developing morals, civic, good manners that are socially acceptable. A person that is considered to have good character exhibits attributes such as integrity, honesty, loyalty, fortitude, and other important virtue that produce good behavior.

Technical knowhow: Technical knowhow is a term which describe "practical knowledge on how to accomplish something" (Wikipedia). When someone know how to perform a particular task, it will help to enhance efficient human resource development, through the closing of specific performance gaps thereby enhancing both individual and organizational performance. Consequently, appropriate education is expected to enhance technical knowhow in Nigeria by teaching students to understand the way or manner that something is done. The beneficiary is thus equipped with the right knowledge, skill and ability for a particular activity.

Technical knowhow when acquired leads to value creation because it gives rise to understanding the most efficient (best amount of effort) and effective (best result) way of accomplishing any task, which is based on procedure, over time and in economic quantities produced or output.

To enhance the acquisition of technical knowhow, the learning environment will be characterized by work based learning, coaching and mentoring, collaboration and cooperative learning. An instructor who is looking for money from his/her students will not allow them to know the processes involved that will enhance their learning ability, so that they will fail their examinations. It is the failure rate that determines the degree of sorting as regards the amount of money to be realized. It is obvious that a distorted and corrupt academic programme will produce graduates without any technical knowhow even in courses such as medicine and engineering.

The forgoing is suggestive of the following propositions:

P1: Environmental constraints will affect value creation in higher education in Nigeria.

P1a: Grade sorting and examination manipulation and malpractice will affect technical knowhow.

P1b: Imposed course of study will affect technical knowhow.

P1c: Grade sorting and examination malpractice will affect character building in higher education in Nigeria.

P1d: Grade sorting and examination malpractice will affect human capital development in higher education in Nigeria.

P1e: Imposed course of study on students will affect human capital development.

The mediating role of strategic planning

Strategic planning is defined by Holfer and Schedel (as cited in Arasa and K'Obonyo, 2012: 202) as "an evolution of managerial response to environmental change in a focus moving from internal structure and production efficiency to the integration of strategy and structure and production, innovation, multinational expansion and diversification".

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Also, Badeiam (as cited in Ovbiagele and Ijeh, 2015: 69) describe strategic planning as an management practice that "focuses on an enterprise's long term relationship to its organization". The process of strategic planning is a top management function which includes the following steps; current situation analysis, segmentation analysis, SWOT analysis, core competence analysis, key success factors, business unit strategy/business plan/ balanced score card and evaluation.

Strategic planning helps organizations to facilitate the growth and provide the basis for measuring performance, set goals and find a strategic fit with the business environment where it operates. Several studies (Owolabi & Makinde, 2012; Ovbiagele & Ijeh, 2015; Karel, Adam & Radomir, 2013; Emeka, Ejim & Amaka, 2015) have found a positive and significant relationship between strategic planning and firm performance. By implication therefore, a university could employ the tool of strategic planning to attend to the problems posed by environmental constraints on its ability to achieve one of its obligations of producing high level manpower for national development.

From the foregoing, we can state the following prepositions:

P2: Strategic planning will mediate the relationship between environmental constraints and value creation by Nigerian higher institutions.

P2a: Strategic planning will mediate the relationship between grade sorting, examination manipulation and malpractice and technical knowhow.

P2b: Strategic planning will mediate the relationship between Imposed course of study and technical knowhow.

P2c: Strategic planning will mediate the relationship between grade sorting, examination malpractice and character building in higher education in Nigeria.

P2d: Strategic planning will mediate the relationship between grade sorting and examination malpractice and human capital development in higher education in Nigeria.

P2e: Strategic planning will mediate the relationship between imposed course of study on students and human capital development.

Empirical review

Ozumba (2014) studied hindrances to sustained program of national life in Nigeria. the paper identified, lack of national consciousness and identity, tribalism, inequality through the attitude of birthplace to rulership, wide spread poverty engendered through corruption and self-centredness, bad leadership, precept rather than example and dishonest value system. The study also pointed out what it described as an anti-programme value system – where evil is now called good. The author identified the following as factors representing anti-programme value system in Nigeria; wealth at all cost, end justifies the means, steal and do not be caught, plea bargaining, oppress the poor, utilise your position to steal, immorality, nudity, lying, cheating, killing, violence and craze for power. The study recommended an integrative humanist approach which deals with the process of rebuilding the individual through education, laws and inculcation of noble value system.

Babatunde and Adebisi (2012) investigated the influence of strategic environmental scanning on organizational in a competitive business environment, by studying Nestle Nigeria Plc and Cadbury Nigeria Plc. The study found the existence of significant relationship between strategic environmental scanning and organisational performance. The analysis also established a significant relationship between external environmental forces and organizational productivity. The study recommended that organizations should strategically, periodically and continuously involve strategic environmental scanning and pay strong attention to the signs emanating from the environment.

Igbuzor (2013) presented the concept of value re-orientation and transformation as a panacea for growth and development in Nigeria. The author is of the view that the high growth level in GDP reported between 1999-2008 was without improved well being for Nigerians. He described the growth in the Nigerian economy without employment as being a consequence of the new-liberal policies of a resource cursed country which does not place emphasis on labour intensive approach to development such as agriculture and value added manufacturing. The author advocated for a transformation process in Nigeria that is capable of bringing real changes to Nigeria in the economic, political and social sphseres.

Ribes-Giner, et al (2016) examined through literature review the effects of communicative participation and co-creation and satisfaction of students in a higher education context. The study found that collaborative participation is a good and main co-creation driver in higher education as well as student satisfaction as an important implications. The study recommended value co-creation approach as, a means to achieving customer/student involvement at different phases in service creation/production/delivery in order to achieve satisfaction, trust and loyalty.

Oyewumi (2102) examined the need for a philosophical reappraisal of teacher education and value- re-orientation as a requirement for a better Nigeria. The study noted the following as the environmental challenges facing education in Nigeria,

- The preference of science education to humanity studies has led to the robotic behaviour of students.
- ➤ Adoption of Western philosophy of education.
- ➤ Unethical behaviour of teachers continues to impact negatively on the students. For example, situation where teachers are the ones

introducing the students to examination malpractice. sleeping with student for grades (sexual harassment), bribery, etc.

The study recommended the following; moral education for training of teachers or teachers' education; in-depth understanding of the morals and cultural value of the immediate environment should be part of teachers' educational curriculum.

In Austrialia, Bowden and Alesandro (2017) examined the role of interactive classroom response technologies in the quest to co-create value in higher education. The method involved investigating a subset of students from two streams with one stream assigned to technology condition and the second assigned to the traditional lecture condition.

The result showed that in the interactive technology condition, the relationship between social value and loyalty was not significant. Also the relationship between functional value and satisfaction was negative value. But the result indicated positive and significant relationship among the variables in a normal traditional (educator-student) interactive class. The study recommended that the result will assist administration to develop an educational service program that is capable of delivering high level of value and satisfaction to the student.

Anzene (2014) identified severe anti-social behaviours in our higher institution to include cultism, examination malpractice, drug abuse, sexual promiscuity and indecent/obscene dressing. He attributed the causes of the anti-social behaviour to lack of parental care, school environment, role of lecturers, societal influence and government influence.

The study recommended that the responsibility to solve the problem of anti-social behaviours in the higher school system should rest on parents, school authorities, teachers, religious leaders, the government and school authorities.

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Enu and Esu (2011) examined the decay of the Nigerian educational system and how it affects the standard of values and moral character formation in Nigeria. The author, catalogued anti-social behaviours to include; corruption, dishonesty, greed, violent crimes, lack of accountability, indiscipline developed to constituted authorities, laziness, low moral courage etc. The authors, called for the development and introduction of the national policy on values education capable of engendering behavioural transformation and ethical re-orientation as a way of achieving national development.

Discussion

Educational institutions will continue to act as agents of social reproduction and transformation as it is being expected to assist the society in its attempt to socialize the citizenry. By this the school system is expected to change the orientation of the youth under its care (Enu & Esu 2011). While this appears to be true, partly due to the academic content of the higher educational institutions, this paper argues that the entry behaviour of students prior to being admitted into the university system and the inability of certain students to co-create value through involvement in lectures in a drawback to this expectation.

There are several explanations that could be offered from the foregoing. An undergraduate whose parents were involved in two principal examinations' malpractice (JAMB & WAEC) and he/she was able to score good grades upon which admission was offered into the university may have been taught the wrong principle of the end justifies the means. In line with social learning theory such category of students are expected to have learnt how to manipulate the examination process from their parents. More so, such students will see the act as a norm rather than the exception.

And when such class of students come in contact with some lecturers whose stock in trade is to offer grades for sale, maturity in examination malpractice develops naturally. When such a student graduates with such level of grades acquisition, education cannot be said to have taken place. Two things are therefore lost in the process; character and academic attainment.

In such a situation schooling without education occurs and such graduate will neither be employable nor add value to the society. In climes like Nigeria, they may manipulate themselves into policies and occupy senior political positions, such as being members of parliament. And when a honourable member/law maker in a product of schooling without education their input to national development will be catastrophic in nature.

Another dimension is a situation where parents now make choice of courses for their children based on societal perception of the courses. For example, several parents, force their children to go for professional courses as law, engineering and medicine, due to the societal rating for such courses.

In situation where these candidates are not qualified to be admitted to study such courses, the parents usually manipulate the system to get their wards admitted. In the long run such students may not be able to cocreate value with their lecturers with an option to either manipulate the system (where possible) or drop out of the school system.

Implications of the study

The unbridled quest for certificates in the Nigeria society in corrupt academic institutions of higher learning will never guarantee appropriate education. The implication being that the products of such academic programmes can not add value to the society. The reason being that they could not co-create value while in school and as such the value in use component expected of such graduates becomes zero when required to put

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to practice what he/she learnt in the university. In summary therefore, the nation is being deprived of the desired human capital development which is required to boast national productivity.

For Nigeria to achieve sustainable development, capacity building must be achieved in several areas of our national life. As noted by Nwazor (2012: 51) sustainable development implies, "constant and steady economic growth as a result of acquisition of knowledge and skills used for solving national problem that add value to life and property". A situation where the process of knowledge acquisition has been balkanised through examination manipulation and malpractice, will lead to a period when medical doctors can no longer cure malaria, a civil engineer cannot build a simple bungalow, etc.

Another dimension to the challenges posed by the apparent value creation crisis in our higher institutions is in the area of Nigeria's position in the Global Competitive Index (GCI). Nigeria is still grappling with the challenges inherent in stage one (factor driven economy) which signifies its state of economic development as a factor driven economy(World Economic Forum 2013). The country at present does not have what it takes to be in stage 2 which describes the characteristics of an efficiency-driven economy. And unfortunately, the educational sector that suppose to develop its human resources to drive her into an efficient-driven stage is apparently being balkanised (Anzene 2014, Babalola 2014, Enu & Esu 2011).

As noted by Monday (2015:75) "human capital is widely acknowledged as an agent of national development. Providing education or training to people is one of the major ways of improving the quality of human resources as no nation can survive with unseasoned workforce". It therefore becomes imperative that a national policy of values rebirth be instituted in Nigeria with a view to re-orienting the citizenry. Also, a strategic planning process by managers of higher educational institutions

in Nigeria will be able to determine the environmental constraints hindering the institutions from accomplishing its mandate.

Conclusion and recommendations

With a cursory look at the educational system in Nigeria and how the prevailing societal order is limiting its ability to create value in the society, this paper attempted to establish the role of environmental constraints is limiting value creation in higher education in Nigeria. The consequences of a corrupt society which constitute the environment of educational institutions constrain its inability to produce an effective and efficient human capital needed for sustainable economic development.

The study therefore recommends a value re-orientation to be adopted by stakeholders in the educational sector as a means to re-inventing sanity in the social fabric of the nation. Also, there is need for managers of higher education institutions in Nigeria to adopt a strategic planning process to enable them conduct environmental scanning and SWOT Analysis to assist them take proactive measures against environmental threats.

Area for further Study

Since this study is conceptual, there is need for an integrated and empirical study to unravel the level of destruction a distorted education has caused Nigeria as a nation.

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