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SEXUALITY AND CELIBACY IN ROMAN CATHOLIC CHURCH: A PSYCHOLOGICAL VIEW

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Abstract
Roman Catholic priests and nuns are made to take the oath of celibacy. Does this make them lose their sexuality? Is it only those who lack or are confused about sexuality that end up becoming Roman Catholic priests and nuns? Did Christ lack sexuality? This paper highlights the relationship between sexuality and celibacy so that those who feel called to celibate life will find fulfillment in it. Celibate life is the life of the “Kingdom” lived here on earth.

Introduction

Has celibacy made the catholic priests and nuns lose their sexuality or do we accept that only those who lack or are confused about their sexuality end up becoming Catholic priests and nuns. And now the big question, did Christ lack sexuality? (Lederer, 2002).

Sapir (2004) tried hard to portray celibacy as lack of sexuality. She picked two main issues – the church’s rituals and some rules which have been relaxed, yet according to her, “the hypocrisy grows worse”. She further questioned “Does the church really believe that
red blooded American males are going to jump at the chance to become celibate in this day and age?” She continued, “Those who are particularly determined to serve the Catholic Church will in some cases, marry, have children, become priests in the Anglican Church, and then ‘convert’ and become priests in the Catholic church. This happens, I have been told”.

Furthermore, Sipe (1994) caused a veritable flood of controversy in his work where he stated then that at least half the United States priests at any given time are involved in some pattern of sexual activity. According to Sipe (1994), “Many are called to be priests but few are called to celibacy”. He speaks of dual calling, one to the priest and one to marriage, but he does not say that what he perceived as a practical duality is really what the priesthood is all about. Sipe (1994) concludes his work by quoting Gandhi, who declared that “Only a love that can match or exceed what is possible with sexual love can sustain celibacy”.

Sipe (1990) went on to claim that the concept that the offerers of a sacrifice should remain untainted by sexual encounters goes back to ancient civilizations. Moreover, Schillebeeckx asserted that clerical celibacy originated in “a partly pagan notion of ritual purity”. Examples include the yellow capped Lamas of Tibet, the ascetic hermits of Egypt, the virgin priestesses of Thebes, the Astorte cult of Syria, the primitive worshippers of Dodona, the Vestal virgins of ancient Rome, and the Temple priests of the Aztects. Even in my own town of Ukana in Enugu State today, the Odo priests abstain from sexual contacts two months with their wives to remain pure to usher in the Odo to the land of the living.

The purpose of this paper is to highlight the relationship between sexuality and celibacy so that those who feel called to celibate life will find fulfillment in it. Celibate life is the life of the “kingdom” lived here on earth.
Sexuality

Sexuality is an offshoot of sex. The term, sex, (from Latin, *secare*, means *to divide*), refers to the two divisions male and female by which organisms are distinguished with reference to their reproductive functions. “Gender identity” refers to the person’s awareness and self definition as either male or female. Sex also refers to the culturally determined set of behaviour and attitudes considered appropriate for males and females. Summarily, sex refers either to the biological aspects of being male or female (i.e. synonym for one’s gender), or to the expressions of sexuality which have physical, emotional and spiritual dimensions, particularly genital actions resulting in sexual intercourse and orgasm. In consumer and permissive societies, mass media tend all too often to portray sex as a commodity to be bought and sold as a biological means of procuring pleasure, and as a private concern of individuals concerned.

Moreover, the word, sex, may signify an impersonal designation of maleness or femaleness, as for example, on one’s driver’s license. It may mean an indefinable electric quality which attracts. It may mean a composite of qualities which ordinarily are a part of someone’s personality, as when we say that a woman has “sexual appeal”.

Then, sexuality is a “fundamental component of personality, one of its modes of being, of manifestation, of communicating with others, of feeling, of expressing and of living human love”. Sexuality prompts each of us from within, calling us to personal as well as to spiritual growth and drawing us out from self to interpersonal bonds and commitments with others, both men and women. It includes the qualities of sensitivity, understanding, intimacy, openness to others, compassion and mutual support.
Psychology of sexuality

Freud (1953) taught of the fundamental importance of sexuality in the life of a person. Sexuality is not but a fundamental dimension of personality. Sexuality must be understood within its total context of personality and not vice versa. Sexuality is a dimension of personality and personality is the more basic a concept. A sexual person is primarily asexual person. Being sexual, therefore, means many things. Among other things, it means sexual differentiation, being male or female. It also means being relational, structured for the other; incomplete by self, inescapably social. Sexual existence is social existence. In social life, one encounters other beings of the same or the other sex. Being sexual also means, according to Georgen (1974), being bodily and physical. My body is a sexual reality and is involved in what I do and how I act.

Furthermore, human sexuality is distinct from other forms of sexuality. It cannot be reduced to animal sexuality. It is that and more. Sexuality in men and women is human and not an expression of a lower nature.

The Swiss psychologist, Carl Jung, the first scientist to observe the masculine and feminine components of human nature, has helped most to unravel the nature of humans. According to him, man is not only a sexual being, he is also a bisexual being, combining within himself both the masculine and feminine principles. The feminine component of a man’s personality is called the anima and the masculine component in the woman’s personality is called the animus.

Beyond the obvious physical and sexual differences, there seems to be differences in psychological needs and drives. A classic analysis reflecting Jung’s thought is as follows:
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<table>
<thead>
<tr>
<th>Feminine traits</th>
<th>Masculine traits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Humility</td>
<td>Self-possessiveness</td>
</tr>
<tr>
<td>Obedience</td>
<td>Responsibility</td>
</tr>
<tr>
<td>Openness</td>
<td>Closure</td>
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<tr>
<td>Receptivity</td>
<td>Assertiveness</td>
</tr>
<tr>
<td>Trust</td>
<td>Truth and Risk</td>
</tr>
<tr>
<td>Forgiveness</td>
<td>Confrontation</td>
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<tr>
<td>Patience</td>
<td>Decisiveness</td>
</tr>
<tr>
<td>Long suffering</td>
<td>Carry through</td>
</tr>
<tr>
<td>Tenderness</td>
<td>Tough love</td>
</tr>
</tbody>
</table>

Closely observing these (strengths or virtues), it becomes clear that those identified as feminine all support the deep need in women for belonging. On the other hand, the masculine traits all support the deep need in men for autonomy. All people have human emotional needs for love, belonging, self-worth and autonomy. The tender and compassionate person is one who has attained sexual maturity.

As a sexual person, one is both affectionate and genital. As a sexual person, one is both feminine and masculine. Maslow offers the following:

*The man who thinks you can be either a man, all man, or a woman, and nothing but a woman is doomed to struggle with himself, and to eternal estrangement from women... If he can make peace with his female inside, he can make peace with the females outside, understand them better, be less ambivalent.*

Furthermore, being man is not only something I discover, it is something I discover vis-a-vis the other sex, in relationship to woman. Thus, Jeanniere (1980: 24) wrote:
Woman becomes a woman under the gaze of a man, but one must assert with equal emphasis that man does not truly become man save under the gaze of a woman.

Theology and Sexuality

The Yahwist account records the origin of sexuality, maintaining that God said, “It is not good that man should be alone. I will make him a helpmate.” (Genesis chapter 2 verse 18). God was, in other words, saying that he created man incomplete. A man cannot live a full life by himself. He needs another to complement, even to complete, him as a human being. It is equally true to say that it is not good for the woman to be alone; she too is incomplete and turns to the man to complement, even complete, her as a human being.

It is not only the Biblical tradition that saw the original human being as both male and female. For instance, this notion appeared in both Persian Talmudic mythologies. Even Plato tells a fascinating Greek myth about how the original human beings were round spheres with four arms, four legs and two faces. They were so nearly perfect that they rivaled the gods who, acting out of envy and fear, cut the spheres into two halves, one feminine and one masculine. Ever since then, as the myth continues, the two severed parts of the original human being have been striving to reunite. And when one meets his other half, he is lost in an amazement of love and friendship and intimacy. Without the help of divine revelation, which we can claim for the author of Genesis, poets and philosophers seemed to come to the notion of this androgynous nature of human beings by intuition more than anything else.

This image of male-female dynamic struggle for unity becomes one paradigm for understanding God’s struggle to gather a people to himself. At all events, the basic elements of the Yahwist theology of sexuality is good in that it enables man to be
more complete, more as God wants him to be, not alone and isolated but in fellowship, which birds and wild creatures cannot provide. So sexuality, according to Yahwist theology, comes from God.

**Recent Ecclesiastical Teaching on Sexuality**

Pope John Paul II has used more than a hundred General Audiences to present a theology of the body. The Pope develops his theological anthropology in three stages. For him, human sexuality is set within the context of the person’s search for identity (October 10, 1979). Sexuality, therefore, is not an attribute of the person but a constituent of subjectivity (Nov. 21, 1979). The second stage is the historical stage – where he delved into Matthew 5:27-28, “in the heart”. This word holds key to understanding the experience of sexuality. Objective acts are not as important as who the person is becoming. From April 16, 1980 till May 6, 1981, Matthew 5:27-28 is central to the development of phase two of his anthropology, the search for self-identity which necessarily includes the primordial experience of the body, as female and male must give priority to the process of interiority. When Christ qualified a lustful look as adultery “in the heart”, he appealed to the interior man (April 16, 1980).

Historically, continues the Pontiff, man (as male and female) is alienated from self. This affects the *communio personarum*. The alienation of the body from personhood implies a reduction of the meaning of the body to the objective. Subjective meaning is reduced. The Pontiff attacked Reccour, Nietzsche, Freud and Marx, as being masters of suspicion of the human heart. Their philosophical, psychological, and social theories all converged on the corruption of the human heart as the fundamental principle for interpreting man.

The third and final stage is the eschatological. John Paul II finds the final key to a holistic vision of man as female and
masculine in Jesus’ blunt reply to the Saducees about marriage after death: “You don’t know the scriptures or the power of God; they will be like angels …men and women will not marry” (Matthew 22:23-33). According to the Pope, the resurrection completes the revelation of the body. Life in the “other world” has an impact on the meaning of who I am and who we are as subjects. Since the resurrection affects the person who, whether celibate or married, consideration must be given to the redemption of the body.

The resurrection will consist in the perfect participation of all that is physical in man in what is spiritual in him... It will consist in the perfect realization of what is personal in man (December 9, 1981).

The resurrection constitutes the definitive accomplishment of the redemption of the body (January 27, 1981).

Celibacy
For Sipe (1994: 58), celibacy:

is a freely chosen dynamic state usually vowed, that involves an honest and sustained attempt to live without direct sexual gratification in order to serve others productively for spiritual motive.

Sipe sees celibacy in the light of the law. His definition is very narrow even though he concludes his definition by quoting Gandhi, who declared that “only a love that can match or exceed what is possible with sexual love can sustain celibacy”.

According to Shorter (1996), consecrated celibacy is very far from being an emptying of love (Kenosis theology). Celibacy is not a loveless abstinence from sexual activity. Celibacy is a form
of loving and of loving service. It is based on a distinction between “sexuality” and “sexual activity”, or between “diffused sexuality” and “conjugal sexuality”. Diffused sexuality consciously excludes sexual or genital activity, but it recognizes that we are sexual beings with occasional yearnings for sexual activity. Such yearnings and desires - if not indulged - are not necessarily opposed to the vocation and charism of celibacy. They should not be repressed, denied or negated, but they should be sublimated and – what is more to the point – integrated within a vocation that renounces willed sexual activity in order to be a sign and a channel of God’s universal love. Celibacy is for the kingdom.

The word celibacy is very broad in its usage. But, ordinarily it is used to designate the condition of being unmarried. Its Latin root – caelebs, and its Old English equivalent, hal, convey the richer meaning of being alone, whole, and healthy. To be whole and healthy carries the further meaning of being in good condition, undivided, complete. The whole or healthy describes a person who has a claim on some possession not shared with anyone else.

Deep within each human being, married or single, is a celibate core that makes it proper and even necessary, that we stand alone in seeking wholeness and completion from God. It is a space not shared with any other person.

The celibate core is a sacred centre, not a literal or physical space. As such, it is close to the biblical notion of heart - that is, the vital centre of life that is specifically human when a person is called on to the totally, freely, and authentically a unique and graced self before God. Within the sacred centre or space, the spirit of God dwells, prays unceasingly and conveys God’s desires for each of us in a language beyond words. It is a “personal holy of holies”, the inner sanctum of the temple of self, where only the self dares enter, a private enclosure into which none other dares
trespass. Kelly (1950) describes the special-ness of this sacred centre:

Deep within us all there is an amazing sanctuary of the soul a holy place, a Divine center ... to which we may continuously return ... It is a dynamic center, ... It is the shekinnah of the soul, the presence in the midst.

It is indeed in the proper use of celibate space that we learnt to improve the quality of our human relationships. Nor is retreat to one’s celibate core to be confused with a solipsistic preoccupation with oneself. It is, in truth, the loss of a false self in finding a true one. Nor does it imply an aloofness or indifference toward people and their needs. Rather, it kindles a warmer and wider compassion.

Claiming celibate space is not a matter of being either alone or together, but one of option for both solitary and solidary time in a healthy rhythm of alternation. As a matter of fact, the support of loved ones enables us to venture alone into that holy lonely, celibate space, awesome as it is attractive. In turn the aloneness of solitude appropriately spent disposes us to return better able to relate more deeply and more lovingly with others. We hope to bring back from celibate space more of self to give to love and service, or to put it in another way, the “we-ness” of community enables one to bear and to benefit from the “I-ness” of solitude, which in turn equips one to become more of a “we” with and for others.

Celibate space is where we learn to relate - to God, to self, to others. In celibate space we are less likely to need words, images, or actions and more likely to seek a language of silence. As we enter that space, we find that we can leave our egos behind, entrust our needs and fears to a provident God, and just “be there”, quietly aware of and immersed in the mystery of the Other,
ourselves and others. Celibate space is the sacred geography of contemplation. It enables us to let God and others to be themselves.

**Celibate integration**
Integration of masculine and feminine traits in marital relationships can be easily understood, but it is not the only way for it. Single persons are not, by that fact, condemned to life of “incompleteness” as persons. The journey toward deeper masculine and feminine is available to them. But they cannot make the journey alone. Celibacy is a factor, an important one for that matter, in this integration process. It serves as a catalyst to a depth of relationship a religious needs with his/her people for it to happen. If she/he fails to make the journey, his masculinity or femininity will be neutralized, or to use a more sexual term, he or she may as well be neutered.

**Acts against celibacy**
Acts against celibacy are those acts that weaken or destroy the bonds of relationship among people. These are the very same acts that destroy friendships, families, marriages and parish communities. They are not unique to celibates at all. Furthermore, they may be committed by celibates or against celibates. Even the faithful of the church can act against celibacy.

Any act that breeds negative, anti-relationship atmosphere in the church can be against celibacy. There are many abiding anger, criticism, pride, apathy and irresponsibility, these are serious acts against celibacy because they weaken and/or destroy healthy relationship between a celibate and his/her people. When such things are going on there is no way a priest/religious will find the celibate way of life attractive. He/She might just as well live as a bachelor.
Conclusion and recommendations
The following “commandments” in the celibate choice of life may be helpful. They are offered here as words of encouragement.

1. People are unreasonable, illogical and self-centered. Love them any way.
2. If you do good, people will accuse you of selfish, ulterior motives. Do good, anyway.
3. If you are successful, you will make false friends and true enemies. Succeed anyway.
4. The good you do today will be forgotten tomorrow. Do good anyway.
6. What you spent years building may be destroyed overnight. Build anyway.
7. People really need help but may attack you if you really help them. Help people anyway.
8. Give the world the best you have, and you will get kicked in the teeth. Give the world your best anyway.
9. If you choose to live the life of communion with your people, making them the first priority in your life, you will be judged old-fashioned. Live with your people anyway.
10. When you openly proclaim your love for your people, you will be dismissed as hopelessly idealistic. Proclaim your love anyway.

It is only in relationships that you will encounter most - not all - these problems, and celibacy is one of the weapons that can help you achieve all of these.
Sexuality and Celibacy in Roman Catholic Church

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A STUDY OF CULTURAL VALUES AND REPORTED CRIMES AMONG ETHNICITIES IN DELTA STATE, NIGERIA

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Abstract
This study compared cultural values and reported crimes among five indigenous ethnic nationalities in Delta state of Nigeria. Values, such as orderliness, hard work, and obedience, facilitate or defacilitate criminality among five indigenous peoples of Delta State. The method of research was ex-post facto, through the technique of content analysis using police, prison records and indepth interviews with divisional crime officers from the three politically designated senatorial zones in the state. The significant finding showed, among others, that more crimes were committed in the Central and South Senatorial Zones, where the marriage type is polygamous, and much less in the North, where the marriage type is monogamous. This finding and others were situated in the Social Learning Theory through the concept of socialization process by learning and internalizing cultural values of conformity and ritualism in low crime North Senatorial Zone in contrast to innovation, retreatism and rebellion in high crime Delta Central and South Senatorial Zones. Studies reviewed corroborated these findings. It was recommended that mass media campaign to reconstruct thoughts, attitude and behaviour be embarked on. In bringing up children, parents should be mindful of emerging negative effects of urbanization and economic competitions.
Introduction
Values can be defined as elements of shared symbolic system which serve as criteria of standard for selection among the alternatives of orientation which are intrinsically open (Parsons, 1964). Generally, a cultural value may be defined as a widely held belief or sentiment that some activities, relationships, feelings or goals are important to the community’s identity or well being (Broom and Seltznick, 1968).

Values are held unconsciously, and the values of a particular community and people may not be immediately apparent. They vary from place to place, and may change over time. The Nigerian society is currently undergoing rapid social changes in the economy, polity, health, cultural and religious spheres of life. These changes are bound to affect the status quo of the existing cultural value system in the country. The objective of this study, therefore, is to assess comparatively the cultural values and reported crime committals among ethnicities in Delta State of Nigeria.

Statement of the Problem
Hardly does a day pass without reported cases of armed robbery or some other crimes, especially in the large cities (Osinowo, 1999). More often than not, these cases feature in the media, though official statistics only report crimes known to the police. Is it that values or norms have been lost?

Societal values are propagated and sustained over time through the family and many other social groups, through the process of socialization. Propagation of values is achieved through socialization, which starts from the family. The family is said to be the bedrock of any society where the ultimate goal is the maintenance of social order and stable health physically and emotionally (Allport, 1961, Wallerstein, 1985). In order to maintain societal order and individual stability, conflicts must be
minimized. Cooperation for peace must be maximized (Ode, 2002). Consequently, Rotimi (2006), posited that certain prescribed standards of behaviour must be demonstrated by the members of the society. These standards must be patterned by norms and cultural values of the society.

For instance, crime, according to Clinard (1974), refers to “those activities that break the law of the land and are subject to punishment after conviction”. It follows, therefore, that whatever is criminal is determined by the state. But offences against the state or among individuals may not be incidented with law enforcement agencies, and therefore, may never come to the notice of the authorities.

In the Nigerian society, changes in values can be observed over time. For example, not much value is placed again over having many children or desire for marrying many women. This is due to harsh economic conditions, which have made it difficult for families to support large number of members (Rotimi, 2006). Generally, the Nigerian societal values have undergone almost complete metamorphosis, particularly in Delta State, where emphasis have now shifted from strong communal relationship, desire for large family size, desire to be polygamous to emphasis and orientation towards material wealth as a measure of achievement. These changes in values are observed in crime committals (Owumi, 1994; Ode, 2002). As Muo (2007) sums it up, “Values help to simplify life complexities and provide the guide, that is, road map to navigate through life. Our whole lives are controlled by the values we hold”.

**Social Learning Theory**

This theory as applicable to understanding crime (Bandura, 1973a; Akers et al, 1979; Merton, 1968), involves the family unit of society as its bedrock for learning societal norms and internalizing values to avoid criminality. For instance, observational learning or socialization process begins primarily in the family which is a
union or product of marriage. Therefore, crime can be learnt through the actions and inactions within the family and other agents of the socialization process.

What is said about crime and criminals is based on people who are caught and convicted (Merton, 1957), not in line with definition of deviant behaviour as conduct that departs significantly from the norms set for people in their social statuses.

**Method**

Although, various factors are associated with criminality, this study limited itself to marriage type and cultural values, using police and prison records and indepth interviews with senior police officers.

**Area of Study**

Delta State of Nigeria was created in 1991 with a total area of 16,475 square kilometers. The State is bounded on the North by Edo State, on the East and North-East by Anambra and Kogi States respectively, and on the South by the Atlantic Ocean. The 2006 census figures put the population of the State at 4,098,391 (2,074,306 males and 2,024,085 females) out of Nigeria’s 140,003,542 population (Federal Republic of Nigeria Official Gazette, 2007).

Delta State is inhabited by five main indigenous ethnic groups, spread across three politically designated senatorial districts, namely; Delta Central, occupied by Urhobo ethnic group; Delta South, inhabited by Itsekiri, Isoko, Izon and some Urhobo people; and Delta North, inhabited by the Igbo and Ukwuani peoples. Presently, the State has 25 Local Government Areas, with the capital at Asaba (North Senatorial Zone) and the commercial seat at Warri (South Senatorial Zone).

The people of the State are farmers, fishermen, traders and also engage in some white collar jobs, particularly in the oil producing and complementary oil servicing companies that abound
in the South and Central Senatorial Zones. They have identical customs, beliefs and cultures. But, the nature of family is basically patriarchal and polygynous in the South and Central Senatorial Zones, and mainly patriarchal and monogamous in the Delta North Senatorial Zone. There are numerous Police Stations across the State, and four Federal Prisons in the State at Warri in Delta South, Sapele in Delta Central, Agbor and Oghashi-Uku in Delta North Senatorial Zone.

**Sample Size and Sampling technique**

Data were collected from the four Federal Government designated prisons at Warri, Sapele, Agbor and Oghashi-Uku, occupied by four hundred and fifty inmates (Tables 2.1 & 2.2). In addition to this primary data, the multi-stage sampling technique was used to select six Police Divisional Crime Officers (DCOs) from two divisional police stations each in the three Senatorial Zones. These two DCOs were interviewed, one each from an urban and rural community in the three Senatorial Zones of the State, namely Sapele and Agbarho in Delta Central; Warri and Burutu in Delta South; and Agbor and Obeti in Delta North.

**Instrument**

The instrument used was an interview schedule containing ten questions. They were simple items pertaining to what crime is, nature and causes of crime, prosecution process, suggestions to curb crime, choice of posting and reasons for posting. The interviews were conducted with a micro cassette recorder.

**Procedure**

In-depth interviews with the DCOs were conducted after several attempts, particularly with those in the urban areas. This is because of their busy schedule. The researchers sat with each of these six DCOs for between 30 minutes and 45 minutes for the interviews. The DCOs were very co-operative.
Results and Discussion

Table 2.1: Prison Inmates by Sex as at August 2008 in Delta State Prisons

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<thead>
<tr>
<th>Prisons</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warri</td>
<td>105</td>
<td>10</td>
<td>115</td>
</tr>
<tr>
<td>Sapele</td>
<td>105</td>
<td>5</td>
<td>110</td>
</tr>
<tr>
<td>Agbor</td>
<td>105</td>
<td>15</td>
<td>120</td>
</tr>
<tr>
<td>Ogwashi-Uku</td>
<td>105</td>
<td>-</td>
<td>105</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>420</td>
<td>30</td>
<td>450</td>
</tr>
</tbody>
</table>

Source: Esiri, 2009

Table 2.2: Prison Inmates in Delta State by Ethnic Groups as at August 2008

<table>
<thead>
<tr>
<th>Ethnic group</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>%</td>
</tr>
<tr>
<td>Urhobo</td>
<td>45</td>
<td>36.66</td>
</tr>
<tr>
<td>Isoko</td>
<td>10</td>
<td>2.38</td>
</tr>
<tr>
<td>Itsekiri</td>
<td>60</td>
<td>4.29</td>
</tr>
<tr>
<td>Ijaw</td>
<td>68</td>
<td>16.19</td>
</tr>
<tr>
<td>Ibo/Ukwuani</td>
<td>83</td>
<td>9.79</td>
</tr>
<tr>
<td>Others</td>
<td>10</td>
<td>2.38</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>420</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Esiri, 2009

Table 2.1 shows the number of prisoners by sex as at August 2008 in the four Federal prisons in Delta State. Since they are federal prisons, the number of prisoners does not represent senatorial or ethnic distribution; prisoners from any ethnic group or senatorial district or any other State can be kept there. Table 2.2 classified prison inmates according to ethnic groups in Delta State. Among the 450 inmates of Delta State origin, 420 or 93.33% are males, and 30 or 6.67% are females. Among the 420 males, 189 or 45% are from the Urhobo ethnic group in Delta Central Senatorial...
Zone, the combined Isoko, Itsekiri and Ijaw ethnic groups in Delta South had 138 males or 32.86% and Igbo/Ukwuani ethnic groups indigenes of Delta North had 83 males or 22.14%. The female statistics differ, as there are more female inmates, 12 (40.00%) from Delta North (Ibo/Ukwuani ethnic groups) than 11 or 36.66% from Delta Central (Urhobo ethnic group).

This finding portrays Delta South and Delta Central as having more crime rate than Delta North. Reasons for these differentials were ascertained from indepth interviews with divisional crime police officers in the different senatorial zones because figures in these tables are not clearly distinct and reasons for crime committals are numerous. The interviewees supported abandonment of cultural values, irrespective of contemporary economic woes, as prime reason for committing crimes. For instance, the DCO ‘A’ from an urban town in Delta Central stated:

My friend, I have not been posted to a place like this in all my years in the police force. Urhobo people like trouble too much. Their appetite for crime is very high, in fact they see trouble... abi (or) crime as business. When they are arrested, they go bring a chief to take the person on bail. I pray. I leave this division alive, because they will do everything, anything to free a criminal.

When asked why this high appetite for crime or trouble, DCO ‘A’ went on:

You know, they marry many wives, born many children. Meanwhile, they don’t have work. The children grow with their mothers with little care and they believe that you must hustle (fend) for yourself. So any work, including stealing, wayo (obtaining by tricks) is work. My friend, it’s terrible!
This supports studies of children upbringing and deviant behaviour (Bandura, 1973a; Akers et al, 1979; Osinowo and Folarin, 1989; Osinowo and Taiwo, 1998; Owumi, 1994; Ode, 2002; Wallerstein, 1985; Owumi, 1994; Ode, 2002; Ewhrudjakpor and Ogege, 2008). From a rural community, another DCO ‘B’ in the same Delta Central Senatorial Zone put the blame on parents and polygamous marriage, thus:

\[\text{Oga (Mr) Lecturer, your people (Urhobo people) marry too many wives they cannot care for, and so when they have children from all the wives, they cannot feed them, not to talk of educating them, so they drive away (divorce) them at the slightest excuse, so who cares for these children?}\]

We told him we don’t know, and he said we should know, since we were Sociologists. We told him we actually came to learn from him, hence he responded:

\[\text{Hustling! Hustling!! Hustling!!! I pray God save this community from hands of criminals. Here, in this village, people only respect who have money or political power. In fact, money wealth is their God, just like our brothers from across the Niger Bridge.}\]

In Delta South Senatorial Zone, the story is the same, but with more vicious lamentations. Interviewees there claimed that the visible use of the oil wealth by few from their environment aggravates criminality. But, to these DCOs, collapse of our cultural values facilitates criminality through rebellion and innovation as posited Merton (1957 and 1968). Here, DCO ‘C’ from oil city in Delta South Senatorial Zone:
The society has collapsed. People don’t bother about rules or their conscience anymore. It is money wealth. Anyhow they get it, and they don’t care. Even pastors know no values on earth - even biblical values. Theirs is money. The crime rate is very high. This town, oil city, people have no respect for elders, don’t care for their children, because they are angry with wealth gotten from their backyard, carted away to other states. Their children must do anything to get some slice of the oil wealth by bunkering, obtaining money under false pretense, armed robbery, etc. People here have no more conscience, despite churches everywhere. It’s for money, our values are gone. May be the ‘rebrand Nigeria’ will restore it. But the destruction of our values here in oil city is deep, both old and small, girl or boy, man or woman. It’s very serious oh!

This statement corroborates the argument and suggestion for reengineering social values made by Muo (2007) for improved performance in Nigeria. Also, it gives credence to Obama (2009) inaugural speech as President of the United States of America.

The story is, however, comparatively different for the Igbo and Ukwuani areas of the Delta State (Delta North). The statistics contradict the DCOs interviewed, because both tend to submit that crime rate in this zone is low compared to the South and Central Zones. Moreover, reasons for crime in this zone are different and not wholly tied to cultural values as in the South and Central zones. The DCO ‘D’ submitted:

_I fought for transfer from town (urban area in Delta Central) to this place (Delta North). I am safe and free to sleep well now. The criminals in that place_
many more than (outnumber) mosquitoes. Every hour, armed robbery cases, assault, fighting, may be because crude oil is not found here, but they respect elders and their Okpala-Uku or Obi (traditional rulers).

In the same north zone, in urban town, the story is same. When interviewed, one of the DCOs ‘E’, put it thus:

In Ika, like this town, crime rate is not too high like towns in south and central zones because the traditional rulers here are respected, the people fear juju (traditional gods/ancestors). Their values are still strong, like respect, hard work, and they don’t have many wives and uncountable children. See Lecturer, too many women bring too many expenses and too many problems which can force one or the children into criminality.

This corroborates studies (Allport, 1961; Owumi, 1994; Osinowo, 1999; Babatunde, 1998; Ode, 2002; Ewhrudjakpor and Ogege, 2009; Esiri, 2009), that behaviour of criminals or deviants are rooted in familial and environment dysfunctions. That crime committed by individuals is individualistic, rooted in disorientation of cultural values pertaining to marriage and child rearing (Bandura, 1973a; Akers et al, 1979; Clinard, 1974; Ewhrudjakpor and Ogege, 2008) coupled and facilitated by an ‘anomieic’ society (Merton, 1957), like the disorganization in the Nigeria contemporary social environment (Rotimi, 2006).

It is pertinent to mention that crime rate is a function of multiple independent variables, as multi-sectoral nature of a society. But, this study attempted to identify a root cause in marriage structure (Eruvbetere, 2005; Ewhrudjakpor and Ogege, 2009) as facilitating crime and undermining contemporary cultural
values due to social change from large family size and due to a desire to be monogamous in pursuant of materialism in this economically competitive world.

**Conclusion**

This study attempted to explain empirically the relationship between gradual destruction of our values, such as

(i) honesty,
(ii) orderliness,
(iii) desire to be contented,
(iv) desire for hard work, and
(v) desire for obedience and sincerity as they are associated with facilitating or defacilitating crime rate in Delta State of Nigeria.

The study was conducted against the backdrop of social change and increased crime rate in Delta State. This is due to changes in the economy which inevitably bring about a corresponding change in one or other segments of the society, such as the family, therefore, invariably affecting the well being of individuals, due to the functional interdependence of social institutions: the economy, polity, social and cultural organizations, educational institutions, religious organizations and the judiciary (Allport, 1961; Parsons, 1964; Broom and Selznick, 1967.)

Hence a change in the economy, affects substantially the other segments of society. This interdependency of function and dysfunction, whether manifest or latent, was the basis of discussion of the study’s significant findings, which, using prison and police records, showed that more crimes were committed in Delta Central and Delta South than in Delta North Senatorial Zone of Delta state.

Although, crime can be caused by multifarious reasons, this comparative study of cultural values and criminality among five ethnic groups in Delta State showed that the root cause of crime is collapsed values as a result of multiple marriages and numerous children in these times of economic difficulties and rapid
urbanization. Extracts from interviews with DCOs showed that marriage type and many children were significant reasons for abandonment of cultural values and increased criminality. The findings are in tune with the social learning theory of socialization process through faulty learning values and corroborated earlier studies. In the final analysis, one will want to side with the President of the United States of America (Obama, 2009) in his inaugural speech challenging Americans, indeed the world to retrace their traditional values, thus (ThisDay, 2009):

*Our challenges may be new. The instrument with which we meet them may be new. But those values upon which our success depends, hard work and honesty, courage and fair play, tolerance and curiosity, loyalty and patriotism, these things are old. These things are true. They have been the quick force of progress throughout our history. What is demanded then is a return to those truths.*

These truths embedded in honesty, dignity of labour, respect for constituted authorities, contentment and sanctity of life are universal indices of proper socialization (social learning) through healthy and functional families.

**Recommendations**

Criminal acts destroy individuals and society. In order to stem this tide, the mass media must engage the populace in enlightenment programmes on value reorientation. Old habits of multiplicity of women and planless reproduction of children should be broken. This can be encouraged by legislation on family planning, such as the Nigerian population policy of four children per woman (Federal Republic of Nigeria, 1988). The government will also do well to compel its officials to lead by example through hard work, honesty, incorruptatibility and justice. This is how to return to our cherished cultural values of old.
Cultural Values Versus Crime in Delta State

References

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MANAGING SUBORDINATES FOR EFFECTIVE PERFORMANCE

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Abstract
Governments and groups stress the importance of productivity because of its relationship with the general economic health of a nation. Creating a work environment in which employees are productive is essential to increased profits for organizations. Principles of management that maximize employee productivity centre around two major areas of focus: personal motivation and the infrastructure of the work environment. Employee motivation has always been a central problem for leaders and managers. Unmotivated employees are likely to spend little or no effort in their jobs, avoid the workplace as much as possible, exit the organization if given the opportunity and produce low quality work. On the other hand, employees who feel motivated to work are likely to be persistent, creative and productive, turning out high quality work that they willingly undertake. This review paper examines how productivity can be improved through motivating subordinates. Every employee has different ways to become motivated. Employers need to understand their employees and use different tactics to motivate each of them based on their personal wants and needs.

Introduction
Productivity has been generally defined as a ratio of output to some or all of the inputs. One input factor can be compared with the corresponding output.
Productivity is the *raison d’être* of management. Yet, managers, supervisors and indeed all employers do not fully understand the concept to consider; all the components that it comprises.

Since the Second World War, governments, politicians, academics and economists stress the importance of productivity because of its relationship with the general economic health of a nation. Governments stress the relationship between productivity, the standard of living, inflation and economic growth. Corporate management globally is concerned with productivity because it is regarded as a main indicator of efficiency when comparisons are made with competitors in world market.

Creating a work environment in which employees are productive is essential to increased profits for organization, corporation or small business. Principles of management that maximize employee productivity centre around two major areas of focus: personal motivation and the infrastructure of the work environment. Employee motivation has always been a central problem for leaders and managers. Unmotivated employees are likely to spend little or no effort in their jobs, avoid the workplace as much as possible, exit the organization if given the opportunity and produce low quality work. On the other hand, employees who feel motivated to work are likely to be persistent, creative and productive, turning out high quality work that they willingly undertake.

There has been a lot of research done on motivation by many scholars, but the behaviour of groups of people to try to find out why it is that every employee of an organization does not perform at their best has been comparatively unresearched. Many things can be said to answer this question; the reality is that every employee has different ways to become motivated. Employers need to get to know their employees very well and use different tactics to motivate each of them based on their personal wants and needs.
The dictionary Webster’s defines motivation as something inside people that drives them to action. This motivation varies in different people. We can also say that motivation is the willingness to work at a certain level of effort. Motivation emerges, in current theories, out of needs, values, goals, intentions and expectation. Because motivation comes from within, managers need to cultivate and direct the motivation that their employees already have.

Theoretical Background

**Productivity**

Communication in the function of directing is the forerunner to actuation. Put in another way, it moves with motivation to stimulate productivity in organizations. But the orders, instructions or directives have to be carried out as communicated before the directing function can be effective. Productivity, therefore, is achieved through causing the employees or subordinate or the receiver of order to act. To cause the subordinate to act on the orders is achieved through motivation, an important element in promoting productivity (Alberts, 1974).

Productivity is defined as output per unit of input. It is the ratio of valuable output to input, i.e. the efficiency and effectiveness with which resources like personnel, machines, materials, facilities, capital, time are utilized to produce a valuable output (Haasen, 1973). The job of a manager in the workplace is to achieve productivity. To do this, the manager should be able to motivate employees (Oloko, 1977).

To understand motivation, one must understand human nature, which can be very simple, yet very complex too. An understanding and appreciation of human nature is a prerequisite to effective employee motivation in the workplace, and therefore, good performance. Productivity is, therefore, considered to be a function of ability and motivation, thus:

\[
\text{Productivity} = F (\text{ability}) (\text{motivation}).
\]
Ability, in turn, depends on education, experience and training. Its improvement is a slow and long process. On the other hand, motivation can be improved quickly through positive reinforcement, effective discipline and punishment, treating people fairly, satisfying employee needs, setting work related goals, restructuring jobs, base rewards on the job performance, etc. (Kushel, 1994)

**Motivating for Performance**

To inspire subordinates for effective performance, you need to tap into their own personal motivational forces. The art of motivating subordinates starts with learning how to influence their behaviour. Once you understand this, you are likely to gain the performance that both the organization and its members want.

A survey of more than sixty-six hundred people was carried out on two critical significant questions. These people came from all works of life – labourers, salespeople, managers, programmers, teachers, mechanics, and truck drivers. And, they represent all levels of education, different ages, ethnic backgrounds, geographical areas of the United States and Canada (Schwartz, 2000)

The two questions they asked in an absolutely anonymous fashion were:

1. Do you receive as much praise, approval, and appreciation on your job as you feel you deserve?
2. Would you likely perform your job better if you receive more praise, approval, and appreciation?

About 97.2% of the people answered ‘no’ to question 1, and 98.4% answered ‘yes’ to question 2. In other words almost all the survey respondents said they would do better if they received more praise, appreciation, and other forms of ego satisfaction.
Managing Subordinates for Effective Performance

In another survey, a management consultant firm noted that the most common problem they asked to help solve is stated something like this: *We’re a good, reputable company. We pay our workers the prevailing wage in the area and give them the usual fringe benefits. But we just learned that some union organizers are trying to sign up our employees. And frankly, from the grapevine, we hear a majority of the workers may decide to join. We want you to help us prevent that* (Rynes, 1991).

From the findings, it is easy to understand why many management do not want to have a union. Union means more red tape, more complicated decision making, lowered productivity, and less employee loyalty. But what management does not realize is that the motivation for unionizing today is not the same as in the olden days. Unions still demand higher wages, shorter hours, and benefits. But the real reasons people look to unions now are psychological in nature. In a nutshell, employees want more ego, more recognition as individuals, more acknowledgements of the importance of their jobs, and often a chance to participate in the decision-making process. Lack of respect, fair play, and honest appreciation for what they do are the real reasons employees regard management as opponents instead of leaders.

In Nigeria, the federal and state government officials worry about low productivity. Business executives are worried about low profits, inability to compete, and lack of initiative. Managers are concerned about how to get better cooperation from subordinates to help win the goal of high productivity.

Leadership theories agree that effective leaders energize, direct, and sustain subordinates’ efforts; that is, they are capable of motivating people to do their best. Performance depends on personal ability and on the opportunities afforded by the organization for employees to use their talents. A highly motivated employee in a boring, repetitive job is likely to get frustrated and either leave the firm or become a malcontent. A person with little mathematical ability is unlikely to become a top-flight engineer,
regardless of how hard he or she tries. But a high level of motivation increases perseverance to use talent to the maximum, and this attitude makes an employee more valuable to the firm. In many cases, high motivation compensates for lower ability by making employees eager to learn (Gomez-Mejia and Balkin, 2002).

To motivate subordinates, managers need to set challenging goals, reinforce desired behaviors, satisfy employees’ needs, design jobs that are interesting and offer opportunities for incumbents to use their talents, provide performance-contingent rewards that people value, and be fair. But it is also important to remember that motivation is not the only requirement for successful subordinate performance. Subordinates must have the ability to perform as well as the motivation to do so (Jones and George, 2003).

Motivation may be defined as psychological forces that determine the direction of a subordinate’s behavior in an organization, a subordinate’s level of effort, and a subordinate’s level of persistence in the face of obstacles. Motivation is so central to management because it explains why people behave the way they do in organization. Motivation also explains why a waiter is polite or rude, and why a kindergarten teacher really tries to get children to enjoy learning or just goes through the motions. It explains why some managers themselves truly put their organization’s best interests first, whereas others are more concerned with maximizing their salaries, and why – more generally – some workers put forth twice as much effort as others (Bateman and Snell, 2002).

According to Rynes (1991), the ability to perform tasks can be acquired or learned through training and experience. Some organizations hire only experienced, proven workers who already have the necessary skills. But when organizations hire inexperienced people, management must provide the training for them to gain the necessary skills. It is not enough for the subordinates to be motivated; they must also know how to do what
Managing Subordinates for Effective Performance

is expected of them. Harris (1996) added that recruiting and selection procedures are also important. If organizations hire inexperienced people, they must be careful to select those with an aptitude for learning skills. On the other hand, when organizations hire experienced people, they must be certain that those selected have the desired set of skills. It is also important in both cases to select people whose needs are consistent with the demands or rewards of the particular job. The motivational program must be integrated with the entire management program. A good motivational program will not compensate for poor recruiting, selection, and training. Motivational policies must be a part of a well-planned and executed management programme (Kanfer, 1990).

Motivation Theories
Since the 1940s, research into human behaviour has suggested that people are motivated by a number of different needs, at work and in their personal life. Recognizing and satisfying these needs will help you to get the best from subordinates. Several motivation theories work on the assumption that given the chance and right stimuli, subordinates work well and positively. Abraham Maslow grouped these stimuli or “motivational forces” into five areas. The first is physiological needs. These are followed by further needs, classed as “safety”, “social”, “esteem”, and “self-actualization”. The needs are tackled in order: as you draw near to satisfying one, the priority of the next one becomes higher. Also, once a need has been satisfied, it is no longer a stimulus. Satisfying just physiological and safety needs is not enough to motivate a subordinate fully. Once these needs have been appeased, there are others waiting to take their place. The Maslow hierarchy can be applied to every aspect of life, and the more ambitious and satisfied the subordinate, the greater the potential contribution to the organization (Maslow, 1954).
People tend to satisfy their needs in a specified order, from the most to the least basic, as seen in Figure 3.1. Each lower level need has to be satisfied before the next higher level need becomes salient or motivating (Maslow, 1943). For instance, a hungry person is highly motivated to do whatever it takes to secure food, even taking actions that jeopardize safety, such as accepting a dangerous job or stealing food. A person who is deprived of nourishment is not likely to be overly concerned with social status.

The policy implication of Maslow’s hierarchy is that providing additional rewards to meet a need will motivate subordinates only if the need has not already been satisfied. Also, when lower level needs are not satisfied, providing rewards for a higher level need will not motivate subordinates. According to Maslow, the only need that can never be fully satisfied is self-actualization, at the top of the hierarchy. This is the case because subordinates can keep developing and learning as long as they have the opportunity to do so, such as in an interesting and
challenging work environment that continues to promote personal growth.

On the whole, empirical research has failed to support the notion that needs operate in the precise sequence that the steps imply. However, there is general agreement about two important points: (i) a dominant or silent need will motivate subordinates more than a less important or weaker need, and (ii) administrators should strive to provide subordinates with opportunities for self-actualization, since personal growth is likely to keep subordinates interested in learning and developing their talents over time. In other words, rewards associated with lower level needs (e.g., higher pay) can only go so far in motivating subordinates if the work itself is stimulating and exciting.

Frederick Herzberg developed a “two-factor” theory for motivation based on “motivators” and “hygiene factors”. Hygiene factors – basic human needs at work – do not motivate, but failure to meet them causes dissatisfaction. These factors can be as seemingly trivial as parking space or as vital as sufficient holiday time, but the most important hygiene factor is finance. Managers should try to fulfill subordinates’ financial needs. Subordinates require certain pay levels to meet their needs, and slow income progression and ineffective incentives quickly demotivate. Fear about lack of security in a job also greatly demotivates subordinates. The second of Hertzberg’s two factors is a set of “motivators” that actually drive people to achieve. Managers should aim to provide these in order to maintain a satisfied workforce. How much a person enjoys achievement depends purely on its recognition. The ability to achieve, in turn, rests on having an enjoyable job and responsibility. The greater that responsibility, the more the subordinate can feel the satisfaction of advancement. Motivators are built around obtaining growth and “self-actualization” from tasks. Motivation can be raised in subordinates by increasing their responsibility, thereby “enriching” their jobs (Herzberg, 1966).
Herzberg’s theory
(i) highlights the important distinction between extrinsic rewards (from hygiene factors) and intrinsic rewards (from motivators);
(ii) reminds administrators not to count solely on extrinsic rewards to motivate subordinates, but to focus on intrinsic rewards as well;
(iii) sets the stage for later theories, such as the Hackman and Oldham model that explains more precisely how managers can enrich people’s jobs.

Douglas McGregor defined two sets of management styles, which he labeled Theory X and Theory Y. Theory X managers believe their subordinates respond mainly to the rewarding carrot and the disciplinary stick. Theory Y managers, however, believe their staff find work a source of satisfaction and will strive to do their very best at all times. Most people are not entirely X or Y, but fall somewhere in between. The X and Y theories apply not only to individuals, but to organizations as well. Indeed, Theory X managers and habits will often be found in Theory Y
organizations, and vice versa. A typical Theory X manager is likely to keep away from his or her subordinates much of the time. In fact, the only time the two meet is when orders or reprimands are to be given. On the other hand, a Theory Y manager collaborates with staff over decisions to be made, and gets feedbacks before implementing decisions. This approach is often more motivating than that of Theory X.

Theory X presumes that if subordinates are not driven constantly, they will not perform; fire or tongue-lash somebody sometimes to encourage others; leaders take all key decisions themselves; most subordinates are unambitious and must be forced to raise their sights; keeping a distance from the subordinates is necessary for effective command. Theory Y presumes that if somebody falls down on the job, the manager should first ask himself what he did wrong; sometimes take a back seat at meetings and let others take the lead; if I ask for someone’s opinion on an issue, I should try to do as he suggests.

Subordinates should appraise their bosses as well as be appraised by them. Anyone can have creative, innovative ideas, if encouraged. Theory Y is often more motivating to subordinates if they would improve their productivity (McGregor, 1960).

There are other several well-known theories that focus on different aspects of motivation. Together they help also to explain what makes subordinates work harder and what managers can do to facilitate and stimulate high performance. Probably the best established principle in the social sciences is Edward Thorndike’s law of effect: behaviours that are rewarded tend to be repeated (Thorndike, 1971). Behaviour is encouraged or discouraged depending on the consequences. Three key consequences are: Positive reinforcement – a pleasurable stimulus or reward following a desired behaviour that induces subordinates to continue the behaviour. For instance, subordinates are likely to spend more time in the office if they feel it will help them earn promotions even though it may not increase their overall
productivity. Withdrawing or failing to provide a reinforcement for behaviour reduces motivation, and the behaviour is “extinguished”, or discontinued. **Negative reinforcement** – the removal of unpleasant consequences associated with a desired behaviour, resulting in an increase in the frequency of that behaviour. For instance, if employees feel that being creative at work will not lead to reprimands for not following procedures, they are more likely to try new ways of doing things and become more entrepreneurial. **Punishment** – an aversion or unpleasant consequences following undesired behaviour. This leads to a decrease in that behaviour. However, the avoidance of undesired behaviours through punishment does not mean that people will engage in desired behaviours. For instance, a boss who yells at subordinates for being late may provoke employees to show little initiative to try their best once they clock in. In fact, they may resent the boss and try to get even whenever they can. The threat of punishment for undesired behaviours is more effective than the actual use of punishment because punishment decreases undesirable behaviours only temporarily and may create anger and resentment, which hurt communication and undermine goodwill and personal initiative.

Reinforcement theory indicates that managers should link desirable outcomes (such as pay rises or promotion) to the behaviours they want to encourage. They should also try to reduce undesirable outcome associated with the behaviours they wish subordinates to exhibit. For instance, providing daycare facilities may prompt more women to accept jobs that require frequent travel and unpredictable schedules (Thorndike, 1971).

Hundreds of studies have demonstrated that subordinates are more highly motivated when they have concrete objectives or targets to achieve (Locke, 1968). Three important aspects of goals energize subordinates to try harder. First, employees need to believe that the goals are good, that is, they should buy into the goals. One effective way to increase goal acceptability is to have employees and supervisors jointly set the goals in a participative
fashion. Second, the targets set should challenge subordinates to “stretch” their abilities, but they should also be realistic. Unattainable goals frustrate and demoralize employees.

Third, goals should be specific, quantifiable, and measurable to give subordinates clear direction on how to focus their efforts so they can concentrate on meeting or exceeding the established targets. Goal setting must be carefully done. In most jobs, successful performance depends on the accomplishment of intangible tasks or duties that cannot be easily quantified or translated into a neat set of targets or objectives. The evaluation and reward system needs to be flexible enough to prevent subordinates from single-mindedly focusing on the achievement of measurable performance objectives at the expense of other key elements of job success.

This means that motivation depends on having clear objectives, which will be achieved with good management. Since motivation is personal, managers should aim to align subordinate’s individual drives with the organization’s purpose in general and the unit in particular. In “Management by Objectives” (MBO) systems, objectives are written down for each level of the organization, and individuals are given specific aims and targets. The principle behind this is to ensure that subordinates know what the organization is trying to achieve, what their part of the organization must do to meet these aims, and how, as individuals, they are expected to help. This presupposes that the organization’s programmes and methods have been fully considered (Drucker, 1954).
One of the most widely accepted explanations of motivation is Victor Vroom’s expectancy theory (Vroom, 1964; Arnold, 1981). According to this theory, the strength to act in a particular way depends on subordinate’s beliefs that their actions will produce outcome they find valuable and attractive. For instance, subordinates work harder if they believe that hard work will lead to better performance appraisal and promotion. The theory examines three linkages: Effort – performance relationship – The subjective probability or expectancy that exerting more effort will improve performance. The term subjective is crucial to the theory because subordinates may underestimate or overestimate the extent to which working harder will lead to better performance. Performance – outcome (reward) relationship – The degree to which individuals expect that performing at a certain level will lead to outcomes or rewards they find attractive. Valences (importance of rewards to achieve personal goals) – The extent to which rewards that are contingent on performance satisfy an individual’s personal goals or needs.
Managing Subordinates for Effective Performance

Expectancy theory helps explain why some subordinates merely do the minimum necessary to get by, while others seem to put all they have into their jobs. First, expectancy theory recognizes that there is no universal way to motivate subordinates because personal beliefs and perceptions play a major role on how subordinates see the linkage of effort, performance, outcomes, and the attractiveness of those outcomes. These beliefs may be influenced by the organization (for instance through training and incentive programmes), but factors, such as family background, culture, educational level, and personality, are likely to play a role.

Second, many subordinates may not give a maximum effort because they do not think it will be properly assessed by the organization. For instance, supervisors often do not differentiate high from low performance or may include personal factors in their evaluation. Third, organizations are often afraid to reward subordinates based on performance because measuring performance is difficult and because subordinates disagree about the accuracy of the performance assessment, particularly when it is not favourable.

Lastly, rewards that are individualized are more motivating. Not all subordinates want the same thing. For instance, a working mother may place a high value on a flexible work schedule and may work harder to obtain flexibility. The hope of a better retirement package may induce a 55-year-old to be a key contributor at a time when other subordinates are slowing down. Unfortunately, many administrators are limited in the rewards they can provide, and few organizations allow rewards to be tailored to meet individual needs.

**Strategies and Discussion**

People will either do what is wanted or get motivated or driven to do it through external stimulus. The followings are the basic strategies, though the mix in the final *recipe* will vary according to
workplace situation. Essentially, there is a gap between an individual actual state and some desired state, and the manager tries to reduce this gap. Motivation is, in effect, a means to reduce and manipulate this gap. It is inducing others in a specific way towards goals specifically stated by the motivator. Naturally, these goals as also the motivation system, must conform to the corporate policy of the organization. The motivational system must be tailored to the situation and to the organization.

**Communicating Effectively**

Good managers are good listeners. Listening to subordinates will add to success and to their development. When a manager listens to subordinates’ ideas and opinions, especially before making decisions, they are given a chance to increase their contribution. Each time the manager uses their ideas and gives them credit, they will feel valued, and they will be encouraged to keep contributing. This is one of the best ways to get subordinates to start thinking creatively. They will also develop judgment and begin to understand the reasons why you use some of their ideas and choose not to use others. They will learn to see things more clearly and more in terms of the big picture. The critical aspect of this process is that the manager genuinely seeks their advice and then listens to their views actively and positively. If a manager is simply going through emotions, the subordinates will know it. Never criticize the person making a suggestion, even if it is a poor one. Subordinates who feel belittled will soon stop making suggestions, thereby withholding their next great ideas. Every idea is a good idea until you’ve settled on the best idea (Csikszentmihaly, 1990).
Appraising Effectively

Figure 3.4: Procedure for evaluating subordinates

1. Establish Basic Policies
2. Select Evaluation Bases
3. Set Performance Standards
4. Compare Performance to Standards
5. Discuss Results with Subordinates

Source: Guion, 1991

This figure suggests a five-step procedure for appraising subordinates’ performance. The program is complete, but it is also expensive and time-consuming. Organizations that place great emphasis on title and position are teaching their employees to do the same. Employees in that type of environment can often become preoccupied with moving up the ladder to the next position or with receiving more important-sounding title. When it comes down to it, titles are worth little. A lofty title does not help a poor producer. A lowly title does not hinder a super producer. Position, like a title, does not make a good manager, either. A person who stands on his position will never have influence beyond his or her job description. Seniority also provides little of itself.

A survey was recently conducted by Accountemps, a temporary personnel service and placement organization. Executives and personnel directors were asked for the most influential factors in evaluating an employee for promotion. The results: 66% named specific accomplishments, 47% named general work habits and performance, and only 4% cited seniority as being important. Time on the job is no substitute for production in the job. In many organizations, emphasizing production, attention and energy are devoted to doing the job and doing it well. There should be team atmosphere, with accomplishing the mission of the organization as the goal. That is the kind of climate where subordinates emerge very productive (Guion, 1991).
Encouraging Subordinates
Encouragement helps subordinates reach their potential. It empowers them by giving them energy to continue when they make mistakes. Managers should use lots of positive reinforcement with their subordinates to promote effective performance. Do not take acceptable work for granted; thank people for it. Praise a person every time you see improvement. And personalize your encouragement any time you can. Remember, what motivates one person may leave another cold or even irritated. Find out what works with each of your subordinates and use it to propel forward. Every one values encouragement and looks for it - especially when the manager is a consistent encourager. But, if your subordinates believe that you are standing in their career path, they will rapidly become demotivated. Part of manager’s job is to foster their careers, so as to repress the urge to keep very good people. Support and encourage your subordinates and make the case for them to your seniors if necessary. Remember not to agree to anything that you cannot deliver and never make promises and then renge. Action, such as this, can undermine your authority, and inflict a level of motivational damage that cannot be reversed (Haasen, 1973).

Developing Subordinates
To discover the proper course concerning a poor performer, manager needs to ask himself, “should this person be trained, transferred, or terminated?” The answer will determine the appropriate course of action. If low performance of the subordinate is due to poor or undeveloped skills, it calls for training. Likewise, training can often benefit an employee needing to be taught the organization’s philosophy or vision. Training is often the most positive of solution, because it invests in the employee. It is also more economical to improve a current employee than start with a new person from scratch. Sometimes a subordinate is a low performer because he is expected to perform a job that does not match his talents and abilities. If the subordinate has a good
Managing Subordinates for Effective Performance

attitude and a desire to succeed, he can be transferred to a position matching his talents. There, he may flourish. Terminating an employee is by far the most difficult of the tough decisions a manager should face. It is also one of the most important decisions he would make. In fact, removing poor performers from our organization is as important as finding good ones. Terminating a poor performer benefits the organization and everyone in it. It also gives the former employee the opportunity to reevaluate his potential and find the place and position where he or she can be a success (O’Connell, 1999).

Showing Transparency

All managers, like the subordinates, make mistakes. They are a part of life. But successful administrators recognize their errors, learn from them, and look to correct their faults. A study of 105 executives determined many of the characteristics shared by successful executives. One particular trait was identified as the most valuable. They admitted their mistakes and accepted the consequences rather than trying to blame others. We live and work among people who try to make someone else responsible for their actions or circumstances. People do not want to reap the consequences of their actions. You can see this attitude everywhere. Television advertisements invite us daily to sue “even if you were at fault in an accident” or “declare bankruptcy” to avoid creditors.

A manager, who is willing to take responsibility for his actions and be honest and transparent with his subordinates, is someone they will admire, respect, and trust. He is also someone they can learn from. The open system of management, which encourages the exchange of information and views between team members, allow managers and subordinates to work together creatively. Problem can be discussed and decisions reached quickly and easily. To achieve this, the manager should try to make his office open – plan, which will facilitate collaboration. You may also wish to leave your office door open whenever you
are available to speak to subordinates. If this is not practical, make appointment with subordinate, and keep them (Suitermeister, 1963).

**Making Time Available**

Subordinates cannot be nurtured from a distance or by infrequent, short spurts of attention. They need you to spend time with them – planned time, not just a few words on the way to a meeting. You should make it a priority to stay in touch with your subordinates. Plan and perform training sessions for your staff, schedule one-on-one time for mentoring, and schedule meetings where team members can share information or lunch. A manager should frequently check with subordinates to see how their area of responsibility is progressing and give assistance if needed. Try to avoid becoming so preoccupied with your workload that you run out of time for these activities. Keep a diary in which you analyze your working week. Eliminate or shorten activities where possible, in order to leave more time for communication and thought. Set aside time for at least one face-to-face discussion or coaching session each week.

Remember that to motivate your subordinates fully, it is important to be visible, approachable, and unhurried at all times. You should regularly take the time to talk with each subordinate. Ask if anything would make the job easier, and try your best to fulfill requests. We live in a fast paced, demanding world, and time is a difficult thing to give. It is a manager’s most valuable commodity. Peter Drucker (1954) wrote, “Nothing else, perhaps, distinguishes effective executives as much as their tender loving care of time.” Time is valuable, but time spent with a subordinate is an investment. When you give of yourself, it benefits you, the organization, and the receiver. Nurturing subordinates must maintain a giving attitude. Terpstra (1996) expressed it well when he said that the man who lives for himself is a failure; the man who lives for others have achieved true success.
Rewarding Achievement

Figure 3.5: The cycle of motivation

Source: Kerr, 1997

Kerr developed a subordinate motivation model that integrated the work of the motivational theorist, in particular Vroom and Herzberg. This model suggests that there is a cycle of motivation. The higher the subordinate’s motivation, the greater the effort resulting in higher performance. Better performance leads to greater rewards and job satisfaction. The cycle is completed through higher satisfaction causing still more motivation. The implications for manager are that he should convince subordinates that they will achieve more by working harder or by being trained to work smarter.

Secondly, he should convince subordinates that the rewards for better performance are worth the extra effort. This implies that the manager should give rewards that are valued, and attempt to sell the worth of those rewards to the subordinates.

The bottom line for motivation is reward. Some kind of reward – whether it is a gain or a loss – is behind all behaviour. Rewards are important. For example, financial rewards motivate
piece-goods production workers to be more efficient in what they do, work more consistently, and hone their skills. The incentive for preparing for old age inspires many people to set aside a certain amount of their income. In short, incentive motivation reflects the desire for gain. Incentive motivation is the proverbial carrot in front of the horse. The promise is that something significant is going to come your way if you accomplish an objective.

For rewards to motivate, the manager should make sure that he encourages competition among subordinates by acknowledging individual achievement and giving appropriate recognition to high-fliers. Achievement is its own reward – but it is never enough. Achievers also want recognition. Even a simple “thank you” is an important, underused reward that costs nothing. Achievers also value inclusion in events, like away-days, to discuss organization strategy. Such events fit into development programmes that are central to sustaining job satisfaction, increasing responsibility, and enhancing career progress and personal growth. Other non-financial rewards, such as gifts and holidays, may prove cheaper than cash rewards and everyone loves to achieve presents. However, these provide less motivation than individual recognition, and are not substitutes for good, year-round management (Kerr, 1997).

Avoiding Office Politics
Be aware of office politics, and set an example by never taking part yourself. Many work groups are highly political. Members jockey for position, form cliques, spread rumours, curry favours, and backbite. Do not get involved in office politics; indeed, discourage them at every opportunity. Any personal advantage that you may gain will be outweighed by the long-term damage to the organization, as energies are diverted away from work. The manager should concentrate on clearly communicated purpose and not allow any deviation from the behaviour that promotes those
purposes. If subordinates become involved in political games, the manager should intervene quickly, and make it clear to them that nobody could win from that.

But, note that if the manager does not play favourites, favours are less likely to be sought. When you believe in all your subordinates, you motivate them and release their potential to work. And subordinates can sense intuitively when a boss really believes in them. Subordinates always grow towards a good manager's expectations, not his criticism and examinations. Examinations merely gauge progress. Expectations promote progress. Subordinates can work for you, but you must win their hearts by believing in them in order to have them work with you (Haasen, 1973).

Exhibiting Consistency
Consistency is a crucial part of nurturing subordinates, just as it is any other kind of nurturing. When we are consistent, our subordinates learn to trust us. They are able to grow and develop because they know what to expect from us. When we believe in our subordinates, and we consistently support and encourage them, we give them the added strength they need to hang in there and perform well for us. Subordinates will not commit to an uncommitted manager.

It is important that you motivate yourself as well as others. Consider the question, “Am I committed to my objectives and my subordinates?” The amount of energy you put into your work will indicate your level of motivation. If you are reluctant to begin necessary tasks, unable to take decisions, or prefer office politics over achievement, these are all signs that you are inconsistent. The development of the subordinates will be a reflection of your commitment to them: poor commitment equals poor development; great commitment equals great development (Kushel, 1994).
Mentoring Relationships

A good mentoring relationship begins with a personal relationship. As your subordinates get to know and like you, their desire to follow your direction and learn from you will increase. If they do not like you, they will not want to learn from you, and productivity slows down. To build relationships, begin by listening to subordinate’s life story, their journey so far. Your genuine interest in them will mean a lot to them. It will also help you to know their personal strengths and weaknesses. Ask them about their goals and what motivates them. Find out what kind of temperament they have.

One of the best ways to get to know subordinates is to see them outside of the business world. Subordinates are usually on their guard at work. They try to be what others want them to be. By getting to know them in other settings, you can get to know who they really are. Try to learn as much as you can about the subordinates and do your best to win their hearts. If you first find their hearts, they’ll be glad to give you their hands. The managers should encourage and guide discussion about further involvement and contribution of the subordinates. Even issues that are dealt with by formal channels have probably been discussed informally. To this end, it is just important to have informal talks with subordinates at formal meeting. Always invite discussion by posing questions and seeking opinions. Do not forget to treat contrary views with respect, and when you disagree, explain why fully (Schwartz, 2003).
Exploring Behavioural Factors

Figure 3.6: Behavioural Factors

Are the rewards worth the efforts? Yes No

Does better performance lead to greater Rewards? Yes No

Does more effort lead to better performance? Yes No

Greater Effort

The same or less effort

Source: Kushel, 1994

Finding an effective combination of motivators may be easier if the manager understands some of the behavioural factors that affect subordinates’ motivation. The motivational process begins with an aroused need, but, as depicted in Figure 3.6, three conditions must exist before an unfulfilled need leads to enhanced subordinate’s performance. First, subordinates must feel the rewards are desirable – that is, they will satisfy some needs. Second, they must believe that gaining these rewards is based on their performance, and they must understand exactly what performance is required to get the rewards. Finally, subordinates must believe that the performance goals upon which the rewards are based are attainable. In other words, the subordinates must feel that if they try (expend effort), they can achieve the goals that have been set for them (Kushel, 1994).

Providing Information

For subordinates to be productive and satisfied professionally, they have to know what their fundamental responsibilities are. It sounds so simple, but Peter Drucker (1964) says one of the critical
problems in the workplace today is that there is a lack of understanding between the employer and employee as to what the employee is to do. Often employees are made to feel they are vaguely responsible for everything. It paralyzes them. Instead, we need to make clear to them what they are and are not responsible for. Then, they will be able to focus their efforts on what we want, and they will succeed. One of the best ways to clarify expectations is to provide your subordinates with job descriptions. In the description, identify the four to six primary functions you want the subordinate to perform. Avoid long laundry lists of responsibilities. If the job description cannot be summarized, the job is probably too broad.

Also, try to make clear what authority they have, the working parameters for each function they are to perform, and what the chain of authority is within the organization. The manager should communicate to his or her subordinates that their work has value to the organization and to them. To the subordinate, this often is the most important fundamental of all.

Also, the ideal approach when providing information is that every subordinate should know about everything that concerns them directly or indirectly, in full and accurate details, as soon as possible. Always aim for the ideal: over skill is better than under provision. Preselect the information that your staff have told you they want – responding to demand is motivational – as well as the information that you want them to know. Once this lists of requirements is established, supply regular updates. Set up a help desk for “other queries”, and always inform before rumours arise (Jone and George, 2003).

**Empowering Subordinates**

The manager should know that subordinates become empowered when provided with three things: opportunity, freedom, and security. We should give subordinates opportunities to do new things for the organization, the freedom to accomplish those things using creativity and initiative, and the security of knowing that we
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would back them up, even when everything does not go as planned. One of the most important results of subordinates’ belief in themselves is their willingness to try new things. When subordinates do only what is comfortable for them, they get into a rut. They stop growing. But by being willing to take risks, subordinates perform tasks they thought were impossible. They achieve more than they thought they could and become more than they thought they were. The kind of growth that comes with risk adds incredible value to subordinates’ lives. Empowerment also can be a tricky thing to give. You have to balance your own needs with the empowered leader’s development while always keeping in mind the best interest of the organization. The managers should know that subordinates resist change. Motivation, believing in, mentoring, and all the other traits tap into what is inside the subordinate. But, empowerment adds a new dimension to the subordinate that did not and often cannot exist or come into existence on its own. There is a great responsibility with the gift of empowerment (Terpstra, 1996).

Delegating Responsibility

A manager may possess every other relevant characteristic, but if he does not learn the art of delegation, then he will never find himself coaching a dream team. Delegation is the most powerful of tools administrators have; it increases their individual productivity as well as the productivity of the department or organization. The managers who cannot or will not delegate create a bottleneck to productivity in the system. The other benefit of delegation is that it increases the initiative of the subordinates within the organization because it gives them a chance to grow and accustom themselves to succeeding. If delegation is so important to a leader’s success, why do some managers fail to delegate effectively? Why do they prevent themselves from becoming great coaches to their subordinates? An essential foundation for motivation is a positive workforce environment created by the managers. Subordinates should have the right to expect fair treatment and understanding.
They should also expect professional competence, part of which includes delegating tasks in order to increase staff members’ self-management and participation. A system that is constructive should be established in the organization in which subordinates can hope to perform at their best. The managers should be able to ascertain where the strengths and interests of their subordinates’ lie, then delegate responsibilities that will both exploit these and meet the need of the organization (Alberts, 1974).

Challenging Subordinates
Subordinates resist change. If given a chance to do something comfortable and easy that they have done before versus the chance to do something difficult and new, most subordinates will take the safe, easy route. Administrators cannot let our subordinates become complacent. Varied experiences add incredibly to subordinate’s development. It keeps them growing, stretching, and learning. The broader the subordinates’ base of experience, the better they will be at handling new challenges, solving problems, and overcoming difficult situations. In our organizations, we should change a significant number of major duties and responsibilities of our subordinates in every three years. This would force them to gain new skills. It would give newer subordinates the opportunity to develop by having them step into new areas of responsibility. It would allow older subordinates to tackle new challenges. And it would enhance everyone’s creativity in the organization. It is often tempting for us to leave successful subordinates where they are – to keep them in the same jobs. But we must keep in mind that we are doing more than just getting the job done well. We are building subordinates, and that takes extra effort and time. As good university administrators, we must keep our subordinates growing. We must model growth, encourage it, and reward it. We must show our subordinates how to keep growing for the long haul. Our subordinates should be like trees which grow their entire lives. There is no such thing as full-grown
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tree. The day a tree stops growing is the day it dies. So like our subordinates (O’Connell, 1999).

**Confronting Inappropriates**

Rewarding the positive takes effort, but it is pretty easy to do. Confronting negative behaviour is tougher. Many administrators avoid confrontation. Some fear being disliked and rejected. Others are afraid confrontation will make things worse by creating anger and resentment in the person they confront. But when a subordinate’s behaviour is inappropriate, avoiding confrontation always worsens the situation. First, the organization suffers because the subordinate is not acting in its best interest. Second, you suffer because the subordinate’s deficiencies reduce your effectiveness. And finally, when a subordinate is acting inappropriately and is not told, you have robbed him of an important opportunity to learn and grow in his development process. Any time a university administrator avoids a confrontation, he should ask himself whether he is holding back for his own good or for the good of the organization. If it is for himself, he is acting under selfish motives. Confrontation, in its best form, is a win-win situation. In Nigeria, we have been conditioned to believe that conflict always produces a winner and a loser. But that does not have to be true. To produce a win-win, we must approach confrontation with the right attitude. We should think of confrontation as a chance to help and develop your subordinates. And never confront in anger or out of a desire to show power. Do it with respect and the subordinate’s best interest at heart (Hiltrop, 1999).
Preventing Demotivation

Figure 7: What motivates subordinates?

<table>
<thead>
<tr>
<th>Ranked by Subordinates</th>
<th>Ranked by Administrators</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Interesting work</td>
<td>1. Compensation</td>
</tr>
<tr>
<td>2. Appreciation of work done</td>
<td>2. Job Security</td>
</tr>
<tr>
<td>4. Job security</td>
<td>4. Good working conditions</td>
</tr>
<tr>
<td>5. Compensation</td>
<td>5. Interesting work</td>
</tr>
<tr>
<td>6. Growth and Promotion opportunities</td>
<td>6. Personal loyalty to employees</td>
</tr>
<tr>
<td>7. Good working conditions</td>
<td>7. Tactful discipline</td>
</tr>
<tr>
<td>8. Personal loyalty to employees</td>
<td>8. Appreciation of work done</td>
</tr>
</tbody>
</table>

Source: Kovack, 1997

A working paper of George Mason University, Fairfax, Virginia, 1997, on employee motivation and addressing a crucial factor in organizations’ performance, involved 1,000 subordinates and their administrators. The course of subordinate management seldom runs smooth, and emotions often run high on both sides of the process. The most valuable technique you can use for preventing demotivation is a sympathetic and understanding human response. If you find it difficult to motivate a subordinate, try to establish whether he feels being utilized fully as part of the team. Arrange an interview with the subordinate involved, leaving him in no doubt about its purpose. Eliminate any fear he may have by striking a positive note at once. Ask him whether he is happy with his working condition and whether there are many aspects of his job he would like to change. Do what you can to improve the situation, and keep any promise you make at the interview. Do not forget, every subordinate wants something. Even the person who appears motivated still has desires.

As a manager, it is your responsibility to find out what your subordinates want. Sometimes they will tell you; other times you need to use discernment. Since you will have already built relationships with them, use information that you have learned.
during your personal interaction with them. No matter how, you need to find out what your subordinates want because then you will know what will motivate or demotivate them. Whenever subordinates want something but see no way to get it, they will not be motivated. Sometimes, even subordinates who have goals and see a way of achieving them, lack motivation. Why? Because they do not believe the rewards will outweigh the work required to achieve them. As their boss, you can share from your own experience that the rewards are worth the effort. You are also in a position to show them how their personal goals and desires coincide with those of the organization. When both have the same goals, the rewards are multiplied (Kovack, 1997).

**Encouraging Teamwork**
When two members of your staff seem to be constantly at loggerheads, masterly tact is usually required to replace the element of confrontation with collaboration. One course of action is to move the couple into a larger team, insisting that they cooperate with and not ignore each other. Another approach is to have the two subordinates swap roles for a while, so that they can gain an understanding of each other’s workload. If all else fails, separate the two warring parties permanently to avoid disrupting the work of the entire team. Teams that do not bond cannot build. Why? Because they never become a cohesive unit. For a team to be successful, the teammates have to know they will look out for one another. When a team member cares about no one but himself, the team suffers. As subordinates who care about each other grow together and work toward a common goal, they get to know each other better. They start to appreciate each other’s strengths and become aware of each other’s weaknesses. They begin to recognize and appreciate each other’s unique qualities. And, that leads to the development of a team “fit”. One of the best ways to get staff members to care about one another is to get them together outside of a work context in order to build relationships. Every manager should be able to plan retreats and other events that put
their staff members together in social settings annually. This would encourage their staff spending part of their time with other staff members they do not know very well. That way, they are not only building relationships, they are being prevented from developing cliques (Hiltrops, 1999).

**Building Trust**

We should know that trust is the single most important factor in building personal and professional relationships. Trust is the glue that binds administrators and subordinates together. Trust implies accountability, predictability, and reliability. More than anything else, subordinates want to believe in and trust their administrators. They want to be able to say, “Someday I want to be like him or her.” If they do not trust you, they cannot say it. Subordinates first must believe in you before they will follow your leadership. Trust must be built day by day. It calls for consistency. Some of the ways a manager can betray trust include: breaking promises, gossiping, withholding information, and being two-faced. These actions destroy the environment of trust necessary for the growth of productivity in an organization. And when an administrator breaks trust, he must work twice as hard to regain it. One of the realities of life is that if a subordinate cannot trust his boss at all points, he cannot truly trust him or her at any point. Subordinates will not put their best under a boss they do not trust. It is the manager’s responsibility to actively develop that trust in him from the subordinates around him. Trust is built on many things: time, respect, unconditional positive regard, sensitivity and touch. Once subordinates trust their leader as a person, they become able to trust his leadership, and performance will improve (Suitermeister, 1963).

**Adding Significance**

One of the challenges of a manager is not only to describe the vision and resulting consequences in a clear manner, but to do so in ways that help each subordinate feel that his or her role is...
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significant. Nobody wants to wake up every morning to spend the next eight hours doing things that are trivial and forgotten ten minutes later. Everybody wants to feel like their efforts make a difference in the world. The manager should provide that perspective for subordinates. How well he accomplishes that task spells the difference between working with subordinates who are just doing their jobs and those who are agents of high productivity. Administrators should have the ability to think and perceive in this way. Unfortunately, most do not.

Empower your subordinates by instilling a realistic sense of significance related to them personally and to their work efforts. Explain to them how what they do matters. Encourage them by providing after-the-fact feedback about the difference their contribution made to the final outcome. Challenge your subordinates to be thinking about ways that they can improve and become even more valuable to the cause of the organization. Advance their ability to feel pride in their work and in the work of the entire team. Many managers get discouraged because they feel that their subordinates lose interest or do not maintain a consistent level of passion for the organization’s vision. Largely, this loss of energy and focus relates to how well you tie their sense of personal significance to what you are jointly pursuing. The more you can help your subordinates feel a sense of awe regarding the organization’s vision and to derive pleasure from the fact that they are helping to create something lasting and valuable in service to humanity, the more comfortable they will be about their role and its significance (Rynes, 1991).

**Demonstrating Integrity**

The manager who has integrity demonstrates what it means to be in the image of God. Integrity implies being truthful and honest, enabling subordinates to rely on your word and motives. Administrators of integrity are trustworthy. This fosters confidence in the leader’s decisions and behaviour. Truth and trust are foundations on which a relationship with a leader is built; the
absence of these qualities breeds insecurity, doubt, and independence – all of which undermine the unity, strength, and dependability that is a leader’s responsibility. A manager of integrity is also worthy of respect because he or she is a known commodity and reputable. In fact, a key to godly character is being exemplary, a role model whom subordinates can imitate with the confidence that they are learning appropriate behaviours. Integrity produces credibility; credibility facilitates the right to lead. As the subordinates you lead assess your character, what degree of credibility do they assign to you? How many of them want to be like you, even if they do not want the headaches and pressures that come with leadership (Harris, 1996)?

In summary, have you ever had subordinates whom you thought were in the flow of the group’s activity, only to discover later that they failed to produce anything of value because they really did not understand their role? It is a common problem: managers, being independent and aggressive, assume that an inspiring vision talk and a clear strategic plan will necessarily lead to productive energy from subordinates. Keep in mind that leaders think and act differently from most of their subordinates; every assumption you make is a minefield waiting to explode. Whatever role an individual plays should make use of the resources God invested in that person: intelligence, spiritual gifts, natural talent and ability, learned skills, experiences, education, and so on. To help your subordinates reach maximum productive capacity, guide them to an understanding of how their background informs and enables them to approach their work in the organization. Be very specific regarding the outcomes you expect a subordinate to produce. Help them to set goals, identifying the quantitative and qualitative expectations related to these goals. Prepare them to make the investment of personal and corporate resources – the time, energy, knowledge, and contacts which will be required for them to pull their weight.

Subordinates should go into their role fully aware of the mental, physical, emotional, and spiritual expectations that the
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The manager has of them. If they will require additional training to live up to the expectations, they should be cognizant of that investment, too. The manager should take time to think through the detailed nature of his expectations and then to discuss those insights with each subordinate. The managers should also rely upon detailed job descriptions to handle this function, but they should be careful about such written descriptions. Sometimes, they become straightjackets that limit, rather than clarify, what subordinates perceive to be their roles in the organization. To avoid this pitfall, the administrator should know the nature of the person he is managing and craft tools that will work in light of how they process information and direction (Kerr, 1997).

Recommendations and Conclusion

The following recommendations will help managers motivate subordinates for effective performance:

i) Create conditions that are most conducive to motivating individuals and tap into the internal processes by building relationships with subordinates.

ii) Develop an understanding of the opportunities and constraints available to subordinates in a given work environment and focus on things they can realistically do.

iii) Understand your subordinates aspirations and needs. Each subordinate is unique, and values and interests can vary.

iv) Empower subordinates to feel in control of their work. If you find yourself constantly telling subordinates what to do, try changing your approach. Effective administrators will set the ground rules and expectations for their subordinates and then allow them to do their jobs. Shift your focus from making sure that specific tasks are completed correctly to establishing standards and expectations.

v) Never assume that subordinates know they are appreciated. Do not assume that subordinates understand how important
they are to the team or organization. Find ways to acknowledge the efforts of subordinates, both internally (within your group or team) and externally (with your superiors and with other groups within the organization). Keep in mind that it is not useful to compliment or acknowledge subordinates when it is not warranted. Subordinates can see through such efforts, and it can often reduce your credibility. You should sensitise yourself to the opportunities you do have to reinforce the good work of your team and don’t let an opportunity pass without taking advantage of it.

vi) Empathize with subordinates about the negative aspect of the work. Numerous organizational conditions can have a negative impact on work motivation. Poor pay, lack of opportunities for advancement, and noisy cubicles are just a few conditions that can annoy subordinates. It is not useful to dwell on negative aspects of the work, but showing an understanding of the things that affect your subordinates negatively can build morale and trust and improve motivation.
vii) **Figure 3.8: Maslow’s hierarchy of needs and possible managers’ action**

- **1. Physiological Needs**
  - Fulfilled through: Food, shelter, clothing, health care
  - Managerial Actions: Provide/offer adequate income and good benefits package.

- **2. Safety Needs**
  - Fulfilled through: Job security, safety, income security
  - Managerial Actions: Provide safe work environment, set mutually agreed-upon performance standards, communicate job performance expectations and consequences of failure to perform.

- **3. Social Needs**
  - Fulfilled through: Affiliation, friendship, acceptance
  - Managerial Actions: Use team work, hold social functions, distribute employee newsletters, hold staff meetings, mentoring.

- **4. Esteem Needs**
  - Fulfilled through: Status, recognition
  - Managerial Actions: Recognize subordinate, achievements personally and publicly through title changes, commendation letters, promotions.

- **5. Self-actualization Needs**
  - Fulfilled through: Self development, challenge
  - Managerial Actions: Pride/offer advanced training, assignments to special projects, more responsibility and authority

*Source: Kanfer, 1990*

viii) Learn to praise worker performance for worker motivation.

ix) Set goals that correspond to the actual work being done. Realistic objectives are able to ensure that timeliness and work quality combine, and that the subordinate can still feel ready for the next assignment, once the original one has been completed.
Create disciplinary guidelines in the workplace. Motivation does not always have to be positive. If subordinates are not faced with consequences for poor performance, then productivity margins can easily shrink at a devastating rate. While everybody’s worse fear is that they will lose their job, one of an administrator’s fear is that he or she will lose valuable talents. Instead of letting subordinates go who might potentially turn around and perform well under the right conditions, a manager must be creative when it comes to finding other ways to penalize subordinates who bring down productivity.

Create appropriate physical layout for the office, rather than choose to suffice with a certain minimum level of office accessories. Make sure that the quality subordinates are given a workspace that they can call their own. Whether it’s an office, cubicle or even a desk in open space with ergonomic and sound equipment and infrastructure that is amendable to employees needs.

In conclusion, the manager owes the subordinates in his team respect, fairness, integrity, hope, and the opportunity to grow and succeed. When he delivers these things, his subordinates are likely to reward him with their best efforts, sincere appreciation, and, perhaps, loyalty. Even in an age of postmodern perspectives, subordinates want to live meaningful and enjoyable lives. The manager is one of the keys to their ability to do so. And he needs them, too, to have meaning, purpose, and impact in his life. Without subordinates, manager is not a leader, and because there is no bank from which to simply withdraw great subordinates, he will have to grow them. It is part of the bargain that gives him the privilege of managing.
Managing Subordinates for Effective Performance

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DEVELOPING AND GROWING SUSTAINABLE MICRO, SMALL AND MEDIUM ENTERPRISES - GLOBAL TEMPLATE

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Abstract
Poverty is a global concern. Yet, poverty is growing in most countries of the world. The human faces behind poverty conditions across the globe point to the need to make poverty reduction a fundamental goal. The experience of the ‘Asian Tigers’ has proved that poverty can be reduced by 20% in two decades by developing and growing sustainable micro, small and medium enterprises (MSMEs). This review study examines a global template for developing and growing MSMEs, and discusses the role of enterprises in economic development, various stages of enterprise development, marketing and customer care, and management ethics and practices, in order to address the need for continuous stimulation and encouragement of enterprise development in every country for healthy economic growth and sustainable development. Since national economies are grown and poverty reduction achieved through the development and growth of sustainable MSMEs, and slow pace of economic development is largely
attributable to poor development and growth of the MSMEs sector in developing countries, the paper, therefore, recommends the encouragement of the development and growth of sustainable MSMEs in every country by way of sound policies and curriculum development.

Introduction
Developing and growing sustainable enterprises start with entrepreneurship spirit and talents that are indispensable personal goods or possessions for developing enterprises. Various definitions have been given for entrepreneurship, entrepreneur and their related terms, as well as various levels of enterprises, namely micro, small, medium and large enterprises (Eneh, 2005 and 2007a).

Entrepreneur means someone who undertakes a significant project or activity. It is a venturesome individual, who stimulates economic progress by finding new and better ways of doing things. The French economist, Jean Baptiste Say, puts it this way, “The entrepreneur shifts economic resources out of an area of lower and into an area of higher productivity and greater yield.” Entrepreneurs create value (Dees, 2004).

An economist and political scientist, Joseph Alois Schumpeter (1883-1950), in his theory of economic development stated that entrepreneurs are the change agents in the economy. By serving new markets or creating new ways of doing things, they move the economy forward. He submitted that “the entrepreneur disturbs the equilibrium of the stationary state and is the prime cause of economic development, which proceeds in cyclic fashion along several time scales”. He argued that “the innovation and technological change of a nation comes from the entrepreneurs”. He submitted that these individuals are the ones that make things work in the economy of the country. He also asserted that “the actors that drive innovation and the economy are big companies which have the resources and capital to invest in research and development” (Dees, 2004).
Schumpeter described entrepreneurs as the innovators who drive the creative-destructive process of capitalism, adding that (Dees, 2004):

*The function of entrepreneurs is to reform or revolutionize the pattern of production. They can do this in many ways: by exploiting an invention or, more generally, an untried technological possibility for producing a new commodity or producing an old one in a new way, by opening up a new source of supply of materials or a new outlet for products, by reorganizing an industry and so on.” Schumpeter’s entrepreneurs are the change agents in the economy. By serving new markets or creating new ways of doing things, they move the economy forward.*

The experience of the ‘Asian Tigers’ has proved that poverty can be reduced by 20% in two decades by developing and growing sustainable micro, small and medium enterprises (MSMEs). National economies are grown and poverty reduction achieved through the development of MSMEs. Slow pace of economic development is largely attributable to poor MSMEs development and growth in developing countries (Eneh, 2007b; Ogunsanya, 2007).

**Enterprise Development**

Developing an enterprise begins with self-examination and realization of one’s innate entrepreneurship drive. It progresses to visioning and identification of service or product gaps that need to be filled; identification of one’s possession and position with, and from, which one could take off; and identification of partners, employees and networks to help actualize the dream of the enterprise. Environmental scanning follows, to aid business plan development (Eneh, 2007a).
Visioning

Visioning is having today a picture of tomorrow. Personal visioning is looking into the future, knowing where you are going, where you want to be, and working determinedly, diligently, assiduously and persistently towards it. Critical issues in personal visioning hover around the following questions:

- What do I have passion for?
- What do I want to achieve?
- What are my capabilities?
- What are my competences?
- How do I see the future – gloomy, hazy or bright?
- What is my mindset in life affairs – possibilities or impossibilities, can-do spirit or can’t-do spirit, brick-wall spirit or borderless spirit?

Entrepreneurial visioning relates to what business opportunities you want to exploit, knowing how to identify it and working towards it. Critical issues in personal visioning revolve around the answers to the following questions:

- Am I innovative?
- Can I take reasonable risks?
- Do I picture opportunities around me?
- Do I fear failure?
- Am I focused on my dreams?

Successful entrepreneurial visioning involves:

- setting the time;
- economic environment;
- political environment;
- social environment;
- cultural environment;
- technological environment;
Developing and Growing Sustainable MSMEs

• global environment; and
• environmental scanning.

Personal visions need to be aligned with entrepreneurial visions by answering the following questions:

- Does my personal vision match my entrepreneurial pursuit?
- What capabilities, competences and skills are needed for my envisioned entrepreneurial pursuit?
- Do I have competences and skills gap?
- How do I effectively fill the gap?

The entrepreneur needs to move from vision to action. He does this by:

• Killing the fear factor;
• Building with the right blocks;
• Continuous monitoring, evaluation and realignment;
• Continuous environmental scanning; and
• Success story.

Business Plan Development
A business plan is a comprehensive written description and analysis of the business and enterprise plans to go into. The business could be service-based, production-based or buying and selling. A business plan is needed in order to give an integral view of the business, to have a roadmap for running the new business, to have the key tool for sourcing business fund, and as an instrument for technical assistance/grant (Okezie, 2008a; Eneh, 2005).

Steps to follow in business plan development are (Okezie, 2008a):

1. assessing the situation to identify personal entrepreneurial qualities, as well as service and product gaps;
(2) developing the vision and mission;
(3) market survey and information gathering or environmental scanning;
(4) working out the plans;
(5) developing the plan; and
(6) preparation of executive summary.

Okezie (2008a) outlines the contents of a typical business plan as follows:

1.0 Executive Summary

2.0 Background
- Introduction
- Vision and Mission
- Ownership of the Enterprise
- Legal status
- Location and facilities
- Products/services
- Business strategy
- Key success factors
- Revenue base

3.0 Marketing and Clients
- Nature and size
- Target clients
- Key competitors and players
- Production process
- Service delivery system
- Quality assurance
- Demand/supply analysis
- Technology
- Competitive edge

4.0 Marketing plan
- Marketing plan
- Promotion and distribution strategy
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- Alliances
- Market positioning
- Service and delivery strategy
- SWOT (strengths, weaknesses, opportunities and threats) analysis

5.0 Organisation and Management
- Organisational structure
- Share holders and directors
- Management team
- External support
- Personnel plan
- Values and norms of the enterprise

6.0 Legal, Regulatory, Social and Environmental Issues
- Legal issues
- Regulatory issues
- Social issues
- Environmental issues

7.0 Financial plan
- Project cost
- Funding plan
- Funding requirement
- Projected income statement
- Projected cash flow statement
- Projected balance sheet
- Profitability analysis
- Break even analysis

8.0 Risk analysis, contingency plan and exit strategy
- Risk analysis and mitigants
- Contingency plan
- Exit strategy

9.0 Other consideration, conclusion/recommendation
- Economic justification
- Commercial viability
- Conclusion/recommendation

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A typical executive summary of a business plan, as adapted from Okezie (2008a), is given below:

1.0 EXECUTIVE SUMMARY

1.1 The following report and recommendations relate to the proposal by WAZOBIA Nigeria Ventures to establish a Garment Making Business.

1.2 The proposed project is to be fully implemented with an investment of N180,000.00, made up of N120,000.00 fixed capital and N60,000.00 working capital.

1.3 The enterprise’s vision is to be a one-stop garment making shop, providing quality products and services to her customers.

1.4 The proposed project will be located at Diobu, Port Harcourt, Rivers State.

1.5 A ready market exists for the planned business, based on our market survey.

1.6 The financial projections show a good level of liquidity and profitability. The projected turnovers for 2009, 2010 and 2011 are N540,000.00, N675,000.00 and N843,750.00 respectively. Opening profit in 2009 is N108,000.00, increasing to N135,000.00 and N168,750.00 in 2010 and 2011 respectively.

1.7 The funding requirement is N144,000.00, since the promoter is committing N36,000.00 to the project.
1.8 The enterprise’s competitive edge is the promoter’s strong technical skills and knowledge of the industry.

1.9 The profitability indicators, as extracted from the projections in the plan, are as tabulated below (Table 4.1):

<table>
<thead>
<tr>
<th></th>
<th>2009 (Naira)</th>
<th>2010 (Naira)</th>
<th>2011 (Naira)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turnover</td>
<td>540,000</td>
<td>675,000</td>
<td>843,750</td>
</tr>
<tr>
<td>Operating profit</td>
<td>108,000</td>
<td>135,000</td>
<td>168,750</td>
</tr>
<tr>
<td>Taxation</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Profit after taxation</td>
<td>108,000</td>
<td>135,000</td>
<td>168,750</td>
</tr>
<tr>
<td>Return on owner’s fund</td>
<td>300%</td>
<td>375%</td>
<td>468.75%</td>
</tr>
<tr>
<td>Return on total investment</td>
<td>60%</td>
<td>75%</td>
<td>93.75%</td>
</tr>
</tbody>
</table>

1.10 Conclusion and Recommendation

From the point of view of our analysis, the proposed project is technically feasible, financially viable and economically desirable. The project offers good investment benefits. We, therefore, highly recommend it for funding and implementation.

**Finance for MSMEs**

Financial management is the hallmark of successful and sustainable business management. Entrepreneurs need to pay attention to their funding sources as well as the judicious application of such funds (Okezie, 2008b).

Funding sources for MSMEs are:

- Personal savings;
- Loans from friends and family members;
- Micro-credit from micro finance bank of government agency;
- Micro-credit from co-operatives;
- Equipment leasing;
- Loans from the bank of industry; and
- Grants from donor agencies.

The cost of fund must be taken into consideration. The tenure of the loan must be taken into consideration. The loan should be planned ahead of the time of procurement (not an ad hoc arrangement). Loan procurement should be project-tied. The repayment plan should be restructured taking into consideration the project cash flows.

The core components of financial management for MSMEs are:

- Working capital management;
- Managing cash flows;
- Managing inventory;
- Managing accounts payable;
- Managing accounts receivable;
- Planning and managing capital expenditure;
- Capital expenditure budgeting;
- Risk (a condition in which there is a possibility of an adverse outcome) and insurance management;
- Risk classification: insurable and uninsurable risks; and
- Business assets insurance – property (fire policy), stocks (fire/burglary policy), vehicle (accident/theft policy), cash (cash-in safe and cash-in-transit and fidelity policy), goods (good-in-transit policy).

Tools for financial management for MSMEs are cash budgeting, profit planning, periodic physical stock counts, financial ratio analysis, and internal control arrangement. Appropriate accounting records must be maintained and entrepreneur must be cost conscious. Business diversification or expansion must first be planned. Personal finances must be
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Separated from business finances. Part of profit must be set aside annually as reserves to build a strong financial base for the business. Business taxes must be paid to avoid sanctions. Financial prudence must reign, and needless spending must be shunned. Acquisition of fixed assets with working capital must be avoided. Fund not tied to specific project must not be borrowed. Reconcile monthly bank account statement.

Marketing and Customer Care for MSMEs

Customers are the business. Without creating customers, a business cannot achieve its goals, such as profitability, good corporate citizenship, increasing shareholders value and employees welfare (Okezie, 2008c).

Creating customers means:

- Identifying potential customers needs in the market place;
- Finding out which of those needs the enterprise can profitably serve;
- Designing the product or service as to meet such needs;
- Creating awareness about the product or service;
- Making the product or service available at times and places as to meet customers’ needs;
- Pricing the product or service to reflect costs (plus mark-up or profit), competition and customers’ ability to pay; and
- Providing necessary customers’ care and services, to ensure their satisfaction.

Critical start-up marketing steps for MSMEs are:

- Studying and surveying the market before venturing into the planned business.
- Asking these relevant questions and obtaining answers:
  - Who are the potential customers?
What is the projected demand (quality/value) for the product over a period of three years?
- Will the demand sustain the business?
- Can the business compete with the existing players in the line of business?
- Does the market for this business have growth potentials?

Once answers are obtained for these questions, the coast will become clear for forward movement.

Tools for creating awareness on a product or service include:

- Handbills.
- Fliers.
- Posters.
- Words of mouth.
- Introductory letters.
- Brief adverts on classified page of local newspapers.
- Networking.
- Complimentary cards.

Strategies for successful marketing of product or service include:

- ✔ Moving quickly to satisfy customers’ needs;
- ✔ Using pricing to differentiate products or service;
- ✔ Paying attention to quality and packaging;
- ✔ Building customer loyalty;
- ✔ Offering samples and demonstration;
- ✔ Educating customers; and
- ✔ Developing a marketing budget.

Non-monetary values that customers look out for in marketing are:
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- Quality of product or service;
- Reliability of product or service;
- Business integrity of the enterprise;
- Customer care service.

Offering credit in transactions is a factor in small businesses. It is advisable to:

- Avoid credit sale of product or service to a new customer.
- Establish a track record or history of customers.
- Take referees before credit is offered.
- In view the working capital needs of the enterprise, determine the credit duration, e.g. 30 days.
- Determine credit limits for each customer, depending on established capacities of both parties.
- Maintain credit file and accounts for each customer.
- Reconcile credit balances monthly.

The marketing techniques for promoting the business and retaining customers can be divided into five: customer care, keeping abreast with market-related information, networking, competitive price for product or service, and diligence. Good customer care practice involves paying attention to customers’ needs, being courteous to customers, quick response to customers’ demands, taking customers’ complaints seriously, taking interest in the customers and their businesses, avoiding “hit and run” approach, and being honest to customers.

Keeping abreast with market-related information entails sourcing current, reliable and relevant market-specific information; continual scanning of operating environment, and knowing how competitors are operating. Networking is the process of developing and engaging in mutually beneficial relationships. It entails developing relationships with operators in the same business line,
joining relevant business organizations, attending seminars/workshops/trade fairs, and generosity with call-cards.

Competitive price for product or service avoids excessive profit margin that out-prices the product or service from the market and reduces sales. It avoids prestige pricing as a start-up, which sets a high price to convey the image of high quality or uniqueness.

Diligence in business calls for hard work, patience and perseverance, consistency, focus and passion, knowing that there no quick fixes to success.

**Management Practices for MSMEs**

Eneh (2008) acknowledges that the failure of most small and medium businesses is not much of lack of funds as poor managerial skills. Key issues in managing successful businesses are:

- Planning activities.
- Organizing activities.
- Leading employees/apprentices to achieve targets.
- Controlling activities in the planned direction.
- Using management skills to avoid running helter skelter.
- Creating and retaining customers.

Good management practices involve good time management, sourcing and managing information, good interpersonal relationship and communication skills, good human resources management, good conflict management, and continuity and succession.

**Time management**

Time is a unique resource. It is fixed: 60 seconds in a minute, 60 minutes in an hour, 24 hours in a day, 7 days in a week, 28 days or 4 weeks in a lunar month, 365 days or 52 weeks in a year, 366
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days in a leap year. It cannot be saved, like money, or stored, like goods. It cannot be retrieved. It is precious.

It does not recycle, unlike water. Water falls as rain from the firmament. Part of the water gets back to the sky through evaporation. There, it condenses and falls again as rain. But, time comes and goes – never to return.

This is why time must be more judiciously utilised than any other resource. To use time effectively requires planning. Most entrepreneurs fall into the trap of not being able to manage their time. They have divided attention for every activity. A major step in managing time well is setting priorities and knowing where your time goes everyday.

Time wasters can be external or internal (Table 4.2). Internal time wasters include poor instruction or delegation, poor attitude to work, disorganization, indecision, social activities, lack of planning, unclear goals, and poor discipline. External time wasters include meetings, waiting for replies, weak job definition, bureaucracy, travel, work overload, interruptions, and inconsistent priorities.

Table 4.2: External and Internal Time Wasters

<table>
<thead>
<tr>
<th>S/N</th>
<th>External</th>
<th>Internal</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Meetings</td>
<td>poor instruction or delegation</td>
</tr>
<tr>
<td>2</td>
<td>waiting for replies</td>
<td>poor attitude to work</td>
</tr>
<tr>
<td>3</td>
<td>weak job definition</td>
<td>disorganization</td>
</tr>
<tr>
<td>4</td>
<td>Bureaucracy</td>
<td>Indecision</td>
</tr>
<tr>
<td>5</td>
<td>Travel</td>
<td>social activities</td>
</tr>
<tr>
<td>6</td>
<td>work overload</td>
<td>lack of planning</td>
</tr>
<tr>
<td>7</td>
<td>Interruptions</td>
<td>unclear goals</td>
</tr>
<tr>
<td>8</td>
<td>inconsistent priorities</td>
<td>poor discipline</td>
</tr>
</tbody>
</table>

Source: Eneh, 2008
Techniques for time management include:

- Setting priorities and doing essential tasks first;
- Doing related activities together;
- Breaking big jobs into small tasks;
- Scheduling events in a timetable (having a “to-do list” daily);
- Focusing on one task at a time;
- Completing tasks;
- Organizing self;
- Delegating tasks as much as possible; and
- Taking action now, not procrastinating.

**Business information sourcing and management**

Information is power. Successful businesses gather and use business information. Today’s business world is information-driven. Sources of business information can be internal or external, informal or formal. Internal information sources include business documents (e.g. invoices, receipts), annual reports and accounts, accounting records, files, etc. External business information sources include business journals/newspapers/magazines, business support services centres, chambers of commerce/trade groups, research reports/studies, bankers/auditors/lawyers, internet, directory/yellow pages/guides, seminars/workshops/training/colloquia/symposia/public lectures, government, etc.

Informal business information sources include discussion with staff/friends/co-operators, personal networks, grapevine, etc. Formal business information sources include official correspondence, etc.

Information storage systems include filing (manual), database/bank, e-mail address or website.

Effective information management involves:
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• Obtaining accurate information;
• Recording information in a meaningful manner;
• Storage of information in manner that enables fast retrieval; and
• Regular evaluation of information to ensure its meeting current and future needs.

Interpersonal relationship and communication management

Good interpersonal relationship and communication management skills are essential for business success because enterprises are social systems. Effective communication skills are important in relating well with employees, customers, suppliers, government officials, friends, competitors, business associates and advisers. Entrepreneurs must relate decently with the opposite sex in the course of their business. They must be good listeners in order to understand others’ views before responding or reacting. They should be sure to observe the 6Cs of communication:

  o Is it clear? – avoid ambiguity; use terms that are simple and straightforward.
  o Is it complete? – avoid half information.
  o Is it correct? – ensure that all information is correct.
  o Is it complete? – be sure all necessary information is included.
  o Is it courteous? – make it pleasant, sincere and tactful.
  o Is it concrete? – avoid abstracts, be precise.

Human resources management

Human resources are the most important asset, especially for a small business with few employees and limited financial resources. Key issues in human resources management in MSMEs are:

- Determine the number of employees/apprentices needed, thinking big but starting small.
Hire or get people with the right skills and attitude for your type of business.

- Give the personnel appropriate orientation.
- Ensure that they buy into the vision of the enterprise.
- Hold periodic meetings with employees/apprentices.
- Pay fair economic wage.
- Be a coach to your employees/apprentices.
- Delegate duties where appropriate.
- Take interest in their welfare and future.
- Have respect for your employees/apprentices.
- Train them in areas and skills that will enhance their performance.
- Appraise their performance periodically, e.g. every six months.
- Avoid discrimination in treating them.
- Motivate your workers for greater productivity.

Every organization has three vital assets – products/services, customers and employees. Mishandling any of these can lead to business failure.

**Conflict management**

Conflict is a situation where people disagree on an issue or issues based on principle, perception or values. Causes of conflict include poor communication, difference in values, differences in goals/wants/needs, differences in perception, personality clashes, competition, and change.

In the course of day-to-day business, conflict may arise between colleagues or between staff and customer or business associate or competitor. Resolving a conflict often follows the steps below:

- Initiate discussion;
- Give good information;
- Get good information;
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- Identify the core problem;
- Generate possible solutions;
- Jointly evaluate possible solutions;
- Decide together the most acceptable exit to the problem; and
- Be committed to the agreed decision.

Succession

It is said that success without succession is no success. Successful entrepreneurs hand over their business to successors for continuity. To do this:

- Formalize the business through registration;
- Put proper management structure, accounting records and information system;
- Seek the support of business development and support services providers;
- Identify potential successors, expose, train, guide and groom them; and
- Pick the ultimate successor, who could be your son, daughter, a trusted member of your or other family;

Basic Record-Keeping and Accounts for MSMEs

According to Okezie (2008d), the importance of financial records for small enterprises includes:

- To capture day-to-day transactions;
- To show the true state of affairs of the business at any point in time;
- To provide the desired financial information to the lenders, regulatory bodies, tax authorities and potential investors; and
- To help management in planning, controlling and decision making;
Common accounting terms include:

**Revenue**: money or income the business receives from selling its products or services.

**Cost of sales**: what it costs to the firm to generate a particular volume of sales.

**Inventory or stock**: goods bought as raw materials input or finished goods for sale.

**Variable costs**: any cost that changes based on volume of activity.

**Fixed cost**: any cost that does not vary with activity level (e.g. rent, loan interest, etc).

**Assets**: these are the resources other than human used in generating the business income (e.g. equipment, cash at bank, stock, electric power generating set, etc.)

**Liabilities**: these are the firm’s financial responsibilities, e.g. creditors.

The basic accounting records include:

- Cash book (for cash receipts and payments),
- Daily operating expenses register,
- Income and outgoing cheques register,
- Bin cards (stock or inventory records),
- General ledger, and
- Fixed assets register.

Basic accounting documents are:

- Payment voucher,
- Receipt,
- Invoice, and
- Waybill.
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Periodic financial reports include:

- Income statement (profit and loss account),
- Balance sheet, and
- Cash budget.

Critical reviews of business financial records involve:

- Monthly, quarterly or annual physical stock counts; and
- Monthly reconciliation of bank statements balance.

Ethics of Business Practice

According to Umoh (2008), business ethics is a set of values, beliefs, and culture evolving over a period of time that guides business practice. Business ethics is a form of applied ethics, which is aimed at inculcating in the business owner and his employees how to conduct business responsibly. It is often translated through such terms as integrity of responsible business conduct, what is right or wrong, legality, etc. It is, therefore, the pursuit of that which is legal, right and balanced.

Ethics requires a high sense of:

**Awareness:** This is seen in one’s management. Activities are planned and priority given to urgent matters. Goals are set and pursued. It is seen in personal grooming and consciousness in human relations, in striving for excellence and in self-discipline.

**Responsibility and loyalty:** Responsibility demands that you should care for and account for whatever is put in your care or charge. Loyalty is about commitment to set objectives or goals, steadfast allegiance to the management of the organization or your business. High sense of responsibility should be exhibited in one’s
own roles, towards superiors and subordinates, towards the customers and suppliers.

**Probity**: This calls for demonstrated honesty in dealing with confidential matters, in handling company’s finances, and indeed in very different situations.

**Accountability**: This is being responsible and answerable for your decisions and actions when called to do so. It is required for positions held or authority received and roles played, and for resources utilized.

Ethical principles in business include:

**Trust**: Business thrives mainly on trust. Often times, you are faced with the challenge of whom to trust. Trust presents a picture of belief that somebody is so sincere or honest in his statements or offers that he will not try to harm or deceive. It is the belief that something is true or correct and you can rely on it. It is having confidence that a company or a product can be relied upon.

**Right**: Right is seen as justified claim or action. Most of us know the difference between right and wrong. How do your business decisions make you feel? Would you like others to know you made the decision you did? Insist on doing the right thing in your business dealings.

**Integrity**: This implies having strong moral principles. Integrity in business pays. Any business run that is devoid of integrity has a short life span. Being honest in your business dealings demonstrates integrity.
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**Honesty:** Tell the truth always. Avoid denials that could affect your integrity in business. Disclose any necessary information to your publics and facilitate access to queries. Respond openly to all queries and complaints. Honesty earns confidence of your publics. Honesty has a lasting positive implication on the business.

**Responsibility:** In this context, we refer to responsible business conduct, being reliable or trustworthy, accountable, etc. Business should be run responsibly in order to build the trust of customers and other publics.

**Fairness:** Ensure fairness in action and deals undertaken. Ensure adequate compensation for the parties involved. Apply same standards in judging an action, no matter whose ox is gored. Fairness ensures that no one is cheated or treated unduly.

**Equity:** In upholding equity, you are expected to treat everyone equally – no discrimination, partiality or nepotism. Equity is the pursuit of that which is fair and reasonable. Do not try to exploit your workers, partners, customers, etc. Do not take advantage of your customers’ ignorance in terms of the quality, the quantity and price of the product or service.

**Loyalty:** Loyalty entails commitment to set objectives by all concerned. It calls for steadfast allegiance to the management of the organization. Disloyalty can dislodge the mission of an organization. Business organizations require loyal employees, loyal customers, loyal suppliers, distributors, etc.

**Fidelity:** Keeping promises is one of the challenges of good business practice. You have a duty as a business owner to keep promises – promises of quality, of prompt delivery, of quick services, quick response to complaints, etc. Keeping promises
creates enduring trust in the mind of your publics that you will deliver what you promised.

**Reparation**: What do you do when you find out that you have short-changed or deceived your client? The principle of reparation puts a duty on you to compensate others when you harm, defraud or cheat them. When this is done, it restores confidence and promises business growth.

**Confidentiality**: Confidentiality entails being discrete with the publics. It also means refusing to reveal official information. Certain information are regarded as confidential and thus treated with secrecy, especially in large organizations. Be discrete with business information, especially if it does not affect your publics adversely.

Most business actions and choices, decisions and judgments have ethical aspects. They involve specifically values, help or harm people, or indicate character or all of the above. Hiring or firing, choosing suppliers, setting prices, establishing objectives, allocating resources, determining dividends, disciplining workers, planning schedules, awarding contracts, etc., all involve ethical choices.

Ethical consideration is an indispensable aspect of business. It promotes sound business practice. It is expressed in all aspect of business, such as outlined above and more. It is evident in product design, product quality, pricing, promotion, packaging, sales and marketing, negotiation, social responsibility, environmental issues, legal tax and regulatory issues, and so on. In fact, there is no area or aspect of business that does not raise ethical questions.

Your ethical foundation will go a long way in determining your attitude, your responses, your relationships, your actions, and choices. In fact, for your success in your business dealings, you
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are expected to adhere strictly to a set of these moral principles. This is what being ethical is about. Do to others what you would expect them to do to you.

It is worthwhile to run your business ethically. On the long run your business gains due to its long lasting impact on business growth. Insist on those values that are morally sound. Insist on doing things right. It will make your publics have confidence in your business, which will result in great patronage. Trade tricks, sharp business practices, profiteering, etc. are unethical business behaviours. They will undermine the success of your business. Therefore, avoid them in your business dealings.

Summary and Recommendations

The entrepreneur shifts economic resources out of an area of lower productivity and into an area of higher productivity and greater yield. He creates value. He disturbs the equilibrium of the stationary state and is the prime cause of economic development, which proceeds in cyclic fashion along several time scales. The innovation and technological change of a nation comes from the entrepreneurs. These individuals are the ones that make things work in the economy of the country. The actors that drive innovation and the economy are big companies which have the resources and capital to invest in research and development.

Entrepreneurs are the innovators who drive the creative-destructive process of capitalism. The function of entrepreneurs is to reform or revolutionize the pattern of production. They can do this in many ways: by exploiting an invention or, more generally, an untried technological possibility for producing a new commodity or producing an old one in a new way, by opening up a new source of supply of materials or a new outlet for products, by reorganizing an industry and so on. Entrepreneurs are the change agents in the economy. By serving new markets or creating new ways of doing things, they move the economy forward.
National economies are grown and poverty reduction achieved through the development and growth of sustainable micro, small and medium enterprises (MSMEs). Slow pace of economic development is largely attributable to poor development and growth of the MSMEs sector in developing countries.

It is, therefore, recommended that developing and growing sustainable MSMEs should be encouraged in every country by way of sound policies and curriculum development.

References
Developing and Growing Sustainable MSMEs

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organized 10-21 November by The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) at the Main Hall of the University of Nigeria, Enugu Campus, Enugu, Nigeria.
Abstract
This paper examines entrepreneurship in the light of the process, advantages and disadvantages, women involvement, and challenges, including micro-financing for sourcing capital, high cost of funds, weak Naira, political instability, unstable power supply, competition, advanced fee fraud, socially responsible marketing, balancing of the ecological systems, ethical and socio-cultural issues. The study also discusses the extent to which some development programmes will result in women’s economic, social and political empowerment, since women are generally considered to be at the lowest rung of the poverty ladder in Nigeria. Finally, the study looks at the benefits derivable from the Small and Medium Enterprises Development Agency (SMEDAN) and the Microfinance Policy established under the auspices of the Central Bank of Nigeria (CBN). The paper recommends that the government should address rural poverty by empowering women with access to material, human, and social resources necessary to make strategic choices in life, thereby becoming change agents to take advantage of abounding entrepreneurial opportunities.
Introduction

Robust economic growth cannot be achieved without putting in place well focused programmes to reduce poverty through empowering the people by increasing their access to factors of production, especially credit. The latent capacity of the poor from entrepreneurship would be significantly enhanced through the provision of microfinance services to enable them engage in economic activities and be more self reliant, increase employment opportunities, enhance household income, and create wealth.

Most Nigerians earn money by working in business, which is the buying and selling of products or services in order to make a profit. An employee earns a living by working in someone else’s business. Some people, who start their own businesses and work for themselves, are called entrepreneurs. Entrepreneurs are often both owners and employees.

Profit is money a company has left after expenses and taxes have been paid. As owners, entrepreneurs are in control of the profit made by them businesses. An entrepreneur is responsible for the success or failure of his or her business. A successful business sells products or services that customers need, at prices they willing to pay. The prices must be reasonable enough for the entrepreneur to be able to cover all costs of running the business, and have money left over as profit. Entrepreneurship is an approach to life that involves thinking of oneself as a “can-do” person.

According to Mariotti and Towle (2006), “Entrepreneurship is a way of thinking, reasoning, and acting, that is, opportunity observed holistically in approach and leadership balanced. The public often thinks of business only in terms of big businesses – companies, such as Coca-Cola (Nigeria) Plc., P. and Gamble (Nigeria) Plc., and Nigeria National Petroleum Corporation (NNPC). A big business has more than 100 employees and sells more than 1 million worth of product or services in a year.
Most of the World’s businesses are small businesses. A
baby sitting service and a neighbourhood restaurant are examples
of small businesses. The principles involved in running a large
company and a small one are basically the same. In fact, most of
the multimillion-Naira businesses in Nigeria today all started out
as small entrepreneurial ventures. Many of the largest
corporations, such as Dangote, Atlas Cement, and Eagle Cement,
began as an idea thought up by one or two entrepreneurs.

For instance, in the United States of America, small
business owners and their employees represent more than half the
private work force. These entrepreneurs create more than 75 per
cent of net new jobs nationwide and generate more than 50 per
cent of the nation’s gross domestic product (GDP). Therefore, the
importance of entrepreneurship in Nigeria cannot be
overemphasized.

One of the key things an entrepreneur must do is to learn to
listen. By listening to others, entrepreneurs get ideas about
improving a business or creating a new one. Again, entrepreneurs
must observe. By constantly keeping their eyes open,
entrepreneurs get ideas regarding how to help society, about
businesses to start, and also what people need. Also, they must
learn to think. By critical thinking, entrepreneurs are able to
analyze problems, thereby thinking out solutions.

Noble Prize winner scientist Linus Paul pointed out that the
best way to get good ideas is to have lots of them because
successful entrepreneurs know it is important to capture creative
ideal and thoughts. An entrepreneur must start an ‘idea journal’,
involving:

- Carrying a pocket-sized notebook at all times;
- Making a habit of listening, observing and thinking and writing
down entrepreneurial ideas regarding meeting consumer needs
or solving business problems; and
- Describing briefly every positive encounter with a business.
Advantages of Entrepreneurship
There are both pros and cons of being an entrepreneur. The entrepreneur works for the following rewards:

Control over time
Significantly, entrepreneurs do not have to operate on anyone else’s time clock. Once an entrepreneur starts his or her own business, he/she can work flexible hours. An entrepreneur can hire other people to perform tasks that he does not want to do or not good at, and must focus on what he can do best.

A Creative Fulfilling Life
Successful entrepreneurs are passionate about their business. Entrepreneurs are almost never bored as they enjoy both the freedom as well as the responsibility of being the boss.

The Opportunity to Create Great Wealth
Ownership is the key to wealth. Working for someone else means selling one’s time and effort in exchange for money. One is paid only for the work done. If one’s work helps to make the company successful, the owner or the entrepreneur will receive the greatest rewards. Owners benefit from both higher profits earned as well as from increasing value of the business as it grows. Ownership is how great fortunes are made.

Control over Compensation
Entrepreneurs get to decide how they are paid. As owner of the business, one can decide to pay oneself a salary - a fixed payment made at regular intervals, such as every week or month. Pay yourself a wage - a fixed payment per hour. Take a dividend - as the owner you can choose to be paid as if you were an employee (salary or wage), or you can simply pay yourself a share of the business’s profits. Take a commission - a percentage of the value
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of a sale. If you decide to pay yourself 10% commission and you sell an item for ₦1,000, your commission on the sale would be ₦100.00

Control over Working Conditions
As an entrepreneur, you can create a working environment that reflects your values.

Self-Evaluation
Entrepreneurs evaluate their own performances. If you own a company, you cannot be hired or fixed by anyone. Some of the greatest entrepreneurs in Nigeria today might not have been able to succeed if they hadn’t started working for themselves.

Participation in an International Community
The internet today enables entrepreneurs to compete and make deals all over the world. Institutions, like the World Entrepreneurs’ Organization (WEO), provide grounds for networking and cooperation among members.

The opportunity to help one’s Community
Entrepreneurs create jobs for people in their communities. In addition, many if the World’s great museums, libraries, hospitals, as well as other important institutions and facilities have been founded and supported by entrepreneurs. Entrepreneurs give away many millions each year to help others and support the arts. Even if an entrepreneur’s business never earns millions, he can still donate money and time to make your community a better place.

Disadvantages of Entrepreneurship
The cons of entrepreneurship include:
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Sacrifices
Entrepreneurs often put more time into launching their own businesses than many people put into their jobs. While establishing a business, an entrepreneur may also invest a lot of money in the business. He or she may not be able to buy new clothes or a fancy car, or go on vacation. Other disadvantages are:

Business Failure
Many small businesses fail. Entrepreneurs risk losing not only their money, but also that of investors entrusted in their care.

Obstacles
An entrepreneur might run into unexpected problems that would have to be solved or face discouragement from family members and friends.

Loneliness
It can be lonely, and even a little scary to be completely responsible for the success or failure of a business.

Financial Insecurity
Entrepreneur’s earnings may rise or fall, depending on how the business is faring, and he may not always have enough money to pay oneself.

Long hours/handwork
Entrepreneurs will have to work long hours in order to get their business off the ground. Some entrepreneurs work six or even seven days a week.
Women Entrepreneurship – Imperative for Sustainable Development

The Abuja Declaration on Participatory Development - the Role of Women in the 1990s, noted that sustainable development can only be achieved with full participation of women, who constitute approximately 50 percent of the population. In spite of this declaration, the role of women in development has gained little or no serious attention in the past years. The declaration further noted that women lacked access to resources, including credit and technology. Because of the deterioration of the economic situation since the 1980s, the condition of the Nigeria women entrepreneurs has been adversely affected.

The declaration urged African governments to initiate priority actions that would “substantially increase female extension agents and fully utilize them to establish co-operative and rural banks for women”. While African governments have made feeble attempts to address the issues raised by this conference, substantial progress still has not been made with respect to general welfare of African women. In the area of microfinance and women’s access to credit, most microfinance institutions in Nigeria systematically provide decreasing percentage of loans to women. In most cases, it has been found that Nigerian women have a smaller loan size ostensibly because women are considered to have a lower capital absorptive capacity than Nigerian men. Also, women in Nigeria are considered less capable to produce a bankable business plan for credit purposes. Consequently, the women’s loan packages, programmes and services are far smaller, thereby limiting the range of women’s economic activities and returns in the country.

Microfinance strategies have, therefore, been recognized by national governments, donor agencies and NGOs as strategies for gender equality and women empowerment. It must however be recognized that the setting up of these structures and placing the strategies in the hands of women does not go far in addressing their
empowerment and economic welfare in society. These strategies must include adequate training, leadership training and involvement, ownership and control of credit institutions, and identifying the importance of women’s economic contribution to the family and to the community and what difference this make to the development of the community and the country at large.

Further, a World Bank research of 2001 clearly indicates that gender inequalities in developing countries inhibit economic growth. Nigeria is no exception with her gender attitude toward women. There is correlation between gender discrimination and greater poverty, slower economic growth, weaker governance, and a lower standard of living of the people. A United National Development Programme (UNDP) analysis confirmed a “very strong correlation between its (UNDP’s) gender empowerment measure and gender-related development indices and its Human Development Index”. The report also indicated that about 70% of the 1.3 billion people living on less than 1 US$ a day are women. At the centre of this inequality issue should be a gender consideration.

Women participation in development in Nigeria has been rated very low due to poor and inadequate provision of credit. For instance, the recent KEKE NAPEP programme (of the National Poverty Alleviation Programme, NAPEP) has been found to favour more men than women entrepreneurs. On a personal interview carried out on KEKE NAPEP owners, it was found out that 18 out of 20 are owned by men. This low participation has also been blamed for the less-than-satisfactory impact of public investments in development. Thus, there is an apparent feminization of poverty, calling for policies and measures through microfinance strategies that will specifically address these dire needs of Nigerian women entrepreneurs.
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*Sourcing Capital - Microfinance*

Microfinance is about providing financial services to the poor, who are traditionally not served by the conventional financial institutions. It has been estimated that woman comprise nearly 74% of the 19.3 million of the world’s poorest people served by micro financial institutions. According to the State of the Microcredit Summit Campaign 2001 Report, this equals 14.2 million of the world’s poorest women and these have access to financial services through microfinance institutions, banks, NGO’s and traditional or non-banking financial institutions. Also, a survey by the special unit on microfinance of the United Nations Capital Development Fund (SUM/UNCEF) of 29 microfinance institutions revealed that approximately 60% of these institutions’ clients were women. Six of the 29 focused entirely on women. Of the other 23 mixed sex programmes, 52% of clients were women. However, the percentage of women clients substantially decreased when only individual loans or “relatively high minimum loan amounts” were offered.

Some microfinance programmes, such as Country Women Association of Nigeria (COWAN) - an NGO, the Nigerian Agricultural, Co-operative and Rural Development Bank (NACRDB) - a federal government of Nigeria owned commercial-like bank with rural focus, and other similar programmes were all set up by the Nigerian government to fit into the microcredit model of microfinance institutions as presented by the Grameen Bank of Bangladesh founded by Professor Mohammed Yunus of Bangladesh.

However, an examination of these programmes will reveal that not much has been done to empower the Nigerian women in the entrepreneurial world. As such, women continue to face financial challenges in the country. Credit facilities play critical
role in the lives of poor women. Extending credit to women involved in agricultural activities will enable them procure simple agricultural implements like hoes, knives, hiring and purchasing of tractors, and purchase of fertilizers. Also, women involved in cottage industries, such as palm oil extractions and palm kernel cracking and oil presses, need credit for economic development in the areas.

**High Cost of Funds**

All businesses need to raise funds at one point or the other. The cost at which these are available often determines whether an opportunity could be taken and/or threat warded off. The cost at which funds are available in Nigeria is indeed very high. This is slowing the growth of the nation’s economy and adversely affecting the real sector. The bankers’ argument was that they mobilize their funds at very high cost in the face of intense competition and liquidity squeeze. They also blamed the situation on the cost at which government itself places funds in banks. The double-digit interest rate is an obstacle to the entrepreneurs in the growth of business in Nigeria.

**Weak Naira**

Unless the business is such that no imported input is needed, which is very rare, only then would the almost daily depreciation of the Naira not be a great concern. Entrepreneurs in the Information Technology (IT) and telecommunication business suffer this challenge. In the IT and Telecoms sector, a dominant percentage of the hardware and software needed for carrying on the business have to be imported. As such, the more the Naira depreciates, the more expensive these products become in terms of Naira value. In fact the heart of some incumbent operators in the sector, who were able to finance their equipment in terms of foreign currency denominated loans, skips a beat every time the national currency experiences major plunge.
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In July 2002, the Central Bank introduced the Dutch Auction Exchange to replace the Interbank Foreign Exchange Market (IFEM) in a bid to stem the depreciation of the Naira. Till the present day, the Naira value continues to depreciate. The argument by some top bankers now is that the Naira has been kept relatively stable and that the challenge is to sustain this stability. Most entrepreneurs in it and telecom companies still face the challenges of getting their foreign currency needs at the official rate and usually have to turn to the parallel market because the requirement for participation appear skewed against them.

Unstable Power Supply
It is already common knowledge now, amongst international entrepreneurs that planning for businesses in Nigeria cannot be based on relying on public power supply. What some companies have resorted to for years now is operate on electric power generator, and put the public supply (from the Power Holding Company of Nigeria, PHCN) on stand-by. A lot has been done by this civilian administration to improve on the generation capacity of PHCN. Thousands of power transformers have also been imported and distributed. Independent Power Projects (IPPs) are not operational in most states. However, despite the epileptic nature of electricity in the country, PHCN have remarkably improved its electricity supply better than in the past several years.

Political Instability
Another glaring challenge to women entrepreneurs in Nigeria is political instability, which has continually shaped the capacity of any direct government agency charged with extending credit facilities to women and the rural poor aimed at increasing economic activities and promoting rural economic development. That such an agency is always superintended by the first lady makes it subject to the vagaries of the rapid political changes that
Nigeria went through between 1983 and 1998. In the case of the Family Economic Advancement Programme (FEAP), the attachment of this programme to the apron-strings of the first lady weakened this method of credit delivery.

Significantly, each abrupt change in government also alters the micro-credit programmatic arrangement. With the exit of the Abacha regime in 1998, the FEAP witnessed a gradual death. By 2001, mid-way into the Olusegun Obansanjo administration, his wife and the new first lady had charted a new programme, thus putting the FEAP to the grave sidelines. The government itself, under pressure from the civil society, set up its own poverty alleviation programmes that must succeed. Government must create a favourable policy milieu and revamp its regulatory framework that supports with rural financial markets and grassroots approach to financial intermediation rather than embark on service provision by itself.

One of the most dynamic areas for the major political parties when in power has been the introduction of legislation to protect consumers. This without doubt, provide external constraints to entrepreneurs, the most significant being that of the government policy itself. In this respect, the entrepreneurs have legal duties to consumers, and a number of consumer Bill of Rights have been promulgated by the Nigerian Communication Commission (NCC) over the years to protect the consumers. Notably, the Bill of Rights include:

- The right to be informed;
- The right to safety;
- The right to choice;
- The Right to be heard.
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**Competition**
Technology represents the application to marketing of knowledge in science, invention and innovations. Technology leads to new goods and services for consumers. It also improves existing products, offers better customer service, and often reduces prices through new, cost efficient production and distribution methods. Entrepreneurs continue to face these challenges. The IT and telecoms sector in Nigeria is as competitive as it can get anywhere else. The rate at which rival products and services spring up is quite frightening.

As an example, a year ago, there were more than 10 companies in the business of providing VSAT solutions, usually the high-en Ku and C-band grades. They rarely advertised. Those who need the service would eventually get to know them. Then, knowledge about VSAT was esoteric, even among technology companies. But, within months of the emergence of lower cost VSATs on the global scene, the number of companies in this line of business has doubled several folds, while adverts on VSATs are as common in newspaper as those of laptops. Also, knowledge about satellites is more or less universal within the technology and business interest circles.

**Advance Fee Fraud**
As we all know, fraudsters are doing a lot of damage to the image of Nigeria and to Nigerian businesses that are increasingly finding it difficult to transact business with Europeans and Americans. Fraudsters send uniform letters, faxes or emails to several (usually thousands) foreigners listed in directories, claiming to be in position to transfer huge sums out of the country and offering the individual huge sum of money in exchange for the use of their accounts.

Nowadays, it is likely that an enquiry from a Nigerian company and even online order made to a European or American
concern would be ignored because of fear of being scammed. Entrepreneurs, therefore, find it difficult to transact businesses in these countries for lack of trust due to the fraudsters’ activities.

Despite national and international efforts, the practice seems not to be abating. The Nigerian government, through the Economic and Financial Crime Commission (EFCC) and the organized private sector (OPS), are doing their best in addressing this issue more frontally so that entrepreneurs could have a conducive atmosphere in doing business with other countries. The advanced free fraud syndrome is apparently on the high side in Nigeria, considering her poor economic standard.

Most Nigerian youths are no more interested in hard work and in gradual accumulation of wealth. Rather, they want to make it quick. The internet is providing them with the opportunity to do this. In recent times, most youths patronize cyber cafes with the hope of getting connections that will enable them get rich quick.

**Vandalization**
Nigeria is one country where public facilities are vandalized. This practice, which started as far back as the 1980s, with the vandalization of the National Electric Power Authority (NEPA) and Nigerian Telecommunications (NITEL) equipment/cables, is still on, though on a lesser scale now. Private operators face much the same risk as these public companies especially in sparsely populated areas of the country.

**Social Responsibility**
Social responsibility demands that marketers accept an obligation to give equal performance. They must recognize the importance of relatively qualitative and qualitative consumer and social benefits as well as the quantitative measures of sales, revenue and profits by which firms have traditionally measured marketing performance. Government legislation can mandate socially
responsible actions. The Nigerian Communications Commission (NCC), under its Bill of Rights - The Right to be informed - requires that consumer goods be clearly labeled in easy-to-understand terms by entrepreneurs. This provides consumers more information regarding the products. The most far-reaching are based on the Nutrition Labeling and Education Act of the Commission, which requires entrepreneurs in food manufacturing to use a uniform format and disclose what is in their product. The idea is to allow consumers to compare the nutritional value of different products. This is a plus to consumers and may even lead to healthier diets.

The National Agency for Food and Drugs Administration and Control (NAFDAC) is empowered to control the socially responsible marketing. The functions and powers of NAFDAC to entrepreneurs include:

- To regulate and control importation, exportation, distribution, advertisement, sales and use of drugs, cosmetics, medical devices, and bottled and sachet (pure) water.
- To undertake appropriate investigation into production premises and raw materials for foods, drugs, cosmetics, medical devices, bottled water and chemical establishment, relevant quality assurance system, including certification of the production.
- To undertake inspection of important foods, drugs, cosmetics, etc. and establish quality relevant assurance systems, including certification of production sites of the regulated products.
- To compile standard specifications and guidelines for the production, importation, exportation sale and distribution of foods, drugs, cosmetics, medical devices, bottled and sachet (pure) water and chemicals.
- To conduct appropriate test and ensure compliance with standard specifications designed and approved by the council.
for effective devices of bottled water, chemical and their raw materials as well as their production processes in factories as well as other establishments.

- To liaise with relevant establishments within and outside Nigeria in pursuance of the functions of the Agency, and to carry out such activities as are necessary or expedient for the performance of its functions under the decree.

In general, NAFDAC requires all products either manufactured in Nigeria or imported into the country to be registered, and any unregistered product in circulation in Nigerian markets are considered illegal product. Failure to register any regulated product meant for human consumption may earn the owner of such product serious sanctions.

**Balancing the Ecological System**

Ecology - the relationship between organisms and their natural environments - has become a driving force in influencing the ways in which businesses operate. Many industrial and government leaders rank the pollution of the environment as the biggest challenge for today’s corporations. From water pollution, garbage disposal, and acid rain to depletion of the ozone layer and global warming, environmental issues are global. They influence all areas of marketing decision making, from product planning to public relations, spanning such topics as planned obsolescence, pollution control, recycling waste materials, and resource conservation.

In Nigeria, government officials and environmental experts in recent times have introduced aggressive advertisement on televisions, radios and newspapers trying to educate the citizens to change their habits, else we be buried alive in our own garbage.

Entrepreneurs produce so-called disposable products that become indisposible garbage. Millions of diapers containing tons of excrement and urine are dumped each day into a dwindling...
number of landfills around the nation. Aside from the diapers, the modern throw-away products, such as sachet (pure) water bags, five alive containers, indomie packages, capricon juice drinks containers, etc., are becoming a bomb to the earth’s garbage dumps. Also, no end insight for the life of discarded plastics produced by Nigerian entrepreneurs.

It is obvious that these million throw-away products Nigerians does not break down. Rather, they disappear in landfills even under tons of garbage for years. The plastic industries, pure water bags, shopping bags, plastic bottles and indomie packages unearthed in landfills after being buried for decades were as fresh as on the day they were produced. Plastic shopping bags, polystyrene cups, polystyrene containers that hold fast-foods from Mr. Biggs, Skippers, Kilimanjaro restaurant, De Promise, King fisher, Sublane, Emmanuel fast food, Kitching licking, tantalizer, Creek view, Hannah and Big Bite, etc., baby plastic milk bottles instead of glass, shoes of plastic instead of leather, all pose great nuisance to the environment, and on the other hand, a great challenge to entrepreneurs who produce these items. In the quest to market their products, entrepreneurs have ignored the importance of ecological system in our lives, and therefore, a great challenge to entrepreneurs.

Entrepreneurs are greatly challenged to respond to consumers’ growing concern about ecological issues through Green Marketing - the production, promotion and reclamation of environmentally sensitive products. Entrepreneurs must be quick to tie their companies and products to economical themes. Industrial production, such as Petro Chemical in Eleme, Port-Harcourt, Nigeria disposes of dangerous and harmful wastes. This pollution cannot go on without altering nature’s limits, and as such, are under heavy criticism by environmental groups as well as the press. In producing goods and services, waste and pollution must also be produced.
The social challenge to entrepreneurs (sub contractors) is to find a happy or acceptable medium between industrial production and nature’s condition. Industrial production activities must be carried on in a way that minimizes waste/pollution and the burden on society. The ground must be dug to find minerals, but the waste must be adequately disposed of. The waters may be polluted, but the water must be clean for household use and consumption. Solid waste must be disposed of, but must not be allowed to take over the streets. They must be confined to particular areas and recycled. The air in industrial cities will be clouded with combustion by-products, but strategies for providing clean air must be sought and maintained.

The ecological imbalance caused by industrial activities must be addressed from time to time in order to minimize the impact of waste and pollution. This challenge underscores that the resultant burden of pollution and waste produced from industrial activities by entrepreneurs would no longer be tolerated by citizens as they threaten life.

**Ethics**

Today, one of the greatest challenges to businesses is finding a balance between economics and ethics. In as much as the society wants business to produce goods and services, it also expects the business to operate in an ethical manner.

Ethics can be described as the principles, values and standards of conduct considered appropriate for marketers (Groucutt et al, 2004). However, as the definition illustrates, entrepreneurs often struggle to find solutions to often complex ethical problems. The difficulty they face is that ethical standards vary from one person to another, from one region to another, and from one culture to another. What are considered acceptable practices in one country may be considered both illegal and unethical in another.
Furthermore, according to Boone and Kurtz (2004), marketing ethics is defined as the marketer’s standards of conduct and moral values. Ethics concerns matter of right or wrong, the responsibility of individuals and firms to do what is morally right. The aim of ethics is to identify both the rules that should govern people’s behaviour and the good that is worth seeking. All ethical decisions are guided by the underlying values of the individual, ethical climate in the industry, and the behaviour of management. Values are principles of conducts, such as caring, honesty, keeping promises, pursuits of excellence, loyalty, fairness, integrity, respect for others and responsible citizenship (Guy, 1990). Most people would agree that these values are admirable guidelines for behaviour. However, ethics becomes a more complicated issue when situations dictate that one value overrule another.

Ethics is the system or rules that govern the ordering of values (Bateman and Snell, 1999). According to (Ferrell and Fraedrich, 1997), an ethical issue is a situation, problem or opportunity in which an individual must choose among several actions that must be evaluated as right or wrong. Ethical issues arise in every facet of life, but we concern ourselves here with business ethics in particular. Business ethics comprises the moral principles and standards that guide behaviour in the world of business.
As can be seen from the Figure 5.1, ethics is not shaped only by society and by individual development and virtue, it may also be influenced by the company’s work environment. The ethical climate of an organization refers to the process by which decisions are evaluated and made on the basis of right and wrong (De George, 1990). When people make decisions that are judged by ethical criteria, these questions always seem to get asked: why did he/she do it? Good motives or bad ones? His responsibility or someone else’s? Who gets the credit or the blame? So often responsibility of unethical act is placed squarely on the individual who commits them, but the environment has a profound influence, as well.
Table 5.2: Ethical Questions in Marketing

<table>
<thead>
<tr>
<th>PRODUCT</th>
<th>DISTRIBUTION</th>
<th>ETHICAL ISSUES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Planned obsolescence</td>
<td>Exclusive territories</td>
<td></td>
</tr>
<tr>
<td>Product quality and safety</td>
<td>Dumping</td>
<td></td>
</tr>
<tr>
<td>Product warranties</td>
<td>Dealer rights</td>
<td></td>
</tr>
<tr>
<td>Fair packaging and labeling</td>
<td>Predatory competition</td>
<td></td>
</tr>
<tr>
<td>Pollution</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PROMOTION</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bait and switch advertising</td>
<td>False and deceptive advertising</td>
<td></td>
</tr>
<tr>
<td>False and deceptive advertising</td>
<td>Promotional allowances</td>
<td></td>
</tr>
<tr>
<td>Promotional allowances</td>
<td>Bribery</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PRICE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Price fixing</td>
<td>Price discrimination</td>
<td></td>
</tr>
<tr>
<td>Price increases</td>
<td>Deceptive pricing</td>
<td></td>
</tr>
</tbody>
</table>

*Source: Adapted from Boone and Kurtz, 2004*

As Table 5.2 indicates, each element of the marketing mix raises its own set of ethical questions. Before any improvements to the marketing system can be made, each of them must be properly evaluated. Ensuring ethical practices means promising customers and business partners not to sacrifice quality and fairness for profit. In exchange, businesses hope for increased customer loyalty toward their brands. In globally operating economically and ethically, people are aware of what is right, fair, just, truthful, and expect or would like to receive these as against what becomes unfair, false and unjust.

In product strategy, product quality, planned obsolescence, brand similarity and packaging questions are of critical importance to the success of a brand. Competitive pressures have forced some entrepreneurs into packaging practices that may be considered
misleading, deceptive, or unethical. Large packages help gain shelf space and consumer in the supermarket. Oddly sized packaging makes price comparisons difficult. Bottles with concave bottoms give impressions that they contain more liquid than they actually do.

Also, in distribution strategy, ethical issues influencing a firm’s decision regarding channel strategy involves knowing what is the appropriate degree of control over the channel? And should a company distribute its products in marginally profitable outlets that have no alternative source of supply? The issue of channel control typically arises in relationship between manufacturers and franchise dealers. For instance, should an automobile dealership, a filling station (fuel), or a fast-food outlet be coerced to purchase parts, materials and supplementary services from parent organization? The second question concerns entrepreneur’s responsibility to serve unsatisfied market segments, even if the profit potential is slight. Should entrepreneurs serve retail stores in low-income areas, serve users of limited amounts of the firm’s product, or serve a declining market?

With regard to promoting strategy, promotion is the component of marketing mix that gives rise to the majority of ethical questions. Personal selling has always been a pot of criticism. Early traders, pack peddlers, drummers, and today’s ‘Tokunbo’ or used-cars and refrigerators, sales people have all been accused of marketing malpractices that range from exaggerating product merits to outright deceit in the country.

Finally, pricing is probably the most regulated aspect of a firm’s marketing strategy. Today in Nigeria, most of the entrepreneurs engage in unethical price behaviour that is illegal. For example, most imitation and refurbished products that look like new ones are priced equal with new products in an effort to cheat the customer in most Nigerian markets. Some customers also pay more for merchandise if distribution costs are higher in
their areas. For instance, a product that costs ₦50.00 in Port Harcourt may cost ₦35.00 at Aba. All these concerns must be dealt with by entrepreneurs in developing professional ethics for pricing products. The challenge to entrepreneurs, therefore, is to balance economic performance with high ethical standards.

**Socio-cultural**

In this respect, women entrepreneurs in Nigeria face socio-cultural challenges as do Japanese women. Culture is the whole set of beliefs, attitudes and ways of doing things of a reasonably homogeneous set of people. The cultural and social environment affects how and why people live and behave as they do. Many variables make up cultural and social environment. Some examples are the languages people speak, the type of education they have, their religious beliefs, what type of food they eat, the style of clothing and housing, and how they view work, marriage and family.

From the inception of Nigeria to the present, most people still feel that a woman’s role is in the home first and foremost as a wife and mother. Nigerian women, in struggling to achieve education, still have less opportunity for higher education, and as a result, are constantly shut out of the most interesting jobs and businesses that they could have been fully involved. Obviously, there are not changes in this stereotyped way of thinking. They marry early, with no hope of better job opportunities. And, once married, they are likely to stay at home and have more children. Over 70 per cent of Nigerian women work in their homes - ranging from family shopping, laundering to preparing meals and volunteer works.

Also, Nigerian women for those who perform little jobs outside the homes, customarily hand over their salaries to their husbands. Hence, men control over 80 percent of household budgets which are increasingly being spent on household products.
Even, most Nigerian men show dissatisfaction for wives allowed a few hours of work a day in corporations than their traditional home-based roles. Because women have generally not moved away from these stereotype of the 1950s, women are nowhere on the boards of major companies in the country. An increasing proportion of women as previously indicated still take greater responsibility around the homes.

Cultural factors in Nigeria may also be governed by religious beliefs, which also affect how women are perceived in the society. Most Muslim women are not even allowed formal education, let alone trying to establish a business outside the husband’s home.

Finally, our attitudes towards women within the society have not significantly changed. Rather, it is a continued isolation, deprivation and passivity towards them. Most women have strong qualities and positive attitudes, just like the men, and one can easily notice the fueling energy in them to own businesses as entrepreneurs. These cultural values and beliefs strongly inhibit the Nigerian women from taking their positive roles as entrepreneurs. However, some women are struggling to break these challenges and work in a wider range of jobs and careers than in the 1950s. Giving more women opportunities in business participation will undoubtedly increase economic growth of the country.

Combating the Challenges of Women Entrepreneurs in Nigeria

The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN)

In an effort to combat these challenges, the Small and Medium Enterprises Development Agency of Nigeria has been set up to provide business support services for small and medium enterprises (SMEs). In order to make bank loans more accessible
to operators in the SMEs sub-sector in the country, SMEDAN has commenced strategic business support services to equip the entrepreneurs on effective means of preparing a successful and marketable business plan. The programme has started by organizing seminars in different parts of the country in an effort to train and adequately educate entrepreneurs on best ways of preparing bankable business plans, business management, book-keeping and accounts, marketing, writing feasibility reports as well as other business training areas. To achieve this purpose, SMEDAN from its inception, had set up business support centres in various states of the federation as part of major outreach stations for its information provision and business development services.

According to SMEDAN’S former Director General, Mrs. Modupe Adelaja, these centres are established in partnership with state governments or business membership organizations as the situation may be. Also, at the Matori business support centre seminar held in Lagos of recent, the senior programme officer, Mrs. Badunrin Dawodu, noted that the purpose of the seminar was to train entrepreneurs on how to start and run a successful business. Mrs. Dawodu pointed out that SMEDAN was primarily set up to promote SMEs in the country, and has taken bold and encouraging steps to partner with the federal government. Its training is available to entrepreneurs almost at no cost. In addition, aside the ₦2,500.00 fee of the seminar, entrepreneurs or any interested persons have the golden opportunity to visit any of the Agency’s business support centres in the country and receive free counseling on the effective ways of running a business.

More generously, the centre is open throughout the week, operating business clinic on Tuesdays and Thursday, where the SMEs can conveniently come in and seek advice concerning any problem they encounter in business life. Entrepreneurs are also counseled on daily basis without a fee as well. Also, Mr. Tuned Adebowale, who is the incoming project co-ordinator of
Technopol Consulting Firm appointed by SMEDAN to organize the Matori Seminar, disclosed that after the Matori Seminar, several entrepreneurs have had a good grip on the benefits of having a good business plan.

According to Mr. Adebowale, the seminar which started earlier with SMEs in the various associations, such as the National Association of Small Scale Industrialists (NASSI), Computer and Allied Sectors, etc., has trained over 100 participants so far. He further noted that the feedback from these participants has indicated that the impact is already being felt in their businesses. Therefore, operators in the SMEs sub-sector are encouraged to take advantage of the various seminars going on in the country in order to boost the image of their business (*The Guardian*, 2006).

**Microfinance policy**

The Microfinance Policy was prepared pursuant to the powers vested on the Central Bank of Nigeria (CBN) by the provisions of section 28, sub-section (1) (b) of the CBN Act 24 of 1991 (as amended) and in pursuance of the provisions of sections 56-60 (a) of the Bank and other Financial Institutions Act (BOFIA) 25 of 1991 (as amended). The policy recognizes the existing informal institutions and brings them within the supervisory purview of the Central Bank of Nigeria (CBN). It would not only enhance monetary stability, but will also expand the financial infrastructure of the country to meet the financial requirements of the micro, small and medium enterprises. The policy would create vibrant microfinance sub-sector that would be adequately integrated into the mainstream of the national finance system and provide the stimulus for growth and development. It would also harmonize operating standards and provide a strategic platform for the evolution of microfinance institutions, promote appropriate regulation, supervision and adoption of best practices.
Furthermore, the policy presents a microfinance framework for Nigeria to enhance the provision of diversified microfinance services for the poor and low-income groups on a long term, sustainable basis. The policy creates a platform for the establishment of microfinance banks, improve the CBN’S regulatory/supervisory performance in monetary stability and liquidity management, and provide an appropriate machinery for tracking the activities of development partners in the microfinance sub-sector in Nigeria. In these instances, appropriate policy is necessary to develop a long term, sustainable microfinance sub-sector to help entrepreneurs in the growth and economic development of the country.

**Improving on Entrepreneur’s Ethical Behaviour**

Questions of ethics in business and government have been prominent in the news in recent years. Inside trading, deceptive advertising, bribery and kickbacks, price discrimination, falsification of public statements, illegal campaign contributions, and other scandals have created a perception that Nigerian business managers use illegal means to gain competitive advantage, increase profits, or improve their personal positions. Most organizations lie to their customers in an attempt to gain competitive advantage. Most Nigerian managers believe that profits are more important than product safety. The shocking revelations by NAFDAC will buttress this point with regard to adulterated and expired drugs and other unethical practices.

Most often, someone has to bribe a cashier to get paid. One has to offer money to a file clerk to make sure that one’s file is not wrongly filled. One has to bribe a doctor or nurse in a public hospital to receive timely treatment. The pump attendants at fuel stations have to be bribed to fill one’s tank, etc. Most often, the demand for 10 per cent kickback or more of the contract sum is an accepted practice before a contract is awarded.
Many Nigerian entrepreneurs are known to have made decisions in order to enrich themselves, rather than to optimize government or enterprise interest. An executive in any decision to purchase an equipment for example, is supposed to take such factors as parts, cost, quality, delivery time, operating cost, etc., into consideration before a decision to purchase the equipment is reached. However, most Nigerian entrepreneurs are known to have ignored these important facts in order to receive kickbacks of 10 per cent or more of the cost of the equipment. Most others are also known to have awarded major contracts to themselves at exorbitant prices.

Often, entrepreneurs and employees alike are known to be the owners of companies that contract to construct roads, buildings, or offer any other services for their employers, government or organization have been awarded. To this end, they find it difficult to enforce quality or engage in hard bargain. They most often supply inside information to their companies on the lowest and highest bids already received as well as approved jobs that are overtly below specified standards.

Most entrepreneurs in the workplace in Nigeria are increasingly finding themselves facing ethical dilemmas, situations in which they are required to define right and wrong conducts. For example, should they blow the whistle if they uncover illegal activities taking place in their company? Should they follow orders with which they do not personally agree? Do they give an inflated performance evaluation to an employee who they like, knowing that such an evaluation could save that employee’s job? Do they allow themselves to play politics or boot-lick in the organization if it will help their career advancement?

What constitutes good ethical behaviour has never been clearly defined. And in recent years, the line differentiating right from wrong has become even more blurred. Most Nigerian employees see people around them engaging in unethical practices.
Elected officials are indicted in bribery scam. Companies and individuals evade taxes. Religious leaders are involved in unholy acts. Companies and individual trade on sub-standard and expired products for financial gains. Ritual killing and political assassinations are common. Cases of advanced fee fraud popularly are widespread, etc. etc.

They hear these people, when caught, although on very rare cases, giving excuses, such as “Everyone else does it”, “Opportunity comes but once, hence, you have to take advantage of every opportunity nowadays”, “It is my own share of the national cake”, etc. In this kind of situation, even the few that were hitherto ethical in their behaviour are compelled to join the train, since they cannot beat them.

Because individuals have differing personal ethical codes, Nigerian entrepreneurs must be explicit regarding their corporate ethical standards and expectations. Some companies advocate the golden rule - do unto others as you would have them do unto you. However, others argue that current or accepted business practices should govern behaviour. A more extreme attitude in Nigeria is that some entrepreneurs seek every possible advantage without regards for tradition, social laws and customs - a “might equals right” philosophy. Finally, some believe that ethics should be determined by intuition, that is, by doing whatever one feels right?

Following from the above, it is an ongoing challenge to maintain consistent ethical behaviour by all entrepreneurs. Ethics code must be carefully written and tailored to individual company’s philosophy. Most ethics codes address subjects, such as employee conduct, community and environment, shareholders, customers, suppliers and contractors, political activity, and technology. To make ethics code effective, Nigerian entrepreneurs must do the following (Farnham 1993):
• Involve everyone, meaning every person who has to live with it, in writing the statement.
• Have a corporate statement, but also allow separate statements by different units throughout the organization.
• Keep it short and therefore easily understood and remembered.
• Do not make it to corny-make it something important, that people really believe.
• Set the tone at the top, having executives talk about and live up to the statement.
• Environmental transportation concerns are considered; and
• A duty that products are available to all, on a equal cost basis.

Nigerian entrepreneurs can also improve ethical behaviours through ethics programmes. Ethics programmes can range from compliance-based to integrity-based. Compliance-based ethics programmes are designed by corporate counsel to prevent, detect and punish legal violations with regard to ethics. They increase surveillance and control people and impose punishments or wrongdoers. Programme elements include establishing and communicating legal standards and procedures, assigning high-level managers to oversee compliance, auditing and monitoring compliance, reporting criminal misconduct, punishing wrongdoers, and taking steps to prevent offense in future. Such programmes should reduce illegal behaviour and help the entrepreneurs stay out of court.

Also, entrepreneurs should create a moral commitment to ethical conduct, rather than moral mediocrity. Furthermore, integrity-based ethics programmes go beyond the mere avoidance of illegality, and should be instituted as they are concerned with the Law and also with instilling in people a personal responsibility for ethical behaviour.
Challenges of Women Entrepreneurs in Nigeria

With these programmes, entrepreneurs as well employees should be able to govern themselves through a set of guiding principles that they embrace in order to improve on the standards of ethical behaviour.

Nigerian entrepreneurs must ensure that advertising standards are upheld and not brought to disrepute. Safety standards of products must be met, dangerous products modified or removed and ethical issues relating to planned obsolescence must be considered.

Finally, today’s Nigerian entrepreneurs should endeavour to create an ethically healthy climate for his or her employees, where they can do their work productively, and confront a minimal degree of ambiguity regarding what constitute right or wrong behaviour.

Conclusion and Recommendation
Women in Nigeria are considered to be the poorest of the poor, based on the definition of “poorest” as the bottom half of those living below their nation’s poverty line. Rural poverty, especially as it affects Nigeria women, is a task the government needs to deal with. In this regard, microfinance policies are excellent microeconomic tools for effecting the required change. Microfinance programmes, when properly implemented, help not only reduce poverty but contribute to the empowerment of women. They help place vital resources in the hands of rural Nigerian women, which otherwise will not be available to them. This invariably will help them increase their standard of living.

Also, for a woman to be empowered, she needs access to the material, human, and social resources necessary to make strategic choices in her life. By many women being able to make their own choices, they become agents of change, who in turn are able not only to challenge, but also to organize other women to challenge the social, financial, economic, religious, ethical, and
political structure of injustice that has continually kept them down. The empowerment that is provided by financial access creates further synergies that lead to the acquisition of education and literacy, business training and management, and access to information. Poverty and powerlessness are directly associated with these factors. However, the environment in Nigeria, where women are still expected to perform their social functions, sometimes detracts them from these achievements. In other words, women stereotypes and expectation remain mired in tradition and will require more action on the part of the society to break.

For the women entrepreneurs, opportunities abound. There are several virgin areas, incredibly high demand for existing and new products, and opportunities for huge revenues, despite the challenges addressed in this paper. How well the women entrepreneurs are able to tackle these challenges and take advantage of the opportunities provided by SMEDAN and the recent microfinance policy established by the CBN would determine whether their businesses would become classed as a reference point for success or failed businesses.

It is, therefore, recommended that the government should address rural poverty by empowering women with access to material, human, and social resources necessary to make strategic choices in life, thereby becoming change agents to take advantage of abounding entrepreneurial opportunities.
Challenges of Women Entrepreneurs in Nigeria

References


EFFECT OF TRAINING ON JUNIOR AND SENIOR SECONDARY SCHOOL STUDENTS’ CREATIVE THINKING PERFORMANCE

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Abstract
This study examined the effect of training on junior and senior secondary school students’ creative thinking performance. One hundred and forty-two (142) students formed the samples. Eighty-one (81) of them were from the junior class, while 61 were from the senior class. Data were collected by creative thinking test. Mean and standard deviation, as well as Analysis of Covariance (ANCOVA) were used to test the hypothesis at 0.05 level of significance. Results showed that there was no significant difference in the mean performance of junior and senior secondary school students on creative thinking performance.

Introduction
There is growing awareness that the society has changed (Adeyanju, 1996). According to Tucker (1996), this rapid change requires new adjustment, new habits, and new ways of thinking.
This was not so in the past. In the villages, life followed the same pattern, in repetitive manner; the son followed the footsteps of the father. Now, all this have changed. The old methods of doing things have been replaced by newer methods. Whether people like it or not, whether they choose to be mute spectators or active participants, the fact remains that before their eyes, their environment is changing.

Under these changing conditions, simple conformity to the past may lead to unresolved problems. Thus, Harris (2002) opines that creative thinking training that is out of the ordinary must be used in order to contend with the changes.

According to Boulden (2002), creative thinking is the process of challenging accepted ways of doing things in order to find new solutions or concepts and also be aware of the obstacles that stand in the way of creative person. Adeyanju (1996) opines that creative thinking can be used to solve problems. For example, Asian counties, like Japan, China, Indonesia, Korea that were considered as underdeveloped in the early part of the 20th century, applied creative labour force, and they are able to develop to industrialized society status.

If creative thinking is so powerful and useful in problem solving, the need to use Cognitive Research Trust Training Programme (CoRT) for enhancement of creative ability becomes necessary. This study examined the effect of training on junior and senior secondary school students’ creative thinking performance.

Statement of problem
Psychologists have agreed that children change over time. Those stage theories believe that all children must pass through different stages in the same order. These stages are believed to be biologically programmed to unfold in a fixed sequence in all normal people. They also believe that a child cannot progress to the next stage until the current one has been mastered. The position
of the stages of cognitive development implies that younger people should be less creative than older people. In this case, senior students should be more creative than the junior students. But in practice, is this the case?

**Purpose of the Study**
The main aim of the study was to find out the effect of training on junior and senior secondary school students’ creative thinking performance. Specifically, it sought to determine the mean performance of junior and secondary school students on creative thinking performance.

**Hypothesis**
The following hypothesis was formulated to guide the study: There is no significant difference in the mean performance of junior and senior secondary school students’ creative thinking performance.

**Theoretical and Conceptual Framework**
CoRT was designed by De Bono in 1974, revised in 1994, and 1995. The aims of the programme are as follows:

a. To provide a framework where emphasis is placed directly on teaching thinking.
b. To encourage students to feel in control of their thinking rather than drifting in the sea of confusion and emotions.

Evidence has shown that CoRT has been useful in fostering creative abilities in students. For example, De Bono (2001) reports that the programme was implemented in Maltese Primary School and the results showed that the pupils had the opportunity to learn how to think creatively. Maximum benefit was also obtained when realization took place that the CoRT training programme could be useful in a number of practical situations in the classroom as well as in situations arising outside the classroom.
Creative thinking enhancement is influenced by age. According to Piaget (1964), people progress through four sequential stages of cognitive development, which explain the cognitive development of individuals from childhood to adolescence. Using this theory, the following creative abilities are manifested:

**Sensorimotor stage, 0-2 years**
During the early part of this stage, the child understands his or her environment only through sensor motor activities, such as sucking, touching, and feeling. Consequently, the child develops the ability to form cognitive representation of the world. For example, by 6-9 months of age, the child begins to understand that objects exist even when they are out of sight. These changes mark the beginning of a far more complex cognitive functionary.

**Preoperational stage, 2-7 years**
This stage marks a dramatic change in cognitive development. At this stage, most children begin to think in mental images. Though the young child’s ability to think is quite illogical by adults’ standard, the child’s thought is egocentric. Piaget does not mean by this term that the child is selfish, but that the child is simply not able to see things from another person’s perspective. This shows that children at this stage cannot think in abstract terms. Thus, learning is based on interaction in the environmental stimuli. By arranging and rearranging toys, chairs, observing things, the child does not only acquire knowledge, but also improves his or her creative ability.

**Concrete operational stage, 7-11 years**
The opening of this stage is marked by important cognitive challenges. According to Piaget, the concrete operational stage is when children begin to deal with conservation problems because
Students’ Cognitive Thinking Performance

their thought is decentred. This means that they can think of more than one thing at a time. It is also a stage when real thinking begins. Thus, if they are exposed to varied experiences within and outside the school, they will acquire more knowledge in terms of facts, methods and concepts that will increase their mental capacity to be creative.

**Formal operational stage, 11 years and above**

This stage is characterized by an ability to use abstract concepts. The logic of formal operational thinking goes beyond the concrete details of each incident or problem to the underlying abstract principles involved. Although most adolescents have reached the level of operational reasoning, they still have cognition that at times retains an immature quality. This is not really surprising because they have recently developed the ability to reason abstractly but have little experience on which to base abstract thought.

Similarly, Brunner (1966) notes that people go through three stages of cognitive development. These are:

a. **Enactive stage**

   In this infants’ stage, infants acquire knowledge by actively engaging in activities. Brunner’s enactive stage is similar to Piaget’s sensorimotor stage. At this stage too, young children need a lot of opportunities to engage in activities with a variety of objects, if they are to learn creatively.

b. **Iconic stage**

   In this stage, children learn through visual stimuli. This is to say that children rely on visual representations to aid their thinking. Students’ visual perceptions determine how they understand the world.
c. **Symbolic stage**

In this stage, children can understand symbols, including words, mathematics and scientific notations. Once the students have reached the symbolic stage, they are able to take in large amounts and varied types of information. Symbolic materials include written passages, scientific and mathematics formulas, and abstract charts.

These developmental stages are not irreversible. As people get older, they typically use all three stages in acquiring knowledge.

In addition, Tesario *et al* (1991) maintained that when judging creativity in children, emphasis should be more on the creative process than on the product. By this, they meant that younger children do not always have the skills to make a creative product. A similar point is made by Malaguzzi (1995) who says that creativity becomes more visible when adults try to be more attentive to the cognitive process of children than to the results they achieve in various fields of doing and understanding.

**Methodology**

**Experimental Procedure**

*Week 1:* The researcher visited the management of the sampled schools, where formal introduction was done. In the same schools, some teachers were trained as research assistants.

*Week 2:* The research assistants presented the lessons before the researcher and necessary corrections were effected before the lessons were presented to the students.

*Week 3:* The researcher met with the research assistants. After self-introduction by participants, intact classes were selected for
the study. The junior and senior secondary school students were next pretested with creative thinking test. Thereafter, the two groups were given treatment on Cognitive Research Trust training programme. At the end of the lessons, creative thinking test was administered on the two groups.

Results and Discussion

Table 6.1: Test between the junior and secondary school students

<table>
<thead>
<tr>
<th>Students category</th>
<th>Mean</th>
<th>Standard deviation</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Junior sec. sch. Students</td>
<td>43.0123</td>
<td>19.342</td>
<td>81</td>
</tr>
<tr>
<td>Senior sec. sch. Students</td>
<td>37.819</td>
<td>20.092</td>
<td>61</td>
</tr>
<tr>
<td>Total</td>
<td>40.781</td>
<td>19.769</td>
<td>142</td>
</tr>
</tbody>
</table>

Table 6.2: ANCOVA table of the difference between means observed

<table>
<thead>
<tr>
<th>Source of variation</th>
<th>Sum of squares</th>
<th>Df</th>
<th>Mean square</th>
<th>F</th>
<th>Sig.</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pretest</td>
<td>5237.59</td>
<td>1</td>
<td>5237.59</td>
<td>14.878</td>
<td>.000</td>
<td>S</td>
</tr>
<tr>
<td>Students/category</td>
<td>411.976</td>
<td>1</td>
<td>411.976</td>
<td>1.70</td>
<td>.281</td>
<td>NS</td>
</tr>
<tr>
<td>Error</td>
<td>48932.414</td>
<td>139</td>
<td>352.032</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>291275.000</td>
<td>142</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In order to test the hypothesis, ANCOVA was used as indicated in Table 6.2. The independent variable was the training programme and the dependent variable was the scores on creative thinking test administered after the treatment was completed. The students’ scores on the pre-test were used as the covariate in the analysis. After adjusting for pre-test scores, the result has shown that $F(1,139) = 1.170$, sig $(p) = .281$. This shows that there was no significant difference in the mean performance of the junior and senior school students on creative thinking test. Thus, the hypothesis which states that there is no significant difference in the mean performance of junior and secondary school students on creative thinking test is accepted.
There was no significant difference in the mean performance of junior and senior secondary school students on creative thinking test. This finding agrees with that of Gando (1997) that, in spite of children young age, they benefited tremendously from creative thinking training programme, and would give comments and ideas which would not normally originate from children of that age. The teacher also found out that teaching of creative training programme led to group work, which was enhanced. The teacher concludes that thinking skill acquired in the training programme as well as interpersonal skill could be transferred to other fields.

The finding also corroborates that of Osborn (1999), which found that age does not place limit on creative thinking performance. Hence, Justice Holmes wrote his first book, *The Common Law* when he was seventy (70) years and” when he was over ninety (90) years.

The finding confirms that of Mangham (1992) that age is not a bar to creative power. He maintains that everyone has creative potentials which are often dormant because they are not exercised. This suggests that both the junior and senior secondary school students have creative talents in varying degrees, which is only made manifest through training.

Non-significant difference in the mean performance of junior and senior secondary school students on creative thinking test could have arisen due to the fact that creative potentials in both junior and senior secondary school students could be trained. In other words, students could be trained to use more productively the talents that they innately possess. This implies that there is danger in stereotyping children, because humans are far too complex to be placed in categories and without distortion.

It could also mean that creative ability is not greater in the junior or senior school students, but it may express be in ways which reflect different age interests.
Conclusion and Recommendations
Creative thinking potential is inherent. But it could be made manifest only through training. Hence, age is not a bar to creative thinking performance. Both the junior and senior secondary school students should be exposed to creative thinking training to enhance their creative abilities. The training could be extended to the early stages of childhood.

References


MOTORCYCLE TAXIS IN ENUGU: IMPLICATIONS FOR DEVELOPMENT

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Abstract
This study examines the socio-economic effects of motorcycle taxis (“okada”) in the city of Enugu, Nigeria. Motorcycle taxis in the city have directly employed about 14,000 of the city dwellers and indirectly employed people in related enterprises, such as dealers on motorcycle and its parts and repairers. Operators of motorcycle taxis (“okada” riders) comprise 80% permanent operators (formally unemployed) and 20% part-time operators (public servants, students and artisans). Okada riders have been linked to serious crime incidents, such as snatching of personal effects, grand larceny, robbery and political killings. They also present the most potent hazards both to passengers and other road users in the city, hence increasing accidents are linked to okada. Because it constitutes a quick way of making money, many youths have abandoned their skill acquisition or capacity building for it, leading to drastic reduction in the demand for big bus intra-urban services.
Introduction
One of the puzzles of African transport sector is that with a few isolated exceptions, it suffers from what has been called the "missing middle" (Pankaj, 1991). Movement of people and goods goes from walking and head-loading to the truck and bus in one technological leap. There is nothing much in-between. In comparison with Asia, there has been little use of animal, bicycle, or motorcycle-based technologies, i.e. the transport sector in Africa lacks "flexibility in service provision". This has been equally true in urban and rural areas, although the situation is starting to change with the development of passenger-carrying motorcycle services in West Africa (Howe and Oni 1996; Anon, 1997; Atubi, 2006).

A scenario which bears striking similitude to an invasion of locusts now dots the landscape of major cities across the country. Commercial motorcyclists popularly called "Okada" riders have taken over public transportation in Nigeria (National Concord, 1994).

The inner roads and highways are at present awash with the activities of motorcyclists. Motorcycle transport is an example of paratransit - a term applied to small passenger transport vehicles operating informally on a fare-paying basis (Armstrong-Wright, 1993).

With the background of acute mass transit problems confronting the nation, the development of motorcycle passenger services (Okada) seems unavoidable (National Concord, 1994).

Most okada riders are not licensed as required by the laws of the land. The upsurge in the use of motorcycles for commercial purposes is a direct result of the rot and decay which have insidiously eaten away all sectors of Nigeria’s national life. The transportation scene is one of the worst hit. Our roads are systematically divested of commercial vehicles, as there are no
Motorcycle Taxis in Enugu

spare parts to repair broken down ones, while new ones are unaffordable. Urban roads are recklessly left to decay as funds to rehabilitate them had either been mismanaged or diverted into private coffers. The end results are chaotic traffic jams and hold-ups, which could last for several hours at times.

Motorcycle transport is an example of paratransit transport - a term applied to small-passenger transport vehicles operating informally on a fare-paying basis (Annstrong-Wright, 1993). Paratransit consists of public and semi-public transportation services that are more flexible and personalized than conventional fixed route, fixed-schedule service. On a global scale, numerous works have recognized motorcycle as a means of transportation.

Parker (1991), in his study of urban traffic, pointed out that motorcycles have become an increasingly popular form of transportation in most Third World cities, such as Lagos, Bangkok, and Tehran. He also noted that congestions in Madras had been caused not by lines of motorcycles but by a disorderly mass of pedestrians, bicycles, motorcycles and occasionally by cars.

Okada in Nigeria refers to commercial motorcycles. It is one of the chief modes of transport, and by far, the most common form of informal transport system in the country (Atubi, 2006; Ebimomi, 2007; Wikipedia 2007). Motorcycles have adapted easily to the prevailing economic climate in a contemporary Nigerian society plagued by a dearth of taxi and bus service, hyper-congestion, and poor state of roads (Wikipedia, 2007). Also, they have become ubiquitous in Nigerian cities because of low cost of purchase and fuel efficiency.

However, motorcycle transport services are usually more expensive for consumers than other forms of transport services. Okada riding has been described as “a unique experience” by regular passengers and tourists in many cities of the developing countries (Cervero, 2005).
In major cities of the Third World, for example, Lagos, where traffic congestions (and invariably, delay) represent an ever-present threat to businessmen, government workers, students of various schools and colleges, okada comes into play. With smaller design, motorcycles are able to weave through traffic, and literally rescue countless customers from the organized chaos on Nigerian roads (Atubi and Onokala, 2004a and b; Wikipedia, 2007). In a similar study on Port-Harcourt, Akpogemeh (1995) collaborates this finding.

Motorcycles have a far higher rate of crippling and fatal accidents per unit distance and automobiles. A study conducted in the USA showed that while 15 cars per 100,000 ended up in fatal crashes, the rate for motorcycles was 69.3 per 100,000 (US Hisbway Safety Authority, 2004).

A study at the Obafemi Awolowo University Teaching Hospital, Ile-Ife, showed that injuries to limb caused by motorcycle accidents were 79.3% of patients who reported at emergency department of the hospital (Oluwadiya et al, 2004). The same work also stated the male:female ratio of accident victims to be 2.8:1 and identified the use of personal protective equipment (PPE) to be particularly nonexistent among most motorcycle riders.

A study on the pattern and features of childhood motorcycle injuries in Ilesa of South Western Nigeria revealed that road traffic injuries accounted for 8% overall children Emergency Room attendance and 17.6% deaths. Over half (50.2%) of 263 road traffic accidents were due to motorcycle injuries - 83.5% of which were for commercial commuter use (Okeniyi et al, 2005). The study concluded that motorcycle injuries contribute significantly to the high childhood road traffic injuries.

Okafor (1990) and Umenwa (1996) in their studies in Nnewi, Anambra State identified the introduction of motorcycle in the transportation sector as an answer to the call for a more
efficient means of transport in road transportation. The studies also noted that the use of motorcycle (okada) arose from the problems ranging from the inadequacy of good motorable roads, lack of maintenance of the existing roads, incessant traffic and inadequate traffic system. All these problems combined together to lead to the development and introduction of motorcycle as a private/commercial means of transportation in Nigeria.

Methodology
Data used in this research were obtained from surveys of
(a) 252 motorcycle taxi operators from nine sampled areas in the city of Enugu;
(b) 320 motorcycle taxi users;
(c) Motorcycle taxi associations, and (d) Motorcycle repairers association. Data were also got from published materials. The data were analysed using percentages and averaging models.

Discussion of Results/Findings
The socio-economic effects of motorcycle taxis in the city of Enugu, like many other cities in Nigeria, have been very enormous. The effects have positive and negative sides socially and economically.

Economic Effects of Motorcycle Taxis
Transport is a major source of direct and indirect employment, particularly in urban areas where public transport comes in myriad forms, including small vehicles (for example motorcycle taxis) and non-motorized transport (DFID, 2002). The commercial motorcycle, otherwise known as "okada" or "inaga", is today one of the major businesses where many young and old Nigerians are employed. For instance, a survey of nine branches of motorcycle taxi operators association in the city of Enugu revealed that
estimated 13,220 motorcycle taxi operators are duly registered with the association in different parts of the city (Table 7.1).

This number does not include those motorcycle taxi operators, who operate without being registered with any branch of the motorcycle operators' association. From the survey of 252 motorcycle taxi operators in the city, 80% of them are permanent in the business, while 20% of them are part-time operators (Table 7.2).

Table 7.1: Estimated Registered Number of Motorcycle Taxi Operators in Enugu City

<table>
<thead>
<tr>
<th>Location of Motorcycle Taxi Operators' Branch Association</th>
<th>Estimated Registered Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ogbete</td>
<td>1,575</td>
</tr>
<tr>
<td>Relief Market/Iva Valley</td>
<td>2,420</td>
</tr>
<tr>
<td>Uwani</td>
<td>1,200</td>
</tr>
<tr>
<td>New Haven</td>
<td>1,450</td>
</tr>
<tr>
<td>Emene</td>
<td>1,450</td>
</tr>
<tr>
<td>Abakpa Nike</td>
<td>2,525</td>
</tr>
<tr>
<td>Obmagu</td>
<td>600</td>
</tr>
<tr>
<td>Ganki (Awkunanaw)</td>
<td>2,300</td>
</tr>
<tr>
<td>Kenyatta</td>
<td>1,300</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>13,220</strong></td>
</tr>
</tbody>
</table>

*Source: Fieldwork, 2007*

It was also found that the part-time motorcycle taxi operators (20%) comprise public servants (45%), students in tertiary institutions (27%) and artisans and traders (33%) (Table 7.3).

The implication of 45% of part-time motorcycle taxi operators being public servants is that most workers in the state are not well paid and as a result, they augment their monthly salaries with the money they generate from the operation of motorcycle
Motorcycle Taxis in Enugu

taxi services. The fact that students, artisans and traders operate part-time motorcycle taxi services means that the business has positive economic impact on the life of many people in the city of Enugu especially the economically disadvantaged ones by giving them employment.

Table 7.2: Type of Motorcycle Taxi Operators in Enugu

<table>
<thead>
<tr>
<th>Sample Location</th>
<th>Number of Permanent Operators Interviewed (2)</th>
<th>Number of Permanent Operators (3)</th>
<th>Number of Part-Time Operators (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ogbete</td>
<td>31</td>
<td>26</td>
<td>5</td>
</tr>
<tr>
<td>Relief Market/Iva Valley</td>
<td>25</td>
<td>19</td>
<td>6</td>
</tr>
<tr>
<td>Uwani</td>
<td>43</td>
<td>35</td>
<td>8</td>
</tr>
<tr>
<td>New Haven</td>
<td>21</td>
<td>18</td>
<td>3</td>
</tr>
<tr>
<td>Emene</td>
<td>27</td>
<td>21</td>
<td>6</td>
</tr>
<tr>
<td>Abakpa Nike</td>
<td>41</td>
<td>30</td>
<td>11</td>
</tr>
<tr>
<td>Obinagu</td>
<td>19</td>
<td>14</td>
<td>5</td>
</tr>
<tr>
<td>Gariki (Awkunanaw)</td>
<td>30</td>
<td>27</td>
<td>3</td>
</tr>
<tr>
<td>Kenyatta</td>
<td>15</td>
<td>11</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>252</strong></td>
<td><strong>201</strong></td>
<td><strong>51</strong></td>
</tr>
</tbody>
</table>

*Source: Fieldwork, 2007*

Indirectly, the operation of motorcycle taxis in the city of Enugu has helped to employ people in other business enterprises. For instance, a survey of the number of people dealing on motorcycle and its spare-parts in the city reveals that the number of dealers is on the increase since many people started to be involved in the provision of public transport services with motorcycles. In 1997, the estimated number of registered dealers on motorcycle and its spare-parts was 366, but the number has increased by to 542 within the period under review (Table 7.4). It was also revealed that the number of motorcycle repairers in the city has

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increased from 270 in 1997 by 48% to 382 in 2007 due mostly to the booming activities of motorcycle taxis operation in the city in which the operators patronize the dealers.

**Table 7.3: The Permanent Jobs of Part-Time Motorcycle Taxi Operators in Enugu**

<table>
<thead>
<tr>
<th>Sample Location of Operators</th>
<th>Number of Operators Part-Time*</th>
<th>Public Servants</th>
<th>Students</th>
<th>Artisans and Traders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ogbete</td>
<td>5</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Relief Market/Iva Valley</td>
<td>6</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Uwani</td>
<td>8</td>
<td>3</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>New Haven</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Emene</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Abakpa Nike</td>
<td>11</td>
<td>5</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Obinagu</td>
<td>5</td>
<td>3</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Gariki (Awkunanaw)</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Kenyatta</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>51</strong></td>
<td><strong>23</strong></td>
<td><strong>11</strong></td>
<td><strong>17</strong></td>
</tr>
</tbody>
</table>

*Source: (Computed from Table 7.2)*

It is also note-worthy that motorcycle taxi helps to generate income to the state government and the three LGAs that make up the city, as each operator pays N1,250.00 and N900.00 yearly to renew his motorcycle license and insurance certificate respectively, in addition to between N150.00 and N200.00 that each operator pays for the purchase of local government emblem.

**Social Effects of Motorcycle Taxis**

Social effects of motorcycle taxis in the city of Enugu involves how the services provided by the operators of the motorcycle taxis
Motorcycle Taxis in Enugu

have affected inhabitants in their bid to meet their daily life activities in the society. In the city of Enugu, the motorcycle taxi is the preferred choice of the inhabitants, providing personal mobility in relatively short distances and frequent trips, under the condition that mass transit is underdeveloped, and motorcycles often travel faster than automobiles. For instance, a survey of 320 households in the city on how motorcycle taxis have impacted in their lives revealed that the services of motorcycle taxis have aided them to attend to their daily activities for their livelihoods.

Table 7.4: *Increase in the Number of Dealers on Motorcycle and Its Spare-parts in Enugu, 1997-2007*

<table>
<thead>
<tr>
<th>Location of Dealers' Association Branches in the City</th>
<th>Total No. of Registered Members in 1997</th>
<th>Total No. of Registered Members in 2007</th>
<th>Increased Number of Members Within the Period</th>
<th>% Increase of Members Within the Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ogbete</td>
<td>63</td>
<td>97</td>
<td>34</td>
<td>54</td>
</tr>
<tr>
<td>Relief Market/Iva Valley</td>
<td>33</td>
<td>47</td>
<td>14</td>
<td>42</td>
</tr>
<tr>
<td>Uwani</td>
<td>72</td>
<td>101</td>
<td>29</td>
<td>40</td>
</tr>
<tr>
<td>New Haven</td>
<td>28</td>
<td>42</td>
<td>14</td>
<td>50</td>
</tr>
<tr>
<td>Emene</td>
<td>32</td>
<td>43</td>
<td>11</td>
<td>34</td>
</tr>
<tr>
<td>Abakpa Nike</td>
<td>42</td>
<td>58</td>
<td>16</td>
<td>38</td>
</tr>
<tr>
<td>Obinagu</td>
<td>25</td>
<td>34</td>
<td>9</td>
<td>36</td>
</tr>
<tr>
<td>Gariki (Awkunanaw)</td>
<td>44</td>
<td>68</td>
<td>24</td>
<td>55</td>
</tr>
<tr>
<td>Kenyatta</td>
<td>27</td>
<td>52</td>
<td>25</td>
<td>93</td>
</tr>
<tr>
<td>Total</td>
<td>366</td>
<td>542</td>
<td>176</td>
<td>48</td>
</tr>
</tbody>
</table>

Table 7.5: Registered Members of Motorcycle Repairers Association in the City of Enugu 1997-2007

<table>
<thead>
<tr>
<th>Location of Branches of Motorcycle Repairers' Association in the City</th>
<th>Total No. of Members in 1997</th>
<th>Total No. of Members in 2007</th>
<th>Increased Number of Members Within the Period</th>
<th>% of Increased number of Members Within the Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ogbete</td>
<td>37</td>
<td>46</td>
<td>9</td>
<td>24</td>
</tr>
<tr>
<td>Relief Market/Iva Valley</td>
<td>17</td>
<td>28</td>
<td>11</td>
<td>64</td>
</tr>
<tr>
<td>Uwani</td>
<td>45</td>
<td>57</td>
<td>12</td>
<td>27</td>
</tr>
<tr>
<td>New Haven</td>
<td>29</td>
<td>34</td>
<td>5</td>
<td>27</td>
</tr>
<tr>
<td>Emene</td>
<td>31</td>
<td>48</td>
<td>17</td>
<td>55</td>
</tr>
<tr>
<td>Abakpa Nike</td>
<td>32</td>
<td>56</td>
<td>24</td>
<td>75</td>
</tr>
<tr>
<td>Obinagu</td>
<td>18</td>
<td>27</td>
<td>9</td>
<td>50</td>
</tr>
<tr>
<td>Gariki (Awkunanaw)</td>
<td>42</td>
<td>55</td>
<td>13</td>
<td>31</td>
</tr>
<tr>
<td>Kenyatta</td>
<td>19</td>
<td>31</td>
<td>12</td>
<td>63</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>270</strong></td>
<td><strong>382</strong></td>
<td><strong>112</strong></td>
<td><strong>42</strong></td>
</tr>
</tbody>
</table>

Source: Motorcycle Repairers' Association in the City of Enugu, 2007

Table 7.6 shows the percentage households by topmost primary use of motorcycle taxis in the city. Topmost primary uses of motorcycle taxi services by most households include journey to work (11%), shopping (23%), accessing health services (19%), social visits (19%), going to school (6%), trading (9%) and to access banks (13%). It can be said that most people use motorcycle taxis for multiple purposes in the city of Enugu. Motorcycle taxi is one of the pillars of public transportation in the city of Enugu. This is because motorcycle excels in flexibility, allowing the rider to make door-to-door trips at any time without waiting, walking or transfer. It is also efficient in space use, occupying about one-fourth of space on road and in parking, in comparison with a car or bus when motorcycles are dominant, and about one-half of space of a car or bus in mixed traffic. Its small size and agility permit
Motorcycle Taxis in Enugu

faster urban travel than car or bus, which reduces congestion and overall pollution.

Table 7.6: Percentage of Households Topmost Primary Use of Motorcycle Taxi Services in the City of Enugu by Journey Purpose

<table>
<thead>
<tr>
<th>Sample Location</th>
<th>No. of household intervened</th>
<th>Journal Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Work</td>
<td>Shopping</td>
</tr>
<tr>
<td>Ogbete</td>
<td>35</td>
<td>11</td>
</tr>
<tr>
<td>Relief Market/Iva Valley</td>
<td>32</td>
<td>12</td>
</tr>
<tr>
<td>Uwani</td>
<td>44</td>
<td>5</td>
</tr>
<tr>
<td>New Haven</td>
<td>30</td>
<td>14</td>
</tr>
<tr>
<td>Emene</td>
<td>33</td>
<td>17</td>
</tr>
<tr>
<td>Abakpa Nike</td>
<td>42</td>
<td>14</td>
</tr>
<tr>
<td>Obinagu</td>
<td>30</td>
<td>14</td>
</tr>
<tr>
<td>Gariki (Awkunanaw)</td>
<td>41</td>
<td>6</td>
</tr>
<tr>
<td>Kenyatta</td>
<td>33</td>
<td>15</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>320</strong></td>
<td><strong>11</strong></td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2007

Negative Effect of Motorcycle Taxis in Enugu City

The positive socio-economic effects of motorcycle taxis in the city of Enugu notwithstanding, they also have negative socio-economic effects in the city. For instance, okada riders have been linked to serious crime incidents in Enugu such as snatchings of personal effects (mobile phones, purses, and bags), abduction, grand larceny, robbery and political killings. Consequently, Enugu State
Government signed into law a bill passed by the State House of Assembly banning the use of motorcycles above 100-cc engine capacity for motorcycle taxis operation in the State (Edike, 2003).

Again, okada operators present the most potent hazards, both to passengers and other road users. The riders flout all road safety instructions in the city without apology. Accidents arising from motorcycle taxis due to their excessive speeding and misjudged overtaking have been on the increase in the city. These have led to deaths, breakage of joints, skin and muscle damage, concussion and brain damage and facial disfigurement of the motorcycle accident victims in the city which have brought discomfort and financial costs to many families.

Furthermore, many youths in the city have abandoned their trade skills acquisition or capacity building to operation of commercial motorcycle because of quick money making from the operation. Small bus operators in the city of Enugu are experiencing relative fall in demand for their services especially for the short distant journeys due to the motorcycle taxi operations, while the use of Mercedes Benz Luxurious Single-Deck 608D buses is no more obtainable in the city, as the motorcycle taxi operators intensified their intra-urban services. Some of the operators and conductors of 608D buses in the city have been rendered unemployed partly because of intensified operation of okada in recent years.

**Issues for Policy Formulation**

1. The operation of motorcycle taxis in the city of Enugu should be encouraged, as it has helped in poverty reduction by the employment of many urban poor.
2. With the meandering movement of the motorcycle between houses, narrow paths, and bad roads, coupled with the cost-effectiveness of commercial motorcycle transport, the motorcycle taxis should be encouraged and modernized for
speedy door-to-door delivery of goods and services and accessibility to social facilities in the city.

3. Okada riders' card, which has detailed information about the identity of the rider should be introduced by the governments in the city of Enugu, as it is practiced in the city of Lagos (Ebimomi, 2007) so as to combat motorcycle taxi-aided crimes in the city.

4. To address frequent occurrence of motorcycle taxi accidents and their effects, riders should be made to undergo a compulsory training where they should be taught basic rules of road safety before they should be given license to operate. Again, the use of personal protective equipment especially 'helmet' should be made compulsory for okada riders/operators and their passengers.

Conclusion
Okada - motorbike transport - provides good employment to many Nigerians. The system had since spread over to many countries in Africa, to address prevailing transportation problems. However, the resultant transport accidents constitute a menace to the extent that those who used to feel safe are now frightened by the possibility of an accident (Ojo, 2008; Asalor et al, 1986).
References


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EVALUATION OF THE ACUTE TOXICITY OF COREXIT 9527/FORCADOS CRUDE OIL MIXTURE ON TILAPIA GUINEENSIS AND SAROTHEDRON MELANOTHERON

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Abstract
Oil spills constitute enormous environmental problems and present significant threat to marine and shoreline ecosystems. This problem is compounded by the fact that the toxicity of dispersed oil has been shown to be greater than that of oil alone. This study evaluated the acute toxicity of Corexit 9527/Forcados (C/F) blend crude oil mixture to Sarothedron melanotheron (brackish water specie) and Tilapia guineensis (fresh water specie). Also, the effects of the oil/dispersant mixture on the physicochemical parameters of fresh and brackish waters were assessed. Results
showed that the oil/dispersant mixture remarkably influenced the physicochemical attributes of the dilution waters. The 96 h LC$_{50}$ values estimated by the probit method were 62.15 and 45.63 litre$^{-1}$ for the fresh and brackish water species respectively. The oil/dispersant mixture was more toxic to the brackish water species as shown by the lower LC$_{50}$ value and the greater variation in the physicochemical variables of brackish water.

Introduction

Oil spills are well-documented environmental and economic catastrophe which presents significant threat to marine and shoreline ecosystems. Most oil spill on waters rapidly spread into a slick, the most damaging effect being observed when the oil strand on shorelines or enters restricted shallow waters such as estuaries; resulting in long term negative consequences (Pritchard and Costa, 1991). Oil spills are managed by the use of oil spill dispersants which prevent coalescence of oil droplets (Nes and Norland, 1988) and the formation of an oil and water emulsion, removes the fire hazard of an oil spill, inhibits the contamination of shorelines, and facilitates the evaporation, biodegradation, and solubilization of the oil (Slade, 1982). Although advocates of dispersant application believe that chemical dispersion serves to accelerate the natural process of oil dispersion in a form that is safer, this treatment might present hazards to the organisms within the water column.

Dispersants contain surfactants as the active ingredient and serve to reduce the interfacial tension between oil and water, thus forming small oil droplets which move into the water column to facilitate quicker and natural dispersion (Nes and Norland, 1988). Chemically dispersed oil degrades faster than undispersed oil as the surface area of oil exposed to the water is increased (Nes and Norland, 1988). Studies on the effects of use of first generation dispersants to clean large oil spills have shown that though oil alone was not very toxic, however use of dispersants caused
extensive mortalities of animals and algae in proportion to the dose used (Smith, 1968). Also, the toxic concentration of dispersants is much lower than the concentration required to disperse the stranded oil (Southwards and Southwards, 1978). Nevertheless newer dispersants are thought to be safer. Various studies have shown that the toxicity of dispersed oil was greater than that of oil alone (Thorhaugh and Marcus 1985; Thorhaugh et al., 1986; USNRC, 1989; Koyama and Kakuno, 2004).

Some physicochemical variables of water which have been shown to influence the toxicity of a dispersant formulation include temperature (Ordzie and Garafola, 1981; Wells, 1984), salinity, (Blondina et al, 1999; Rogerson and Berger, 1981, Doe and Wells, 1978; Wells and Harris, 1980; Lonning and Falk-peterson, 1978), alkalinity (Eisher, 1980; Canevari and Foy, 1982), bicarbonate (Ernst and Arditti, 1983), total dissolved solids (TDS) (Linden et al., 1981) and body oxygen demand (BOD) (Velz, 1984).

Forcados is a Nigerian crude oil, and Corexit 9527 is a common oil dispersant widely used to clean up oil spills in both brackish and fresh waters. Aquatic organisms indigenous to these waters are exposed to the toxic effects of this dispersant in combination with the spilled oil.

This study was undertaken to ascertain the acute toxicity of corexit 9527/forcados mixture (C/F) to *Tilapia guineensis* (fresh water species) and *Sarothedron melanotheron* (brackish water species).

**Materials and Methods**

**Animals**

*Tilapia guineensis* was obtained from Ellah lake, while *Sarothedron melanotheron* was obtained from Ogbakiri creek, both in Rivers State, south-south, Nigeria. They were identified by Mr. Sylvester Ohwo of Thermsteel Analytical Laboratory Warri,
Delta State, Nigeria. Fish were maintained in 70-liter aquaria (28 ± 2°C) and fed with fish mash. The fish were allowed a 1 week acclimatization period before commencement of the tests.

Collection of dilution water
Dilution water (the water from the natural habitat of the test organism) was obtained from the natural habitat of the fish (test animals/organisms). Fresh water was obtained from Ellah lake, while brackish (salt) water was collected from Ogbakiri creek both in Rivers State, south-south, Nigeria.

Analysis of the dilution water
Some critical physicochemical parametres of the water were analyzed as follows:

*Temperature*
This was determined using a mercury thermometre calibrated in 0.2 units from 0 - 100°C. The thermometre was dipped into the dilution water and the temperature read off after 5 min.

*pH*
The pH of the dilution water was measured using a Scott Gerate pH metre which was standardized and checked against buffer solutions of pH 4 and 10 under ambient temperature. The electrode was immersed in the dilution water and the pH read immediately.

*Conductivity*
This was read off by inserting the electrode of the conductivity metre in the water.

*Total Dissolved Solids (TDS)*
Dilution water (1L) was poured into a beaker of known weight and allowed to completely evaporate to dryness by heating in a mantle.
The beaker was re-weighed and the TDS calculated using the relation:

\[ \text{TDS (mgL}^{-1}\text{)} = \frac{D-C}{V_s} \]

where \( D \) = weight of the dilution water + the beaker on drying, \( C \) = weight of the empty beaker, \( V_s \) = volume of the dilution water (APHA, 1989).

**Dissolved Oxygen**

The Scott Gerate dissolved oxygen metre was calibrated using saturated sodium sulphite solution. The electrode was then immersed in the dilution water and the value read off. The reading was converted to dissolved oxygen concentration (mgL\(^{-1}\)) with reference to standard tablets.

**Biological Oxygen Demand (BOD)**

The dissolved oxygen of the dilution water was determined as stated above. A BOD bottle filled with the dilution water was stoppered without trapping air bubbles and placed in an incubator (20 °C) for 5 days. Distilled water was used as control. After 5 days, the dissolved oxygen of the dilution water and distilled water were determined. The BOD was calculated using the relation (APHA, 1989):

\[ \text{BOD (mgL}^{-1}\text{)} = \frac{(DOB-DOA) - (DOSB-DOSA)}{D} \]

where \( DOB \) = dissolved oxygen of the dilution water before incubation, \( DOA \) = dissolved oxygen of the dilution water after incubation, \( DOSB \) = dissolved oxygen of the distilled water before incubation, \( DOSA \) = dissolved oxygen of the distilled water after incubation, \( D \) = dilution factor (0.5).

**Salinity**

The salinity of dilution water was determined as described by APHA (1989). Dilution water (10 ml) was poured into a 1000 ml conical flask and made up to the 1000 ml mark with distilled water. The conical flask was stoppered and mixed thoroughly. The
solution (10 ml) was poured into an Erlenmeyer flask and the pH adjusted to between 6.0 and 8.5 using sodium bicarbonate solution. Potassium chromate indicator (1 ml) was added to the mixture, which was subsequently diluted to 20 ml with distilled water. The mixture was then diluted with standard silver nitrate to a permanent red tinge of silver chromate. The chloride content was determined using the relation: chloride (mg L\(^{-1}\)) = \(V_A \times N_A \times 35500\); where \(V_A\) = volume of silver nitrate (ml), \(N_A\) = normality of silver nitrate, 35500 = constant.

**Alkalinity**

Alkalinity was analyzed as described by APHA (1989). Dilution water (100 ml) in an Erlenmeyer flask to which was added standard phenolphthalein indicator (5 drops) was titrated with sulphuric acid, while stirring to end point (red to colourless). The titre volume was recorded and hydroxide was calculated using the relation:

\[
\text{Hydroxide (mgL}^{-1}\text{)} = \frac{V_A \times N_A \times 17 \times 1000}{V_D};
\]

where \(V_A\) = volume of sulphuric acid (ml), \(N_A\) = normality of sulphuric acid, \(V_D\) = volume of dilution water, 17 = molar mass of hydroxide, 1000 = constant.

**Bicarbonate**

Dilution water (50 ml) to which was added phenolphthalein indicator (3 drops) was titrated with 0.1N sulphuric acid to end point pH 8.7 (colourless to light red). The titre volume was noted. Titration for bicarbonate was done by adding 3 drops of bromothymol blue indicator to an end point of 3.7 (blue to yellow). The titre volume was used to calculate the bicarbonate concentration using the relation:

\[
\text{Bicarbonate (mgL}^{-1}\text{)} = \frac{V_T \times E \times N \times 1000}{V_S};
\]

where \(V_T\) = titre volume (ml), \(E\) = equivalent weight of the bicarbonate, \(N\) = normality of sulphuric acid, \(V_S\) = volume of dilution water (ml), 1000 = constant (APHA, 1989).
**Total hydrocarbon content (THC)**

Xylene (50 ml) was added to 1000 ml of dilution water placed in a separating funnel, followed by vigorous shaking for 2 min. The lower xylene layer was collected, centrifuged and the absorbance read at 400nm using a spectrophotometer (DR 2000). The volume of the aqueous layer was noted. The THC was calculated using the relation:

\[
\text{THC (mgL}^{-1}) = \frac{V_E \times \text{Abs}_E}{V_{aq}};
\]

where \(V_E\) = volume of xylene, \(V_{aq}\) = volume of aqueous solvent, \(\text{Abs}_E\) = absorbance of xylene (APHA, 1989).

**General Bioassay Techniques**

**Preparation of the test substance**

The test substance (Corexit 9527/Forcados blend mixture) used was a 1:4 mixture of Corexit 9527 (dispersant) and Forcados blend (crude oil) (C/F). A 1000 mgL\(^{-1}\) stock solution of the mixture in dilution water was prepared and subsequently diluted as needed.

**Effect of C/F on the physicochemical parameters of the dilution water inhabited by fish**

Bioassay tanks constructed with a transparent glass measuring 40cm x 25cm x 25cm, covered with a 0.5 mm nylon mesh (to prevent the animals from jumping out) were used for the study. The tanks were well aerated with air pumps to ensure adequate circulation of air.

Twenty fingerlings of each species of fish were transferred into the respective bioassay tanks containing one of 5, 10, 35, 70, 100 or 450 mgL\(^{-1}\) of C/F in brackish or fresh water at room temperature (28 ± 2°C). Control groups were held in tanks containing the appropriate dilution water without C/F.

The dilution water was replaced every 24 h by siphoning out the stale/used dilution water from the middle of the bioassay.
tank, followed by immediate replacement with fresh dilution water from the inlet tube (Mojisola, 2000).

Physicochemical parameters of the dilution water such as temperature, dissolved oxygen, pH, total dissolved solid, alkalinity, bicarbonate and salinity were determined before and after (on stabilization of the test system) renewal at 24 h intervals for 4 days.

**Acute toxicity studies**

This was done to determine the concentration of the test substance that killed 50% of the exposed organisms (LC$_{50}$). In the preliminary studies carried out to determine the concentration range to be used in the toxicity test, animals (n=20) in the respective bioassay tanks were exposed to each of a wide range of concentration of C/F (100, 400, 650, 850 and 1000mgL$^{-1}$) over 24, 48 and 96 h. Subsequently, a series of concentrations between the range that killed all/most of the animals or a few/no animal were selected and used for the study. After treatment, the animals (n=20) were observed regularly and mortality recorded at 3h, 6h, 12h, 24h, 48h, 72h and 96h. Mortality was established at the point when no peculiar movement was detected (Sprague, 1973). Dead animals were removed immediately on detection (APHA, 1989).

**Statistical Analysis**

Data obtained was analyzed using One-Way analysis of variance (ANOVA) and further subjected to LSD post hoc test for multiple comparisons. The results were presented as Mean ± SEM. Differences between means of treatment and control groups were accepted significant at $P<0.05$. 
Results

Baseline physicochemical characteristics of brackish and fresh waters

Results showed differences in the physicochemical characteristics of fresh and salt waters (Table 8.1). The baseline physicochemical properties of the tested waters were within the recommended range (WHO, 1984; APHA, 1989; Environment Canada, 1987).

Effect of C/F on the physicochemical parameters of fresh and salt waters

C/F increased the temperature, alkalinity, pH, TDS, bicarbonate, salinity, but decreased the dissolved oxygen of fresh water inhabited by fish at 24, 48, 72 and 96 h respectively compared to control (Table 8.2).

For salt water, on day 1, C/F increased the temperature, salinity, bicarbonate level, TDS, but decreased dissolved oxygen compared to control. Prior to renewal, the pH and alkalinity were decreased, but increased after renewal compared to control (Table 8.3).

On day 2, C/F increased the temperature, pH, dissolved oxygen, TDS, bicarbonate, and salinity before and after renewal. However, it increased alkalinity before renewal, but elicited varying changes after renewal compared to control (Table 8.3).

On day 3, before renewal, there were increases in dissolved oxygen, pH, alkalinity, bicarbonate, and salinity, with increased TDS; while after renewal all the parameters were increased compared to control (Table 8.3).

On day 4, dissolved oxygen, pH, alkalinity, bicarbonate, and salinity decreased prior to renewal, but were increased after renewal compared to control (Table 8.3).
Also it was observed that in both C/F contaminated and control fresh and salt waters, the values of pH and dissolved oxygen were higher in stale than in freshly renewed water; while temperature, TDS, alkalinity, bicarbonate and salinity were higher in freshly renewed than in stale water.

**Acute toxicity (LC$_{50}$) of C/F against *Tilapia guineensis* and *Sarothedron melanotheron***

The results showed that as the exposure time increased, the LC$_{50}$ values decreased, implying greater toxicity with increased exposure time.

C/F blend was more toxic to the brackish water species as shown by the lower LC$_{50}$ values. At low exposure time, the difference in LC$_{50}$ values between fresh and salt water species was pronounced with LC$_{50}$ values for brackish water approaching half that of fresh water. However, with increase in exposure time, the gap closed. The LC$_{50}$ values of C/F against the organisms over time are as shown in Tables 8.4, 8.5 and 8.6.

**Table 8.1: Comparison of baseline physicochemical characteristics of brackish and fresh waters**

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<th>Parameter</th>
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<td>Total dissolved solids (TDS) (mg L$^{-1}$)</td>
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<td>Bicarbonate (mg L$^{-1}$)</td>
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<td>Total petroleum hydrocarbon content (THC) (mg L$^{-1}$)</td>
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Evaluation of the Acute Toxicity of Corexit 9527

Table 8.2: Effect of C/F on critical physicochemical parameters of fresh water before renewal and after renewal at 24, 48, 72 and 96 h

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<th>pH</th>
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Table 8.3: Effect of C/F on critical physicochemical parameters of brackish (salt) water before renewal and after renewal at 24, 48, 72 and 96 h

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## Evaluation of the Acute Toxicity of Corexit 9527

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<tr>
<td>C/F blend 10</td>
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<td>5.36</td>
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<tr>
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<tr>
<td>C/F blend 35</td>
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<td>5.34</td>
<td>6.45</td>
</tr>
<tr>
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<td>807.97</td>
<td>302.03</td>
<td>13.20</td>
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<tr>
<td></td>
<td>1588.84</td>
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<tr>
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<td>6.43</td>
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<td>302.92</td>
<td>13.17</td>
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<td></td>
<td>1589.02</td>
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<tr>
<td>C/F blend 100</td>
<td>28.08</td>
<td>5.31</td>
<td>6.45</td>
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<td>1588.10</td>
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</tbody>
</table>
Table 8.6: LC$_{50}$ of C/F on Tilapia guineensis and Sarothedron melanotheron

<table>
<thead>
<tr>
<th>Time (h)</th>
<th>LC$_{50}$ of Corexit 9527/Forcados blend mixture</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tilapia guineensis (Fresh water species) (mgL$^{-1}$)</td>
</tr>
<tr>
<td>3</td>
<td>619.80 ± 10.02</td>
</tr>
<tr>
<td>6</td>
<td>443.86 ± 8.73</td>
</tr>
<tr>
<td>12</td>
<td>282.67 ± 7.66</td>
</tr>
<tr>
<td>24</td>
<td>197.00 ± 6.12</td>
</tr>
<tr>
<td>48</td>
<td>132.87 ± 4.33</td>
</tr>
<tr>
<td>72</td>
<td>76.46 ± 5.04</td>
</tr>
<tr>
<td>96</td>
<td>62.15 ± 4.50</td>
</tr>
</tbody>
</table>

**Discussion**

Despite the benefits of the use of dispersants to manage and contain oil spills, there is great concern about their ecological impact and toxicity to ecosystems. Toxicity of a dispersant/oil mixture to an ecosystem is a function of the dispersant, the oil being dispersed, the nature of exposure (i.e. concentration and time), the organism involved, and the life stage of the organism (Michelli et al., 1991). The combination of these factors as well as others that may be relevant in specific situations will determine the ultimate impact.

This study evaluated the acute toxicity of Corexit 9527/Forcados mixture in brackish and fresh waters by assessment of the effect of the dispersant/oil mixture on the physicochemical characteristics of the waters and the LC$_{50}$ of the fish species that inhabit the waters.

Analysis of fresh and salt waters showed significant differences in their baseline physicochemical characteristics. In addition, the waters were found to be within the recommended range (WHO, 1984; APHA, 1989; Environment Canada, 1987) and
Evaluation of the Acute Toxicity of Corexit 9527

hence suitable for the study, considering that significant changes in the baseline values of these parameters could affect the results of the study.

The observation that in both C/F contaminated and control waters the values of pH and dissolved oxygen were higher in stale than in freshly renewed water; while temperature, TDS, alkalinity, bicarbonate and salinity were higher in freshly renewed than in stale water may be due to the metabolic and other activities of the fish.

Evaluation of the effect of the dispersant/oil mixture on the physicochemical characteristics of fresh water inhabited by fish showed that C/F increased the temperature, alkalinity, pH, TDS, bicarbonate, salinity, but decreased the dissolved oxygen at 24, 48, 72 and 96 h compared to control. The C/F also elicited varying changes in salt water inhabited by fish. These indicate that C/F affects and changes the physicochemical characteristics of the dilution water in which fish inhabit, this may subsequently affect the physiological and other processes in the fish leading to toxicity. This is underscored by the observation that low dissolved oxygen (Scott and Dutka, 1980), increased alkalinity (Eisher, 1980; Canevari and Foy, 1982), bicarbonate (Ernst and Arditti, 1983), TDS (Linden et al., 1981) and BOD (Velz, 1984) caused an increase in the toxicity of surfactants.

Also, increased salinity has been shown to enhance the toxicity of Corexit 9527/oil mixture (Blondina et al, 1999), while higher temperatures have been shown to increase the toxicity of Corexit 9527 (Ordzie and Garafola 1981; Wells, 1984). The changes in these parameters maybe a major contributing factor in the toxicity of C/F blend to *Tilapia guineensis*.

Generally C/F elicited greater fluctuations in the physicochemical parameters of the brackish water characterized by increases in salinity, alkalinity, bicarbonate, TDS and pH; this may also translate to increased toxicity.
Fluctuations(changes in several environmental variables such as salinity can influence the interactions between organisms and pollutants in aquatic organisms and therefore affect the toxicity of xenobiotics (Wang et al., 2001).

The 96 h LC$_{50}$ were $62.15 \pm 4.50$ mgL$^{-1}$ and $45.63 \pm 4.46$ mgL$^{-1}$ for *Tilapia guineensis* and *Sarothedron melanotheron* respectively, showing greater toxicity to the brackish water organisms. Comparison of the LC$_{50}$ values of C/F in fresh and salt water species over time show significant ($p<0.05$) greater toxicity against the brackish specie as shown by the lower LC$_{50}$ values. Thus, the higher the salinity of the water, the more toxic the dispersant/oil mixture. This is consistent with previous studies which showed that brackish water species are more sensitive to Corexit 9527/oil mixture than fresh water species (Blondina et al, 1999).

The brackish water had lower dissolved oxygen; this may contribute to greater sensitivity to C/F blend as low dissolved oxygen is known to increase the toxicity of surfactants (Scott and Dutka, 1980).

Also, as alkalinity decreased from brackish to fresh water, there was reduced toxicity as shown by the higher LC$_{50}$. This is consistent with previous studies (Canevari and Foy, 1982; Eisher, 1980). The LC$_{50}$ also decreased as the bicarbonate level, total dissolved solids and conductance increased from fresh to brackish water. There was a low LC$_{50}$ at the high BOD of brackish water. BOD is the amount of oxygen required for aerobic microorganisms present in a water body to oxidize organic matter to stable inorganic form. High BOD is an indication of high toxicity in a water body (Velz, 1984).

In addition, the nature of exposure (concentration and time) among other factors is a great determinant of the toxicological effect of a dispersant (Michelli et al., 1991). Exposure time is inversely proportional to the LC$_{50}$ (Anderson et al., 1984); as
exposure time increases, the LC$_{50}$ decreases and the agent is more toxic.

The greater acute toxicity shown in the brackish and fresh water fishes could be due to the differences in the baseline levels of physicochemical parametres and also the greater fluctuations/changes in these parametres in the brackish water.

It is important to note that the study did not use the values of the dispersant/oil mixture measured in the water to which the animals were exposed (water soluble fraction), but the total oil per unit volume (nominal concentration). This constitutes a limitation to the study since nominal concentration is bound to give a higher toxicity value than the water soluble fraction due to the tendencies of hydrocarbon to adhere to test equipment as well as difficulties of the largely hydrophobic compounds to dissolve in the water (Norton et al., 1978; Anderson et al., 1984).

In conclusion, the C/F blend was more toxic to the brackish than the fresh water species. This greater toxicity may be attributed to the significant differences in the physicochemical characteristics of fresh and brackish waters. In addition, considering the fact that increased salinity, alkalinity, bicarbonate and other changes in the physicochemical variables of water result in increased sensitivity of marine community to toxic effects of xenobiotics, the inherent physicochemical make-up of brackish water may pre-dispose the aquatic organisms to greater toxic effects.
References
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HEALTH CARE FINANCING AND COPING STRATEGIES IN SUB-SAHARAN AFRICA:
A SYSTEMATIC ANALYTICAL REVIEW

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Abstract
Out-of-pocket payment, which has been dominant for meeting the health needs of individuals and households, is gradually crumbling due to non-affordability and equity concerns in the sub-Saharan African region. Most countries in the region are beginning to re-think on how to reform their health care financing in order to improve on coverage and equity. There is an active debate and considerable disagreement about the appropriate role of five approaches to health care financing at low-income levels in the region. This paper reviews the application of these health care financing mechanisms and suggests how best to protect the poor when they fall sick.

Introduction
Health care financing continues to be a key challenge in the developing world. Despite efforts to improve the provision of health services, many low- and middle-income countries are still far from achieving universal health coverage. As documented by
World Health Organization, WHO (2005), an estimated 1.3 billion people do not have access to effective and affordable health care, including drugs, surgeries, and other medical facilities. Developing countries bear 93% of the world’s disease burden, yet, merely account for 18% of world income and 11% of global health spending. At the sub-national level, the rich often benefit more from public expenditure and subsidies on health care than the poor. And scarce public resources that are available to the poor in many low-income and middle-income countries are often squandered on ineffective care.

Meeting the basic health needs of the people has always been one of the greatest challenges faced by countries in Africa. Yet, in competing for resources, the health sector is often ranked relatively low among national development priorities. Currently, the proportion of the central government expenditure on health in Africa ranges from less than 5% to high 14%, with an average of 8%. Considering the high burden of diseases in the region, the allocation of financial resources for health must be critically assessed, especially in terms of equitable distribution. It must be recalled that the Heads of State and Government of the African Union committed themselves in the Abuja Declaration 2001 to allocate 15 % of their national budget to health. Progress on this commitment reveals that 4 countries are allocating less than 5 %, 25 countries between 5 and 10 % and 13 countries between 11 and 14 % (CAMH2, 2005).

In relation to health care financing in Africa, as contained in the World Health Organization’s 2001 National Health Accounts (NHA), McIntyre et al (2005) observed that the current level of health care funding from government tax revenue is relatively low in most African countries. In about 60% of African countries, the health sector share of total government expenditure is below 10%. There is still a reasonably high level of reliance on donor funding. Donor funding accounts for over a quarter of total
health care funding in about 35% of African countries, with 5% of countries having more than half of all health care funding coming from external sources. There is limited insurance coverage, especially in relation to mandatory health insurance. However, community pre-payment schemes have been on the increase in recent years. One of the single largest sources of financing is that of out-of-pocket payments, which exceed 25% of total health care expenditure in more than three-quarters of sub-Saharan African countries. Out-of-pocket payments include user fees at public sector facilities as well as direct payments to private providers, ranging from doctors working in private practice to informal drug sellers and traditional healers.

The critical question is how to improve the access to health care and financial protection of the poor in developing countries. Whereas formal statutory health insurance schemes have largely failed to reach the poor, private for profit and not-for-profit schemes are emerging in different regions of the world, offering a potential improvement in risk sharing for a larger part of the population (Drechsler et al, 2005). Developing countries rarely have the financial means and institutional capacity to provide state-based health insurance. A large amount of health costs is, thus, directly borne by patients. So-called “out-of-pocket-payments” account for one third of total health expenditure (THE) in two thirds of all low-income countries. This situation became even more prevalent after the introduction of cost sharing mechanisms in many developing countries (e.g. user fees, co-payments, or deductibles). Low-income families, in particular, suffer from these conditions as direct payments pose severe risks of impoverishment. Without sufficient social protection, many households are threatened by catastrophic health expenditures, especially considering the impact of indirect costs associated with illness (e.g. a loss of productive capital) (Drechsler et al, 2005).
In view of these perils, the current debate on health sector reform clearly emphasizes the need to move away from excessive reliance on point-of-service-payment to prepayment and risk-sharing. Private health insurance (PHI) offers a potential alternative to insure against the cost of illness and, lately, has been receiving increasing consideration from policy makers around the world (Drechsler et al., 2005). Many low-income countries are falling significantly behind in achieving the Millennium Development Goals (MDGs). Although no single mechanism of health care financing is likely to mobilize all the needed financial resources to achieve the MDGs, many local communities are introducing micro-level health insurance as one – albeit small – contribution to this agenda. Such community financing schemes often evolve during severe economic constraints, political instability, and lack of good governance. Usually, government taxation capacity is weak, formal mechanisms of social protection for vulnerable populations absent, and government oversight of the informal health sector lacking. In this context, community involvement in the financing of health care provides a critical, but often insufficient, first step in the long march towards improved access to health care by the poor and social protection against the cost of illness (Tabor, 2005).

Although much is known about the issues and policy options for improving health financing in other regions and higher income levels, there is still a considerable knowledge gap on how best to approach this challenge in the context of the low-income levels and weak institutional capacity especially in the African context. Several factors relating to revenue collection, risk pooling, and spending at low income levels make the policy options for financing health care in the Africa region and other low income countries different from those of middle and higher income countries (Danida, 2007).
There is an active debate and considerable disagreement among policymakers at the country level, international donors, and others about the appropriate role of four approaches to health care financing at low-income levels in the sub-Saharan Africa. These approaches are user fee, social health insurance, private finance, and new international donor mechanisms. In addition, a fifth dimension in the realm of complimentary and alternative medicines will also be examined as a growing strategy of health care strategy. This paper has the objective of reviewing the application of these health care financing mechanisms in sub-Saharan Africa and making recommendations on equity and on how best to protect the poor when they fall sick. It is important to stress that health care financing mechanisms differ in each African country and that there are no ‘one-size-fits-all’ solutions (McIntyre et al, 2005).

This review attempts to identify some common trends and challenges, illustrate important issues in relation to particular healthcare financing options through reference to specific country experience and propose possible policy options meant to address considerations within each country-specific. The paper provides a general overview of health care financing in Africa with particular reference to equity issues and challenges, a critical overview of the coping strategies adopted by the varying socio-economic groups of the population in fulfilling their health care financial obligations, and makes some contributions toward equitable health care financing and poverty reducing options pertaining to health care financing in Africa.

**Research questions**
1. Which health care financing option provides equity to the poor and protects them from impoverishments in cases of illness?
2. What are the challenges and coping mechanisms in health care financing in Sub-Saharan Africa?
3. How do we use the outputs from objectives 1 and 2 to improve policy options in health care financing in the sub-Saharan African region?

Methodology
A systematic review of the literature was undertaken to understand the level and usage of these health care financing options in the sub-Saharan African region. Documents made available by world bodies, like WHO, World Bank, African Union, etc., published researches and presentations were used in the review. The reviewed materials had clear statements on the usage of these health care financing options and the challenges encountered in the process, especially on coping strategies and equity.

Data identification mechanism
The following databases were searched: Google Scholar, Pub-Med, Embase/Medline. The list of the words or a combination thereof used in the search were: health care financing in developing countries, coping mechanisms and health care financing, challenges of health care financing options, donor activities and health care financing in Africa.

Key Health Care Financing Options in Africa

User fee
According to Bennett and Gilson (2001: 5):

In the user fees system, patients pay directly, according to a set tariff, for the health care services they use. There is no insurance element or mutual support. This is the most common way of paying for privately provided services in developing countries and is also used as a component of financing for public sector services.
User fees for health services are not new in Africa. A few countries in Anglophone Africa, such as, Ethiopia, Namibia, and South Africa, have had national user fee systems for years, while in many others, charges have historically been applied in both governmental and non-governmental facilities (Nolan and Turbat, 1995; Russell and Gilson, 1995; Gilson, no-date). However, since the 1980s, the number of African countries implementing some form of user fee system has grown considerably. Governments have come to see user fees as a critically important alternative to tax-based financing for government health services in Africa, even in countries, such as Kenya and Tanzania, which had previously provided government care free at the point of use.

Recent surveys show that most African countries have now introduced some form of fee system for government facilities (Russell and Gilson 1995). Fourteen of the 15 African countries (Russell and Gilson, 1995) and 28 of the 37 African countries (Nolan and Turbat, 1995) surveyed have done so. The out-of-pocket share is high on average for low-income countries and accounts for 50-70% of total health expenditure, although this varies greatly (Musgrove and Zeramdini, 2001; Bennett and Gilson, 2001). In 1995, 28 out of the 37 African countries studied in a World Bank survey, had introduced user fees in government health facilities (Nolan and Turbat, 1995 in Arhin-Tenkorang, 2001). However, much of the out-of-pocket fees are spent in urban areas for non-essential services (Bennett and Gilson, 2001).

User fees are commonly regarded as the most “anti-poor” financing system, as it prevents the poor from using the services that they cannot pay for. This situation has been repeated in Africa continually, especially after the introduction of Structural Adjustment Programmes (SAPs) in 1980s, when cost recovery schemes were introduced. In particular, the problem was that the collection of out-of-pocket payment did not translate into an improvement of the health facilities (where the fees were
collected) in most cases. Generally, although the fee is significant for the individual, especially if poor, the total revenue raised is low at the aggregated level. In Ghana where hospital fees were introduced as part of the government’s Economic Recovery Programme with the target of raising 15% of recurrent budget, only 1-12% cost recovery ratios had been sustained and with the trade off of declining use of health facilities mostly in rural areas (Arhin-Tenkorang, 2001). In Nigeria, the absence of institutionalized National Health Accounting System (NHA) has amplified the weak basis for judgment on the adequacy or otherwise of health spending. Funding of the sector relies on a mixture of government budget, health insurance (social and private), external funding and private out-of-pocket spending to finance health care.

Despite the variety of financing sources, the level of health spending is relatively low at less than 5% of the gross domestic product (GDP) on health (WHO CCS. Federal Republic of Nigeria, 2008-2014). Household out-of-pocket expenditure, which includes user fee as a proportion of total health expenditure averaged 64.5% between 1998 and 2002. This indicates that the burden of health expenditure on households is very high. On average, about 4% of households are estimated to spend more than half of their total household expenditures on health care and 12% of them are estimated to spend more than a quarter (WHO CCS. Federal Republic of Nigeria, 2008-2014).

Out-of-pocket spending (OOPS) is the major payment strategy for healthcare in Nigeria and the real challenge of health care financing in Nigeria as in many sub-Saharan African (SSA) countries lies not primarily in the acute scarcity of resources, but in the absence of intermediation and insurance mechanisms to manage risk, and inefficient resource allocation and purchasing practices (Soyibo, 2004). Thus, developing equitable financing approaches will depend on the assessment of the burden and
determinants of OOPS on healthcare seeking by different socio-economic and geographic groups, leading to determining how best to protect the poor. User fees fall within the broader concept of “cost-sharing”, a practice whereby beneficiaries contribute towards the cost of a public service and they are defined as payment of out-of-pocket charges at the time of use of services (Witter, 2005).

OOPS for healthcare increased with the introduction of user fees in the health sector and like most African countries, Nigeria introduced user fees as a mode of financing government health services within the framework of the Bamako Initiative revolving drug funds (Uzochukwu et al., 2002; Ogunbekun et al., 1996). The introduction of user fees was arguably in response to the severe problems in financing health services in Nigeria, like in most of the sub-Saharan Africa. Government health budgets declined in real terms in response to macroeconomic problems at the time, while demand for health services increased, partly because of population growth and successful social mobilization. Currently, user fees apply to government owned healthcare services in Nigeria with the major aim being to generate more funds for the health sector, so as to improve the quality of services (FMOH, 2005). In the private sector, patients are also charged fees, which they mostly pay out-of-pocket.

However, public expenditures in Nigeria account for just 20-30% of total health expenditures (THE), while private expenditures accounts for 70-80% of THE and the dominant private expenditure is OOPS, which accounts for more than 90% of private health expenditures (Soyibo, 2004). The recently introduced national health insurance scheme is not expected to change the picture in the near future, since it presently covers a minority of federal government civil servants only. Hence, the excessive private share of expenditures in Nigeria is all the more alarming, as most of it takes place via non-pooled OOPS, the most regressive form of payment (Preker, 2005). Private expenditure on
health has been exponentially increasing in Nigeria, with a revised THE over GDP range between 6.5-7.4% and private shares of THE between the ‘low’ of 66.5% (2001) and the high of 74.5% (2002), total private expenditure roughly accounts for between 4.3-5.5% of GDP (Onwujekwe and Velenyi, 2005). OOPS is about US$ 22.5 per capita, which accounts for 9% of total household expenditures and half of those who could not access care did not do so because of its costs (Federal Office of Statistics 2004).

Tax funding is a core foundation of all African health systems. The availability of adequate tax funding is critical if problems in equitably accessing health care are to be addressed. For example, tax funded health budgets are critical in promoting an equitable geographical allocation of recurrent resources. In particular, general tax revenue (sometimes combined with donor funds) is the only funding source that can be actively redistributed between geographic areas in order to promote equity. Tax funding can clearly also significantly reduce financial access barriers, particularly through reducing out-of-pocket payments (McIntyre et al, 2005).

The WHO National Health Account (NHA) database shows that in African countries, where there is a commitment to devoting a relatively large share of government resources to the health sector, the burden of out-of-pocket payments is kept relatively low. No African countries have reached the target of 15% of government budgets being directed to the health sector, as agreed to by African Heads of State in the Abuja declaration (OAU, 2001). One of the main constraints to achieving this is the high level of external debt experienced in many countries that translates into levels of interest payments and debt repayments that consume a considerable share of government budgets (McIntyre et al, 2005).

Situations of conflict are often another constraint on increasing health’s share of budgets, given that they result in a large share of government resources being directed to defence. It is
interesting that the sub-Saharan African (SSA) countries that devote less than 5% of their government budget to the health sector (Nigeria, Sudan, Cote d’Ivoire, Eritrea, Ethiopia and Somalia) have very high levels of indebtedness and/or conflict situations. Debt relief efforts in many instances are wholly inadequate (McIntyre et al., 2005). The key development in relation to user fees in recent years is the removal of fees for some or all health services in some African countries, such as South Africa and Uganda, and the mounting pressure on other African countries to adopt a similar policy (McIntyre et al., 2005).

The experience in countries that have removed fees was that there were rapid and large utilisation increases, especially for the poor. For example in Uganda, an extensive study using the first and second Ugandan National Household Surveys (conducted in 1999/2000 and 2002/03 respectively) and data from the Health Management Information System, highlighted that the poor had particularly benefited from the removal of fees (Deininger and Mpuga 2004, McIntyre et al., 2005). A key finding of this study was that although there were substantial differences between the rich and the poor in use of health services when ill while fees were in place, these differences were completely eliminated in the case of children after the removal of fees (although inequities in service use continue for adults) (McIntyre et al., 2005).

Experience suggests that four groups of constraints undermine the effective implementation of fee systems (Collins et al., 1996; Gilson and Mills, 1995; Gilson, Russell, and Buse, 1995; Kutzin, 1995; Nolan and Turbat, 1995, Gilson, no-date) as follows:

- Poor design of fee systems as shown in complex fee structures that are difficult to administer, for instance, itemized billing. Types of fees, such as general consultation fees, that deter patient utilization because they are not linked to care
received. Failure to revise fees annually in line with inflation, thereby undermining the amount of revenue generated. Complex and/or unworkable exemption mechanisms, which require too much information and are costly to administer. Fees implemented at low levels within the system where little revenue can be generated and lack of coordination between fee levels across the health system, possibly generating perverse utilization incentives, for instance, to use higher level care before lower level care, and inequities, for example, inappropriately differentiated fee levels between areas.

Poor capacity for local-level financial management and fee system implementation as shown in lack of financial management skills throughout the health system, but especially at the district or community level. Absence of appropriate financial management information and audit systems that support management rather than simply seeking to prevent misuse of finances. Lack of information with which to target the poorest effectively through exemptions. Limited local authority to take appropriate resource use decisions without reference to higher authorities. Limited effectiveness in collecting fees, thereby undermining revenue generation rates and revenue use for quality improvements. Lack of guidance on financial management and control practices, for instance, on how to determine who is eligible for exemptions, on how to account for revenue generated, or on procedures for using revenues. Failure to retain fees locally, thereby undermining the incentive to collect them and use them for local-level quality improvements. Total retention of revenues locally, leading to limited redistribution of resources between geographical areas with
different capacities to raise revenues and absence of procedures that would allow monitoring of the impact of policy implementation.

Weak supporting systems as demonstrated by poor quality public services that undermine the population’s willingness to use them, for instance, drug shortages or poor staff attitudes. Inadequate human resource policies that do not promote or sustain staff morale. Inadequate drug supply and distribution systems. Operational inefficiencies within the health system that contribute to quality failures, for example, drug wastage and abuse, leading to shortages. Limited funding for the supervision and support needed at the primary level. Inadequate management information systems that do not, for example, allow resource use to be related to services provided and organizational structures that generate weak and conflicting lines of accountability, both downward to the community level and upward to technical supervisors.

Contextual constraints such as the population’s lack of experience in paying for public health services, which generates an unwillingness to pay for them, especially when they perceive the services as providing only low quality care. The weak banking and communication systems, which undermine local-level financial management and the potential for support a variety of sociocultural and political constraints at both the local and national levels that allow richer groups to be incorrectly exempted and prevent the reallocation of resources to primary health care, which would benefit the poorest members of society the most.
Social insurance
In recent years, there has been a growing emphasis among international organizations on health insurance as a financing mechanism. For example, the principles for fair financing in the WHO’s 2000 World Health Report, such as revenue collection in the form of pre-payment, pooling resources to promote cross-subsidies and strategic purchasing, imply that the main alternative to tax funding should be some form of health insurance (World Health Organization 2000, McIntyre et al., 2005).

Health insurance is still relatively limited within Africa. Private voluntary insurance schemes for formal sector workers are mainly concentrated in Southern Africa (particularly South Africa, Zimbabwe and Namibia) but also exist, to a more limited extent, in some East and West African countries. Experience of these types of schemes has not been entirely positive, with very limited coverage levels, fragmentation of risk pools and rapid, uncontrolled cost spirals threatening their sustainability. For these reasons, limited attention is being paid to expanding this form of health insurance within the African context (McIntyre et al., 2005).

Social health insurance is seen in Nigeria as a recent development and is manifested in the activities of the national health insurance scheme. From the support to develop National Health Account in Nigeria, evidence was adduced to indicate high level of out-of-pocket funding for the sector leading government to accelerate the launch of the National Health Insurance Scheme not only to mitigate catastrophic health expenditure but also provide
pool of funds for the health sector (WHO CCS. Federal Republic Nigeria 2008-2014). The national health insurance scheme in Nigeria has met with little or no success as the coverage is low—mainly for limited formal sector, and the scheme is limited in the procedures covered.

The few examples of National Health Insurance schemes in sub-Saharan Africa have evolved from two distinct approaches to insurance: social health insurance (SHI), which is typically mandatory for groups of individuals and funded through payroll taxes earmarked for health; and community-based health insurance schemes, described in the section below. Social health insurance, based upon the European model, is more likely to be more successful in contexts with large formal sector employment, high wages and salaries, low poverty rates, low dependency ratios and high capacity to provide health care (Fourth Session of the African union conference, 2009 CAMH/EXP/13a (IV). CBHI schemes can operate successfully in the informal sector, but have historically been difficult to scale up beyond the community level. These two patterns help explain why countries in Sub Saharan Africa historically faced considerable challenges in successfully and sustainably implementing health insurance schemes at the national level (Fourth Session of the African union conference, 2009 CAMH/EXP/13a (IV).

Nonetheless, several countries in sub-Saharan African countries are now experimenting with new and innovative forms of health insurance, including variations on social health insurance and community-based health insurance schemes. Whereas previous attempts at implementing social health insurance in Africa were confined to the formal sector, new National Health Insurance Schemes or Funds (NHIS or NHIF) are attempting to enroll rural and informal sector workers. In Ghana, Rwanda and Tanzania NHIS schemes were preceded by CBHI pilot schemes (Fourth Session of the African Union Conference, 2009 CAMH/EXP/13a (IV).
Rwanda’s is arguably one of the most dramatic recent experiences of CBHI-based National Health Insurance in sub-Saharan Africa today, at least in terms of population coverage. After successfully initiating pilot schemes in 1999, the Government decided to go to scale in a rapid fashion. As of October 2007, it is reported that the schemes had enrolled 6,702,391 beneficiaries out of a total population of 8.9 million, that is, about 75% of the total population. To support the growth of the schemes, the Government has created a special solidarity or risk pooling fund, into which transfers from the Ministry of Finance via the Ministry of Health are made to cover the costs of indigents and people living with HIV/AIDS. The Global Fund to Fight AIDS, Tuberculosis and Malaria is providing financial support for five years to cover the Government subsidy. It will be important to assess the success of this solidarity fund in covering vulnerable population groups, as more data regarding the socio-economic and demographic profile of schemes and members become available in the future (Fourth Session of the African Union Conference, 2009 CAMH/EXP/13a (IV).

A 2003 National Health Insurance Act set up the Ghana NHIS after a period of autonomous CBHI development. Membership in the NHIS is not mandatory for all Ghanaians, although making enrollment compulsory is part of the government’s long-term vision. Presently, the NHIS encompasses district mutual health schemes, private insurance schemes and private mutual health insurance, giving Ghanaians the freedom to choose among them. The government defines the minimum benefits package, certifies providers and regulates the insurance schemes. It has also set up a separate National Health Insurance Fund (NHIF), financed by a special 2.5% National Health Insurance VAT levy and 2.5% of the social security contributions of formal sector workers (Fourth Session of the African Union Conference, 2009).
The NHIF is used to subsidize the membership of formal sector employees, pensioners, children under the age of 18, indigents and those over 70. In practice, however, this means that informal sector workers and their families are the only people who pay cash to join the schemes. Revenues from the NHIF are also used to reinsure district health funds and to support programs that improve access to health care. Since the Ghana NHIS is a relatively recent development, evidence on its performance is limited. The available information indicates that there has been a rapid growth in membership, totaling about 7.8 million people or nearly 40% of the total population by March 2007.

But this rapid growth in membership is driven mainly by the subsidized groups: children under 18 make up 47% of members, and formal sector workers are automatically enrolled and constitute 22% of members. Those over 70 make up about 8% of members. In addition, despite the subsidy for indigents, only around 2% of registered scheme members are said to be indigent, an indication that equity is not being fostered by this scheme despite the fact that an estimated 40% of the population lives below the national poverty line. Some concerns about the design of the Ghanaian NHIS have been raised. It has been argued that the minimum benefits package may be too expensive to be sustainable in the long term. The question of how to cover the indigent also remains a clear problem that is highlighted by the data on scheme enrollment presented above. The government estimates that indigents who are entitled to subsidized premiums account for 9% of the population, but this seems very low (Fourth Session of the African union conference, 2009 CAMH/EXP/13a (IV)).

There is great potential in sub-Saharan Africa for national and sub-national health insurance systems. However, there may be stark trade-offs between revenue raising to ensure financial sustainability and ensuring coverage of the poor in countries with high levels of poverty. Collecting premiums from individuals in
the informal sector is administratively difficult. Subsidizing premiums of the poor is challenging given the limited tax base. The feasibility of heavy cross-subsidization depends on a high level of social capital and strong sense of social solidarity, which may exist at the community level but are difficult to translate to the national level. Moreover, identifying whose premiums should be subsidized can be difficult; the challenges associated with operationalizing exemptions for user fees suggests that administrative capacity to accurately distinguish the poor from non-poor is frequently lacking in low-income country settings. Thus, while the equity, access, financial protection and revenue generation benefits of national health insurance make this strategy appealing to pursue, it is an approach that is rife with challenges (Fourth Session of the African union conference, May 2009 CAMH/EXP/13a (IV).

**Private health insurance**

Whereas formal statutory health insurance schemes have largely failed to reach the poor, private for profit and not-for profit schemes are emerging in different regions of the world offering a potential improvement in risk sharing for a larger part of the population (Drechsler *et al*, 2005). Private health insurance (PHI) offers a potential alternative to insure against the cost of illness and lately has been receiving increasing consideration from policy makers around the world. This trend is being further accelerated by: the inclusion of an insurance component into microfinance-institutions; health sector reforms and decentralization and the increasing recognition of the importance of health security for pro-poor growth.

Apart from rare exceptions (notably South Africa, Namibia, Zimbabwe), private health insurance in sub-Saharan Africa occurs on a low membership, contributions, and coverage scale (Drechsler *et al*, 2005). Community-based health insurance scheme which is

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also privately organized has been on the increase especially in the eastern, southern and western sub-regions of Africa. The increasing emergence of community-based health insurance during the past couple of years has been particularly strong in these regions (Jütting, 2004, Drechsler et al, 2005).

Micro insurance schemes were recently implemented in Benin, Burkina Faso, Cameroon, Côte d’Ivoire, Ghana, Guinea, Mali, Nigeria, Senegal, Tanzania, Togo, and Uganda. Owing to the non- or low-profit nature of most schemes, premiums are relatively moderate, which explains the low level of PHI expenditure in sub-Saharan Africa. Although coverage is limited to a few people (generally below 1 per cent of the population) and services (moderate coverage for only certain types of treatment), community-based health insurance might become a building block in future health financing; especially considering that – due to financial and institutional constraints – private (community-based) health insurance is often the only available form of risk-pooling (Drechsler et al, 2005).

In a study conducted by Johannes P. Jutting in 2003 in a rural Senegal pertaining to community based health insurance, the findings suggest that membership has a strong positive effect on the probability of going to a hospital when sick, even though the magnitude, with a higher probability of 2% points, is quite moderate. More important from the perspective of the functioning of the mutual is the expected strong negative effect on expenditure in the case of hospitalization. The findings also show that in such a situation, members pay on average less than half of the amount nonmembers pay. This is an impressive finding and is an indication that the mutuals seem to reach the objective of better financial protection against hospitalization risk. Mutual members also had to pay lower out-of-pocket payment compared with nonmembers. The analysis of the impact of the mutuals on access to health care has shown in this study that members frequent the hospital more often than nonmembers and pay less per visit.
But an extensive WHO review made in 1998 tells a different story concerning 82 non-profit health insurance schemes for people outside formal sector employment in developing countries. It was observed that very few of these schemes covered large populations or did not even cover high proportions of the eligible population. From a subset of 44 of the schemes, the median value of the percentage of the eligible population covered was 24.9%; 13 schemes had a coverage rate below 15%, and 12 schemes had a coverage rate above 50% (WHO, 2003). Another conclusion was that adverse selection was more affecting the schemes that insured against high-cost low frequency events than schemes that covered low-cost high-frequency events. One of the main reasons was that many people tended to sign up with the CHIs, at the moment of illness. It follows that the members with high risks tended to be over-represented in the CHIs (WHO, 2003).

Further information became available since 1998. Low percentages of enrolment were observed in a study on 5 CHIs in East and Southern Africa. In four schemes, enrolment percentages vary between 0.3% to 6.5% of the target population; one scheme is very small with 23 members out of a target population of 27 cooperative society members. In Rwanda, a project was launched, establishing 54 CHIs in three districts in July 1999. By the end of the first year of operation, the enrolment rate reached in the three districts was 7.9% (88,303 members out of a total target population of 1,115,509 (WHO, 2003).

Another study was made in nine West and Central African countries on 22 CHIs. From the available information on beneficiaries and target membership, one CHIs in Benin reached an enrolment rate of 24% in 1998, whereas another achieved an enrolment rate of 8%; the target population in these CHIs was 13,000 and 7,300, respectively. In one CHIs in Ghana and Mali, 53% and 25% of the target population of 25,000 and 200,000 was covered, respectively (WHO, 2003). And in Senegal, one CHIs
reached a coverage rate of 26% after three years of operation whereas another achieved an enrolment rate of 82%; the target population was 13,650 and 1,200, respectively. A recent study was also made on 4 out of 16 CHIs in the area of Thiès, Senegal. In the year 2000, the average household enrolment percentage in these villages was 68%, with enrolment rates varying between a minimum of 37.4% and a maximum of 90.3% (WHO, 2003).

From the WHO Study, information about the prepayment ratio, but through household contributions only, was available for 24 CHIs. Thirteen CHIs had a ratio lower than or equal to 60%. This means that, without subsidies or grants from sources other than households, the share of out-of-pocket payments (co-payments or user fees) in health expenditure would be 40% and higher (WHO, 2003). If community-based insurance may not be pro-poor, private insurance is even less so, being a privilege for those with stable income. This is largely absent in low and middle-income countries, although exceptions exist. In South Africa and Zimbabwe the large income disparities have allowed higher income groups to use private health insurance. Indeed, it is argued that the use of private insurance may free the public systems from expensive non-essential demands (related to high income groups) and thus having a positive impact on health budgets. However, because private insurance is closely linked to the most affluent population, issues of political governance may not facilitate that the very poor benefit from the design of this scheme (Irurzun-Lopez, 2003).

Donor activities
Because of the limited extent to which domestic resources can be reached, and the need for additional financial resources to fight rising epidemics, external resources are necessary, and need to be effectively disbursed. Commission on Macroeconomic on Health (CMH) (2001) calculated that out of the extra funds needed to
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combat AIDS, TB, and malaria, US$ 2.2 – 2.4 billion needed to come from external grants and concessional lending. Whereas financing public health sector budgets from total identifiable ODA is 7% in low income countries, it is up to 12% for Sub-Saharan Africa on average (Roberts, 2003); in 2000, ODA commitments explicitly earmarked $2.6 billion to be added to national health budgets (Roberts, 2003).

There is a general feeling of scepticism in African countries about the recycling of aid instead of an actual increment in aid. In addition, even when extra resources are mobilised from outside to increment health budgets, there is the danger that public expenditure planners may compensate for this increment by reducing domestic allocations. Therefore, even if aid is earmarked for health, it may not lead to an increment in expenditure (Irurzun-Lopez, 2003). In spite of this, international concern of rising epidemics has also created a positive momentum in terms of mobilising new sources. Several new initiatives have been created to mobilise extra funds to tackle AIDS, TB, and malaria, such as the Global Fund to fight AIDS, Tuberculosis and Malaria, Roll Back Malaria Partnership and Bill and Melinda Gates Foundation (Irurzun-Lopez, 2003).

The Global Fund is a new approach to international health financing that exemplifies the extraordinary intentions and mobilisation and efforts at the international and domestic levels to effectively and quickly channel funds to these diseases. However, these initiatives, including the Global Fund, are just diseasespecific funds that may even disestablish national health budgets. Rather, what is needed is not to lose track of strengthening overall health systems as a necessary condition (Irurzun-Lopez, 2003).

A key problem linked to external resource mobilization is conflicting conditionalities attached to donor funding. The politics of international aid have an influence on the operations of national institutions as well as on crucial social and political dimensions,
limiting effective national leadership. Aid effectiveness varies from country to country depending on the robustness of national policies and the tightness and feasibility of conditions attached. The unpredictability and conditionalities attached to overseas development assistance present a major constraint to effective interventions against diseases in Africa (Irurzun-Lopez, 2003).

More often than not, recipient countries are unable to predict the availability (or even the amount) of donor contributions. Conditionality of donors’ support may take several forms, structural reforms, macroeconomic conditions, areas and ways of intervention, including geographical areas. For example, the linkage of aid to district projects can be a problem if this does not reflect the country’s needs (Pearson 2002, Irurzun-Lopez, 2003). This can be avoided if project-support is substituted by donors budget support, as for example in Uganda, where “central allocations to districts receiving large inputs from NGOs and donors were reduced as a means of promoting greater equity in overall resource flows” (Pearson p. 10). Both conditionality and lack of predictability have a negative effect on the expenditure planning processes. For example, for countries where donor budget support is high such as Mozambique (60-70 percent), and Ghana (40 percent), the availability and timeliness of information on donor contribution is critical. Notwithstanding this, Ghana is an interesting example of how donor budget support is managed in an efficient manner, in terms of ownership and coordination (Irurzun-Lopez, 2003).

There is currently a shift in international aid to move from programme-linked aid towards supporting national budgets, leaving the country to make the decision regarding the distribution of the funds (Irurzun-Lopez, 2003). In the mid 1990s, sector-wide approaches (SWAPs) became the sought form of support by donors as a response to the fragmentation of aid. Even more comprehensive is the budget support system that pools together the
whole national budget increasing the ownership in the decisions by the national government, even more than SWAPs (Roberts 2003, Irurzun-Lopez, 2003).

**Complementary and Alternative Medicines**
The complementary and alternative medicine is a growing strategy in health care provision in Africa. The African Union, member states and the Regional Economic Communities (RECs) will use this Strategy as the inspirational framework within which they will fulfil their roles pertaining to health care provision. The Strategy provides a focus for all health initiatives to converge around. Ministers of Health are calling on multilateral agencies, bilateral development partners and other partners in Africa’s development to build their health contribution around this Strategy. Such a co-ordinated response is critical to ensure maximum benefit from the resources mobilised and to prevent fragmentation and duplication. This Strategy thus provides an overarching framework to enable coherence within and between countries, civil society and the international community (Third Session of the Africa Union Conference, 2007 CAMH/MIN/5(III)).

Development partners have increased their development aid for health in Africa beyond US$10 billion per annum and the move towards funding of core public health budgets based on national plans, such as through Sector Wide Approaches (SWAPS) integrated intersectorally, offers a major opportunity to move away from fragmented and inefficient vertical projects and programmes, which is supported by the international commitment on aid effectiveness as agreed at the High Level Forum in Paris in 2005. The benefit is enabled by alignment of donor funding with nationally determined plans and priorities. Funding opportunities such as Global AIDS Vaccine Initiative (GAVI) could also be utilized (Third Session of the Africa Union Conference, 2007 CAMH/MIN/5(III)).
The goal of this Africa Health Strategy is to contribute to Africa’s socio-economic development by improving the health of its people and by ensuring access to essential health care for all Africans, especially the poorest and most marginalised, by 2015. The overall objective of this strategy is to strengthen health systems in order to reduce ill-health and accelerate progress towards attainment of the Millennium Development Goals in Africa; More specifically:

(a) To facilitate the development of initiatives to strengthen national health systems in member states by 2009
(b) To facilitate stronger collaboration between the health and other sectors to improve the socio-economic and political environment for improving health
(c) To facilitate the scaling up of health interventions in member states including through regional and intergovernmental bodies (Third Session of the Africa Union Conference, 2007CAMH/MIN/5(III)).

This Strategy presents an approach for addressing avoidable disease, disability and death in Africa and for strengthening Health Systems for equity and development, especially for the poorest, most marginalised and displaced people.

To achieve the goals of this Strategy, a number of strategic interventions need to be concurrently implemented towards achieving an effective and sustainable health sector, synchronised with an integrated focus on the major health burdens and vulnerable groups. The intention is to incorporate best practices for promotion, prevention, care and rehabilitation into country health plans in line with national circumstances. There should be special attention to post-conflict countries and those caring for refugees and internally displaced persons. The Strategy must apply the life-cycle approach for cost-effective disease prevention (Third Session of the Africa Union Conference, 2007CAMH/MIN/5(III)).
Countries are committed to enhancing the performance of their health system to achieve the best value with the resources available. Each country will update and cost their national health plan, following a gap analysis between existing plans and this Strategy and other commitments, taking into account an agreed minimum package of core interventions. These National Health Plans will be the centre of health development in the country, and the basis for strengthening the health system, its implementation continuously monitored and its content regularly reviewed and updated (Third Session of the Africa Union Conference, 2007CAMH/MIN/5(III)).

In declaring a Decade of African Traditional Medicine in 2001, Governments have recognized the wide use and hence importance of integrating traditional medicine into their national health systems and creating an enabling environment for optimising its contribution. The latter includes mobilizing and connecting all stakeholders. It is essential to strengthen structures of traditional medicine through analysis of the prevailing systems and with the involvement of traditional health practitioners and communities, focussing on strengthening the best practices of traditional medicine. Organizational requirements include the establishment of a national multidisciplinary body responsible for the coordination of traditional medicine; formulation of a policy and legal framework; allocation of adequate resources; development of regulations for the local production and rational use of traditional medicines and protection of intellectual property rights (Third Session of the Africa Union Conference, 2007CAMH/MIN/5(III)).

Another strategy employed CAM is performance-based financing. Performance-based financing (PBF) is a strategy for improving how money is spent on health, and making the resource ‘go farther’. PBF links health funding to actual results, rather than linking funding to inputs, which is the traditional way health care
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has been financed. To achieve health results, households, health workers, health facilities, and the systems that knit these partners together need to take effective action. By providing financial incentives to achieve results, performance based financing seeks to change behaviors of health system actors and reward actions that lead to results (Fourth Session of the African union conference, May 2009 CAMH/EXP/13a (IV)).

At this juncture, global awareness of the acuteness of Africa’s funding crisis is high. The international community, donors, charitable foundations and the private sector have displayed an unprecedented interest in innovative international health financing mechanisms to complement existing efforts and to encourage more efficient solutions to the health problems confronting low-income countries. Much of the renewed interest in global health financing has been driven by the appearance of significant new actors in the global health arena, especially richly-endowed private foundations such as the Bill and Melinda Gates Foundation. Indeed, a significant amount of the funding behind some of the new mechanisms described below (e.g. GAVI and the Global Fund) has been provided by the Gates Foundation. Bilateral donors have also made a bigger effort in recent times to increase their commitments. The United States continues to be the biggest health donor in absolute terms, while France, Norway and the United Kingdom are the primary donors behind three new innovative mechanisms – the airline tax, the International Health Partnership Plus (IHP+) and the Global Campaign for the Health MDGs, respectively(Fourth Session of the African union conference, May 2009 CAMH/EXP/13a (IV)).

Coping Strategies
In the face of mounting problems on accessibility of healthcare considering the different modes of payments, individuals and households and even countries have devised ways of coping with
payments for health care. In the constrained economic contexts, many African countries face, household strategies for coping with the parallel demands of reduced household income and increased prices for basic household needs are already overstretched (Kanji and Jazdowska 1993; Pinstrup-Anderson 1993 and Gilson, no-date). Thus, payment of increased health care fees will represent an unacceptable burden on households that may lead them to delay seeking treatment, to use informal, and less effective sources of health care, or to marginalize impoverished families further (Booth and others 1995; Gilson 1988; Russell 1996 and Gilson, no-date). Many families have also undertaken to cope with increasing health payment burdens by disposing of valuable property and livestock.

According to Russell and Gilson (1995, p. 68), researchers should pay more attention to understanding better the mechanisms mediating the impact of fees on ability to pay:

In particular, their [fees’] potential effect on different types of household and user behavior needs to be assessed. This may involve willingness and ability to pay studies and more qualitative research exploring community responses to user fees. Such research may indicate, for example, that fees in some rural settings within a country are inappropriate due to the large proportion of patients who would need exemptions, the lack of revenue such fees would generate, and the impact that such fees would have on financial access to essential services in the area (Adams and Harnett 1995 and Gilson, no-date).

Discussions

Out-of-pocket payment has been the dominant mode for health care payment in the majority of Sub-Saharan African nations and its feasibility is waning in the face of mounting health care costs. Many households and individuals are finding it difficult coping with this mode of payment. The feasibility of making out-of-
pocket payment work for the poor will depend on the proper design and implementation of the scheme, especially if governance issues as well as the combined utilization with other systems and exceptions mechanisms for the very poor are considered (Irurzun-Lopez, 2003). For example experiences in Kenya where more attention has been drawn on appropriateness and implementation show how user fees may bring benefits to the poor. In areas with low average income it will naturally be difficult to make this system work for the poor. Similarly, where the mechanisms to ensure equitable redistribution of revenues are not put in place, or exceptions for the very poor are not common, the pro-poor potential of this system is not likely to succeed (Irurzun-Lopez, 2003).

Nowadays efforts in Africa are to move away from user fees and invest more on community-based and social insurance schemes, as a mean to reach and protect the majority of the poor. Although moving in the right direction, the need remains to ensure the protection of the very poor in the design and implementation of the schemes. Because of the non-universal coverage of insurance of any kind, it is often the case that the poor and very poor tend to be left-out and thus it will further the health gap between the poor and the rest of the population (Irurzun-Lopez, 2003).

Strengthening more participatory and accountable institutions is expected to address this problem. The Community Health Fund (CHF) established in several districts of Tanzania exemplifies a scheme that is affordable to the majority of the population while including exemptions mechanisms. It combines three financing mechanisms: user fees, insurance contributions, and matching subsidies from the government and it is governed at the district level but also coordinated from the Ministry of Health (Arhin-Tenkorang 2001, Irurzun-Lopez, 2003).

Finally, the adequate design of the financing system is hindered by lack of information of who is paying the services and
what kind of services, and thus a bias assessment of the capacity to pay of the population. To deal with it, South Africa, for example, has started the exclusion of some employment-related members that are generally well-off, from the base population when formulating the allocation of public funds. However, this requires good quality data on population and health related, often not available, even more on time, for most African countries (Irurzun-Lopez, 2003).

On the issue of donor activities, my contribution and as was raised in the Experts Meeting of the African Ministers of Finance Conference, Addis Ababa 29-30 May 2003, the non-sustainability of funds suggests that the way to tackle the health needs for African countries may not rely on these promises from international partners, but rather the solution may lie ‘in house’. The dangers attached to conditional aid may supersede their benefits. Thus, budget support systems that respect national ownership and provide accountable decision-making processes should be enhanced. In so doing, there are some preconditions that need to be met to ensure the final success. Two key issues relate to the technical capacity to introduce the reforms and maintain systems of regular monitoring, and to put in place institutional arrangements to ensure the allocation of funds is achieved as desired (Irurzun-Lopez, 2003).

Having a limited capacity for raising funds domestically through fees or social health insurance schemes, the options left are national budget or donor support. Recently fiscal restrictions to expanding health expenditures seemed to focus the debate on deflationary policies having priority over increasing access to health. But further than that, the debate lies on how fast to increase the budget of the Health Ministry, a much more complex issue. The solution to what level of spending is non-inflationary is difficult without more precise information. Decisions are difficult to take when the estimations change for different actors (Irurzun-Lopez, 2003).
In many African countries revenue generation levels are constrained by the need to keep fees low, because household income levels are low. In addition, the administrative costs of implementing a fee system, including the costs of the exemptions necessary to safeguard equity and public health objectives, further reduce cost recovery levels (Gilson, Russell, and Buse 1995, Gilson no-date). Poorer, rural areas will inevitably generate lower levels of income as a result of both influences. Weak accounting and resource management practices and skills further undermine revenue generation levels. Assessing the impact of fees on system sustainability, therefore, also requires consideration of the contribution of fee systems to the development of the other capacities required to achieve sustainability. Yet this is an area that few studies have specifically assessed. A few country experiences demonstrate the limited impact of user fees on system sustainability (Gilson, no-date).

**Conclusion**

User-fee which is the dominant mode for health care payment in Sub-Saharan Africa needs reforming. Overall, therefore, the evidence suggests that governments should exercise caution in introducing fees for three main reasons. First, reviewing the level of the health system at which to introduce fees remains important, even where the alternatives seem limited. Second, seeing fees as part of a wider package of health care financing policies rather than as the central or only strategy for addressing current resource constraints is also important. Within this package, fees may be a first step toward, for example, developing risk-sharing mechanisms, but should not be seen as an end in themselves. Third, as “managerial and organizational factors are central determinants” (Kutzin 1995, p. 16, Gilson no-date) of the impact of fees on key health sector goals, any fee system must be devised carefully. The evidence suggests that user fees alone are unlikely to accomplish equity, efficiency, or sustainability objectives.
Moreover, when fee policies are poorly designed and implemented, they can actually undermine equity goals. Fees should, therefore, be seen as only one element in a broader health care financing package that should, in particular, include some form of risk sharing (Gilson no-date). Although fees may be a critical step in allowing the development of other financing mechanisms, for instance, high hospital fees promote insurance coverage, their implementation must be tied to this broader package to limit the possible equity dangers that are clearly associated with them. Within this package, fees have a greater potential role within hospitals than at the primary care level.

Achieving equity, efficiency, and, in particular, sustainability requires implementing a broader policy package to develop the skills, systems, and mechanisms of accountability critical to ensure effective implementation. Some local control of revenues, particularly if fees are introduced at the primary level, is an element of this package, but equally important are supporting systems, such as those associated with drugs and human resources (Gilson no-date). In addition, the process of policy development and implementation is itself an important aspect of this package, as it enables the development of the full range of capacities necessary to ensure sustainability (Gilson no-date).

Complementary and Alternative Medicine is a growing option to health care provision and African nations are reviewing their strategy in that direction. The Strategy provides a focus for all health initiatives to converge around. Ministers of Health who are the pivotal points in this strategy are calling on multilateral agencies, bilateral development partners and other partners in Africa’s development to build their health contribution around this Strategy for such a co-ordinated response is critical to ensure maximum benefit from the resources mobilised and to prevent fragmentation and duplication. This Strategy as already stated thus provides an overarching framework to enable coherence within and
between countries, civil society and the international community. Working part of this strategy is to improve on African traditional medicines and promote performance-based health care financing to achieve optimal contribution of traditional medicine and prudence in the allocation of fund for health care expenditure respectively.

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Abbreviations

CCS Country cooperation Strategy
GFATM Global Fund to Fight AIDS, Tuberculosis and Malaria
GAVI Global Alliance for Vaccine and Immunization
CMH Commission on Macroeconomic on Health
CAM Complimentary and Alternative Medicines
RECs Regional Economic Communities

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DEVELOPING EFFECTIVE HUMAN RELATIONS AND COMMUNITY PARTICIPATION IN SCHOOL MANAGEMENT THROUGH TRANSFORMATIONAL LEADERSHIP BEHAVIOURS

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Abstract
This paper is an innovation in the use of good human relations and community participation in secondary school management through the application of Transformational Leadership Behaviours. It identified the need for effective human relations and community involvement in school administration and management in this era of technology and globalization. It also presented a training package in Transformational Leadership Behaviours for school administrators and managers that would improve their human relations in involving their communities in effective participation in school management. Six transformational leadership behaviours were involved in this training package. Studies show that failing organizations that had applied these behaviors have miraculously improved. The paper, therefore, posits that the ailing Nigerian schools will no doubt be positively transformed if school heads/managers apply the leadership behaviours presented in this training package.
**Introduction**

Man is a social animal. This implies that he must interact with others to achieve certain goals. This is more apparent in organizations, such as schools. Human Relations (HR), used interchangeably with Public Relations (PR) in this paper, refers to the ability to work with other people to enhance success through the achievement of organizational goals. Human relation skills can be developed (Wary, Luft and Highland, 2009).

Osuji (2001) aptly remarked that it was due to lobbying and PR that America, through her Ministers (Ambassadors), who went to lobby France, were able to secure independence in 1775. He concluded that in all human activities, however described, elements of human relations or public relations must be part of it. According to Black (1989), public relations are deliberate planned and sustained efforts to establish and maintain mutual understanding between any organization and its public (community). Therefore, school managers should make definite plans towards public or human relations by budgeting for it.

The above definition underscores the importance of human, public and community relations in school management. Caution should, therefore, be applied in mistaking effective human, public or community relations with bribery. This paper is an attempt to develop human relation skills of school managers in community participation through the application of Transformational Leadership Behaviours (TLBs).

**Purpose of the paper**

The purpose of this paper is to produce a training package that will prepare school administrators/managers in the application of Transformational Leadership Behaviours for good human relations and effective community participation in school management.
Objectives of the Training Package
At the end, readers will be able to:

1. Apply the 6 Transformational Leadership Behaviours for effective human relations and community participation;
2. Relate better with their school communities while involving them highly in school management without much conflict;
3. Transform their school to a much higher standard.

Definition of terms
A community is a group of people in the neighborhood. It could be the micro (immediate) or macro (larger) community. In the school system, the micro community includes the teachers, other staff and students. The macro community includes the villagers, church members, and other businesses or establishments surrounding the school. It also involves the whole town, state, country or the world at large.

   Management is the arrangement of human and material resources available for the achievement of objectives. Certo (2000) referred to it as the process of reaching organizational goal by working with and through people and organizational resources. The main issue about management is that it involves the use of people and material resources for achievement of goals. There is no management without people and goal achievement.

Literature Review
Human Relations Movement started between 1955 and 1972. The initial approach to management started with the classical approach, which was criticized for its failure to emphasize human variables. It was observed that variables, like conflict communications, leadership, and motivation, were shortchanged in the classical approach. This led to the development of the Behavioural Approach, which later gave rise to the Human Relations...
Movement that fueled the Hawthorne study and the bank wiping experiments. Other contributors were Abraham Maslow, (Theory of Needs), Douglas McGregor (Theory X & Theory Y). Since then, human/public relations and community participation have been applied in management of organizations.

Modern managers prefer the term ‘leadership behaviours’ to ‘leadership style’. The failure to identify predicative leadership traits led researchers to turn to other variables, resulting to ‘leadership behaviours’. Rather than look at what good leaders do (Certo, 2000: 134), transformational leadership behaviours (TLBs) transform followers, inspire people to perform beyond expectation and to succeed highly. According to Certo (2000), it is a leadership that inspires organizations to succeed by their values, such as justice and integrity. It is leadership that “seeks to arouse and stir higher needs to engage the whole person by asking followers to transcend their self-interest for the sake of the organization or team” (Baldwin, Bommer & Rubin, 2008: 241). This great leadership style was compounded by McGregor Burns and developed by Bass (Podsakoff, 1996), who identified a model of TLBs that synthesized all other transformational leadership models.

Transformational leadership was once thought to be performed by only the gifted in top management positions, but studies have shown that it can be learnt and applied by others. TLBs have been very helpful to many organizations, churches, multinational corporations and even educational systems. Methodist ministers, rated high in TLBs, had greater Sunday church attendance and membership growth (Onnen 1987). Multiple banks, financial performance and commitment increased, for 20 managers trained in TLB versus the performance of another group that did not receive the training (Barling, Weber & Kelloway, 1996). Also, a German bank unit performance was higher in banks led by transformational leaders (Geyer & Steyrer, 1998), while
sales managers, who used TLBs had sales representatives that had increased sales performance (Podsakoff, Mackenzie & Bommer, 1996). With TLBs, employees are more satisfied, more optimistic about the future, less likely to leave their jobs, more likely to trust their leaders and perform higher than employees who work for leaders without these behaviours (Baldwin, Bommer & Rubin, 2008: 242).

However, other studies show that Nigerian primary school teachers and technical college administrators do not apply these behaviors to a large extent (Onwurah & Chiaha, 2007; Onwurah, Ogbuaya & Chiaha, 2007). Probably, this is the reason our schools are in deplorable states. However, it is interesting that school managers can now lean the application of this heroic leadership behavior.

Need for community participation in School Management
School management toady have become very complex and requires school managers to employ the assistance of others for a more effective management. The complexities of modern management, especially in this era of globalization and technology, have made it imperative that school management should not be left alone in the responsibility of heading the schools. In addition, Nigerians have become more literate and knowledgeable in matters that concern them, especially education, such that many people in the community have a lot to offer for effective school management. Some are top managers in various fields of endeavors, while others are experts in different professions and can contribute positively to the school management. Furthermore, government needs assistance in the management of schools in Nigeria, especially in the areas of funding and provision of facilities. It is, therefore, the duty of every school manager to take due advantage of his community and ensure that they participate in relevant areas of management.
Some school managers would not want communities to participate in school management probably because they want to avoid conflict and/or power sharing. Others may not want to be monitored in anyway by anybody outside the designated government officials. It is important for school managers to note that with the application of Transformational Leadership Behaviours, they will be able to manage any conflict as well as maintain their authorities in the school, such that there will be no power tussle. Instead, there will be cooperation and partnership in the school management, with the school manager still very much in charge.

Application of TLBs for Effective School management

The 6 TLBs identified by Padsakoff (1996) are articulation of vision, providing an appropriate model, fostering acceptance of group goals, communicating high performance expectations, providing individualized support and providing intellectual stimulation.

Articulating Vision

Vision aims at identifying new opportunities for the school and developing, articulating and inspiring others. It captures people’s hearts and minds. It provides a guide for the school manager and the community. In articulating vision, it is essential that the school manager repeats the vision often, explains the significance of the vision to the community, appeals to higher community values, uses metaphors; uses emotional appeals, speaks in positive terms, and uses the term ‘We’ instead of ‘I’.

Vision should also be very clear and understandable, in line with that of the employer or superior. It should be futuristic and short (one sentence). It should create a mental image in the minds of people that will further enthusiasm and assist in directing the day-to-day action of the school community. In other words, vision
should create a positive picture of the future for the school; it has
to be what is important; adjust plans and actions as necessary in
concert with the overall strategic appeals; speak in positive terms;
use the term ‘we’ instead of ‘I’.

The vision should be very clear and understandable to the
community. It must be in line with, and involve the right people in
developing, the strategy for the school. Always remember that you
can only lead, where you are willing to go (Lachlan Mclean).

Most, if not all Nigerian schools, have not yet articulated
their visions and missions. Where this is done, the vision is not
made public.

Providing an appropriate model
It is very important that school managers show good example.
Role modeling is so powerful because it sets a cue that the
behaviour is important. Thus, it is expected that the school
manager should show, through his/her behavior, that the vision is
not just a lip-service, but very important to the management.

Remember that nothing is as potent as the silent influences
of a good example (James Kent in Certo, 2000). Action, they say,
speaks more than words. So, the school manager must be clear of
his values, must put them into practice and act towards them. In
other words, he must be clear about his expectations of other
people, hold himself to the same standard of the expectations to
which he holds others; be consistent in his display of desired
behavior; and remember that small indiscretions can have major
consequences. For instance, if he encourages cost saving to Total
Quality Management (TQM), staying in expensive hotel or not
insisting on quality of output in school could undermine
credibility. Perform desirable behaviours, where observable. If no
one sees you doing something positive or knows about it, that
behaviour cannot serve as a model. A school manager who shows
good example is more likely to get support from his/her community.

**Fostering the Acceptance of Group Goals**
The manager’s behaviours should lead to cooperation among community members and getting them to work together towards achieving the school super ordinate goal – the goal of all members of the community. Group goal is very essential because it gets all concerned committed to its achievement. It also provides a sense of purpose, a rallying point and common objectives of the community. This is why it is essential to get both micro and macro communities involved in the transformation of the school. To foster a group goal, you have to: set a super ordinate goal and make the goal “SMART” (specific, measurable, achievable, realistic, and time-bound). To achieve this, you need to encourage people that everyone is ‘in it together’ and that success for each person depends upon the group success. “Together we will succeed” should be the slogan.

**Communicating High Performance Expectations**
The school manager’s behaviors should aim at co-operation and demonstration of expectations for excellence, quality and high performance on the part of the community. There should be no room for incompetence. Let the community people believe they can make it. Let the manager’s behaviour show that there is no room for failure. According to Baldwin, Bommer and Rubin (2008), communicating High Performance Expectations works partly because of the Pygmalion effect, based on the premise that “if you form certain expectations of people and communicate them through behavioural cues, people will respond by adjusting their behaviours, resulting in the original expectation coming true.”

To communicate high performance expectation, set high standards for the community, communicate the high standards and
confidence in their ability to achieve those standards, let people know you are there to help them accomplish the high performance, and encourage your community to seek help from you whenever they feel it would be helpful. Remember that if you treat a man as he is, he will remain as he is, but if you treat a man as he can be and should be, he will become as he can and should be.

Providing Individualized Support

To achieve this, the school manager should exhibit behaviours that indicate that he/she respects all members of the community and is concerned about their personal feelings and needs. It makes the followers feel valued, capable and liked. You cannot be a good manager unless you generally like people. That is how to bring out the best in them.

This implies that being attentive to the community members’ needs paying attention to what they are saying and doing. It is necessary that the manager make interpersonal connections with employees. He can discuss family affairs or interesting issues (not really official matters) with subordinates, genuinely caring and showing compassion in action, encouraging continuous development and growth of staff, and sending messages which say, “I care about you and am looking out for your best interest. You have the potentials and I trust you, I count on you.”

Studies have shown that providing individualized support serves as a buffer to workers stress, increases job satisfaction, enhances organizational commitment and improves performance. The manager should exhibit behaviours that challenge the subordinates and make them rethink on how work can be performed better. Such managers should not be involved in, “the way it has always been done” or “it is not my job”. To provide intellectual stimulation, the school manager should encourage the imagination of the community members, challenge old ways of doing things, look for better ways of doing things, encourage the
community members not to think like himself, be willing to take risk for potential gains, make it acceptable to fail if learning form failure takes place. Others include sending staff shopping for new ideas and innovations, putting idea gathering on agenda, making it safe for others to experiment, and eliminating fire housing (dismissing good ideas with reasons that they will not work). Also, honour the risk-takers because they are great innovators, encourage positive thinking and be innovative. Remember that, innovation comes from someone who thinks he has figured out the coolest new thing ever and who wants to know what others feel about it.

Activities

Activity 1
1. List the things your community can do to participate in school management.
2. Identify areas in which each group can participate in the school management

Activity 2:
1. List your point against community participation in school management.
2. Compare them with your points in Activity 1.
3. Give strong reasons for any strong points you still have against community participation in school management.

Activity 3
1. Try and articulate a vision for your school following the above guide.
2. use all members of your community
3. Articulate your mission and indicate how to achieve your vision.
HR, Community Participation in School Management and TLBs

**Activity 4**
1. List our activities that tour school communities have functioned effectively
2. What in your opinion contribution to the success of the activities?
3. List what could be the hindering factors.
4. Form some committees and let members indicate their goals.
5. Merge the goals in item 4 and with help of the committee members and come up with the super ordinate goal.

**Activity 5**
1. Go through the vision and mission several times.
2. What are your expectations of your micro community?
3. List ways by which you will communicate the vision to your communities.
4. List things you will do to convince your community that the vision and mission will work.

**Activity 6**
1. Form committees using members of the micro and macro communities and charge them with the responsibility of ensuring that the vision and mission actualized.
2. Map out strategies to actualize the vision that you have articulated.
3. Give them a time period to present proposal, mapping out specific periods to accomplish each mission.
4. Give to them all necessary assistance and facilities.
5. Meet with them occasionally.
6. Give them no room for failure. Let them know the they must succeed.
Conclusion
It is high time the school managers of today made significant change. A lot has been said and written about the low standard of education in this country. It is time to change to transform the schools through the PR and HR of the school managers as well as the participation of the school communities. All hands must be on deck to make a difference in our schools to bring them up to the international standard. Other countries have done so, and we can do better.

Recommendations
1. It should be made mandatory that all school managers should articulate visions and missions about their schools and place them publicly at strategic positions and in all classes and places where the community can see.
2. School managers should involve their communities in school management.
3. Funds should be allocated to school managers for Public Relations.
4. Communities should be informed of the new reform and asked to cooperate with the school management.

References


Wary, Luft and Highland (2009), Downloaded from www.ans.com/topic/human relations.
RELATIONSHIP BETWEEN COMMUNICATION AND SEXUAL ADJUSTMENT AMONG COUPLES IN OBUDU LOCAL GOVERNMENT AREA OF CROSS RIVER STATE, NIGERIA

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Abstract
The study was designed to investigate the relationship between communication and sexual adjustment among couples in Obudu Local Government Area of Cross River State, Nigeria. Three hypotheses were tested at 0.05 level of significance. The study employed correlation design in order to establish the relationship between the two variables. A total of 798 married males and females were used for the study. An instrument “Communication and Sexual Adjustment Inventory (CSAI)” was used to collect data. Random sampling was used to generate the sample. Data obtained were analyzed using frequencies, percentages, correlation and chi-square. The results showed that there is significant relationship between verbal communication and sexual adjustment and also between non verbal communication and sexual adjustment. Age at
marriage was, however, discovered not to significantly influence the relationships between communication and sexual adjustment. Consequently, it was recommended that counselors in non-school setting should endeavour to organize seminars and workshops for couples to enhance their communication skills and effectiveness.

Introduction
Marriage is a God-ordained union designed for love, happiness and permanence between a husband and wife. It is institutionalized in human society with the view to afford couples opportunities to meet their multidimensional needs one of which is legalized sexual union. Marriage is, therefore, the only legal boundary where sexual act is recognized without shame.

Leman (2005) asserts that sex life colours marriage from top to bottom and it is the most powerful ‘marital glue’ a couple can have. He maintained that experience has shown that in our society today, couples have a difficult time talking about sex issues. When issues surrounding marital sex are ignored, the consequence is that couples pay dearly for it. No wonder, Igbo (2004) observed that most marital squabbles that give room for marital instability and maladjustment have to do with sexual insecurity, dissatisfaction and ineffective communications. Most couples feel that issues bothering on sex are personal and must not be discussed, hence in many African societies, sexual activities are branded ‘sacred’ which could only be practiced in secrecy without discussions.

Marital conflicts and ineffective communications are common scenarios in most Nigerian homes (Igbo, 2005). One of the major causes identified is centered on sexual matters (Gbenda & Akume, 2002; Igbo, 2005). It has been observed that most Nigerian couples do not have satisfactory sexual lives. Most couples have sex because it is the pertinent means of procreation and not because it is an act of marital happiness, love and unity. It
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has also been observed that some African women, especially in Nigeria, are still seen as chattels. They are not to talk, complain or make demands about sex. Their interests are never to be provided nor their consents sought in sexual matters (Igbo, 2004). Such situations are definitely bedrocks of sexual maladjustment in the homes.

Sex is a powerful instrument, which couples could use to enhance their communication with each other and to communicate affection (Yahaya et al, 2008). In order to experience adequate sexual satisfaction and adjustment, couples may need to be free, frank and fair to each other in terms of their feelings, experience and expectations. Haller (2005), however, noted that most couples often find themselves struggling to communicate verbally and more importantly sexually. In order for their marital sex relationship to be blissful, they might need to agree to talk.

Some studies have shown that couples, who do not often talk about sex, do not enjoy sex in their marital relationships (Purnine & Carey, 2003; Igbo, 2004). Those situations that would have been discussed and resolved about sex are often left unattended to, leading to marital conflicts and sexual maladjustments in the homes. Some theoretical models of human sexuality emphasize the importance of interpersonal communication in maintaining sexual adjustment. Wineze and Carey (1991) observed that in many cases, sexual dysfunction problems cannot be addressed until communication improves.

It is vital, therefore, to note that for marital harmony and stability to be maintained among couples, the relationship between communication and sexual adjustment should be a cardinal issue, which cannot be ignored. A good marriage enhances effective communication and also increases sexual interest. Satisfactory sexual relations, therefore, add soul binding emotional strength to the union. Brinley (2000) asserted that it is difficult for any spouse to give sex freely and fully without fear of being hurt when the
partner is upset, angry, moody or silent. The sexual expression is, therefore, a barometer of a couple’s total marriage experience.

Statement of the Problem
The issue of communication and sexual adjustment is of grave importance to marital harmony. However, Obe (2000) observed that sexual maladjustment was so endemic in Nigerian families that homes are becoming a haven of bitterness and rancor. It has also been observed that ineffective marital communications reduces sexual urge among couples (Igbo, 2005). Despite theorists’ claims, evidence of the importance of communication and of the characteristics of adequate sexual communication and adjustment is lacking, especially in Cross River State of Nigeria.

Purpose of the Study
It is against this background that this study sought to find out if there is any significant relationship between marital communication and sexual adjustment among couples in Obudu Local Government Area of Cross River State, Nigeria. The main purpose of the study was to ascertain the relationship between marital communication and sexual adjustment among couples in Obudu Local Government Area of Cross River State, Nigeria.

Research Hypotheses
The following hypotheses guided the study at 0.05 level of significance.
1. There is no significant relationship between verbal communication and sexual adjustment among couples.
2. There is no significant relationship between non-verbal communication and sexual adjustment among couples.
3. Age at marriage does not significantly influence communication and sexual adjustment among couples.
Relationship between Communication and Sexual Adjustment

Methodology

The design for the study was a correlation design because correlational designs are used when a relationship among variables is being sought. The population for the study comprises 89,609 married males and females in Obudu Local Government Area of Cross River State (National Population Commission, 2006). A sample size of 798, using Akpa and Angaher (1999) sample size determination formula was used. Hat and draw method was used to select 3 out of the 5 wards, namely Obudu Urban, Ipong and Ukpe wards. The wards were selected to reflect the ethno-linguistic spread of the Local Government Area.

An instrument “Communication and Sexual Adjustment Inventory” (CSAI) was used to collect the data for the study. The instrument consisted of four sections. Section A solicited information on the biodata of the respondents. Section B dealt on verbal communication. Section C worked on the non-verbal communication of respondents while Section D sought information on sexual adjustment of the respondents.

CSAI was a four-point modified likert type scale using Strongly Agree (4 points), Agree (3 points), Disagree (2 points) and Strongly Disagree (1 point). The reverse was the case for negatively stated items. The decision point was 2.5 for each item. CSAI was pilot tested on 40 respondents to ascertain its reliability. Split half method was used and the result correlated using Pearson product moment correlation giving a correlation coefficient of 0.88 which was considered adequate. Correlation and chi-square statistics were used to analyze the data.
Results

Hypothesis 1: There is no significant relationship between verbal communication and sexual adjustment.

Table 11.1 show that there is a significant positive correlation between verbal communication and sexual adjustment among couples. The null hypothesis is therefore rejected which indicates that as verbal communication increase sexual adjustment also increase.

Table 11.1: Relationship between Verbal Communication and Sexual Adjustment Among Couples

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Verbal Communication</th>
<th>Sexual Adjustment</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verbal Communication</td>
<td>797</td>
<td>1.000</td>
<td>.617**</td>
<td>Rejected</td>
</tr>
<tr>
<td>Sexual Adjustment</td>
<td></td>
<td>.617**</td>
<td>1.000</td>
<td></td>
</tr>
</tbody>
</table>

Correlation is significant at the 0.01 level 2 (tailed)

Hypothesis 2: There is no significant relationship between non-verbal communication and sexual adjustment among couples.
Table 11.2: Correlation between Non – Verbal Communication and Sexual Adjustment

<table>
<thead>
<tr>
<th></th>
<th>Non – Verbal Communication</th>
<th>Sexual Adjustment</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verbal Communication</td>
<td>Pearson 1</td>
<td>.528**</td>
<td>Rejected</td>
</tr>
<tr>
<td>Sig. (2 tailed)</td>
<td>797</td>
<td>0.000</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>797</td>
<td>797</td>
<td></td>
</tr>
<tr>
<td>Sexual Adjustment</td>
<td>Pearson .528**</td>
<td>797</td>
<td></td>
</tr>
<tr>
<td>Correlation</td>
<td>.000</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Sig. (2 tailed)</td>
<td>797</td>
<td>797</td>
<td></td>
</tr>
</tbody>
</table>

Correlation is significant at the 0.01 level (2 tailed)

Table 11.2 shows that there is a significant positive correlation between non-verbal communication and sexual adjustment among couples, thus the null hypothesis was rejected.

Hypothesis 3: Age at marriage does not significantly influence communication and sexual adjustment among couples.

Table 11.3: Chi-square Statistics on Influence of Age at Marriage on Communication and Sexual Adjustment

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>Df</th>
<th>Asymp. Sig (2 sided)</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson chi – square</td>
<td>.081a</td>
<td>2</td>
<td>.960</td>
<td>Accepted</td>
</tr>
<tr>
<td>Likelihood lineat</td>
<td>.081</td>
<td>2</td>
<td>.960</td>
<td></td>
</tr>
<tr>
<td>Likear – by – linear</td>
<td>.004</td>
<td>2</td>
<td>.960</td>
<td></td>
</tr>
<tr>
<td>Association</td>
<td>1</td>
<td>948</td>
<td></td>
<td></td>
</tr>
<tr>
<td>N of valid cases</td>
<td>798</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 0 cells (0%) have expected count less than 5. the minimum expected count in 86.72.

Table 11.3 indicates chi-square values of .081, df 2 and P = 0.960. Since P is > 0.05, the null hypothesis is accepted, which means that
Discussion
Hypotheses 1 and 2 indicated that there is significant relationship between both verbal and non-verbal communication and sexual adjustment. The findings are in line with those of Peters (1983), which found that there is a direct relationship between marital communication and adjustment with 70% married couples, showing high adjustment levels. In the same vein, the study agreed with Osamuyimen (1992), that there is a significant relationship between marital communication and marital disaffection among couples in Edo State, Nigeria. Also the work of Obe (2000) observed that lack of communication reduces sexual urge among couples.

The findings could be explained with the fact that when couples are not happy and not communicating, they cannot relate properly. This reduces the urge to have sexual intercourse. In most cases, sexual dysfunction problems cannot be addressed until communication improves (Purnine & Carely, 2003). Contrary to the finding of this study, Perlman and Abramson (1982) reported no relationship between sexual satisfaction, adjustment and sexual communication.

Hypothesis 3 investigated the influence of age at marriage on marital communication and sexual adjustment among couples. The result indicated that age at marriage does not significantly influence relationship between marital communication and sexual adjustment. This finding disagrees with the finding of Brinley (2000), which indicated that younger couples yield more to effective communication than the older couples. This study, therefore, maintains that the most crucial issue that determines the sexual adjustment in marriage is not necessarily the age at marriage, but the effectiveness in the communication between the spouses. When there is a free flow of comments anchored on self-
Relationship between Communication and Sexual Adjustment

disclosure; issues that would have degenerated to squabbles would be settled at the round table of communication.

Counselling Implications
Having established the relationship between marital communication and sexual adjustment among couples, counselors in non-school settings should endeavor to organize seminars and workshops for couples. This could be group or community based. Such programmes should emphasize communication skills and techniques and roles of communication in marital adjustment.

Counsellors in the school settings should emphasize pre-marital counseling, since the study found that there is no influence of age at marriage on the relationship between marital communication and sexual adjustment. Sexuality education should be taken seriously and sexual communication introduced at all the levels. This will help to build people up at a later age.

Conclusion
Marriage is a relationship of love, peace and unity. Sexual relationship is paramount to the mutual existence of any marital relationship. Communicating verbally or non-verbally among couples enhances sexual union, which sustains and enhances the relationship. Since age at marriage has no significant role to play in sexual adjustment and marital communication, couples of all ages are advised to communicate freely at all times.

References


BOOK REVIEW

Title: Insiders and Outsiders: Citizenship and Xenophobia in contemporary South Africa
Author: Francis B. Nyamnjoh
Year: 2006
Publishers: CODESRIA and Zed Books
Page: 273
ISBN: 286781474
Reviewer: Njoku, Collins Chibuzo
Institute for Development Studies
University of Nigeria, Enugu Campus

Globalization is the buzzword of the moment in development. It is both movement and process. It is the movement of trade, finance, investment, people and information across national and regional boundaries, as well as the process of unbundling the world into a global village as was predicted by the immensely gifted Canadian professor, Marshal Mcluhan (1911-1980), in his thesis on technological determinism in 1964. Indeed, globalization is the intensified radical interdependence and integration of the world into not just a global village, but a global family.

Globalization dates back to centuries ago with the voyages of Christopher Columbus and Vasco da Gama. Traversing the world for opportunities and settlements has been the privilege of the Whites, who have been encouraged by their home governments and supported by fellow Whites on ground - colonial masters, missionaries, business men and scholars. In The West and the Rest of Us, Chinweizu (1987) observes that without necessarily being a homogenous collectivity, the Whites have always managed to tame their differences in the interest of the economic, cultural and political hegemonies of the West vis-a-vis the rest.
Globalization is steeped in paradoxes. It is a process marked by accelerated flows and accelerated closures. The mantra of free flows and dissolving boundaries is countered by the reality of borders, divisions and strategies of exclusion. The accelerated flows of capital, goods, information and migration, induced and enhanced by globalization, have only increased the insecurities and anxieties of locals and foreigners alike, bringing about an even greater obsession with citizenship and belonging. One stark result and reality is the building or re-actualization of boundaries, and differences through xenophobia and related intolerances.

These paradoxes of globalization form the thematic thrust of the book, *Insiders and Outsiders: Citizenship and Xenophobia in contemporary South Africa*, which is a six-chapter book on an unevenly globalizing world, and on the resultant new politics of insiders and outsiders. Insiders are locals, nationals, citizens, aborigines, natives and autochthons of a country. Conversely, foreigners, immigrants, strangers and aliens are regarded as outsiders. The insiders have a “we” feeling among themselves and a “they” feeling towards outsiders that run deep.

With South Africa and Botswana, two of sub-Saharan Africa’s most economically buoyant and successful nations, as case studies, this study of globalization, mobility, citizenship and Xenophobia is an incisive commentary on the paradoxes of globalization as a process of flows and closures, empowerment and enslavement, hope and disappointment. The accelerated flows of capital, goods, information and migration, enhanced by globalization have only exacerbated the insecurities and anxieties of locals and foreigners alike, bringing about an uneven greater obsession with citizenship and belonging. One stark result is the building or re-actualization of boundaries and differences through xenophobia and related intolerances. The response in many places is for states to tighten immigration regulations, and for local attitudes to harden towards foreigners and outsiders.
In South Africa, the option of equality without justice has made the post-apartheid country very tense, as ordinary underprivileged South Africans realize that their constitutional rights are slow at delivering the material benefits of citizenship. Claims of wealth in a buoyant economy sound like a cruel joke to them, and increasingly they realize they have to compete with foreigners who choose to flee from home, rather than staying on to sort out their own messes. In such contexts, migrants and other minorities become scapegoats. This is the case in the ‘new’ South Africa where African immigrants and the Asian minority are scapegoated (Chapter 1). The ugly incidence of 2008 in which mostly Nigerians were viciously attacked speaks volume.

Even countries, like Botswana, where ethnic citizenship and belonging had almost disappeared in favour of single political and legal citizenship and of nation-building, there has in recent years been a resurgence of identity politics. Tensions over belonging have mounted as various groups seek equity, better representation and more access to national resources and opportunities (Chapter 2). Is this not the same undercurrent of the Nigeria Delta crisis and the Nigerian Civil War?

Hierarchies of citizenship and mobility in South Africa, Botswana and indeed the world are illustrated by a detailed overview of local and global trends in gender and domesticity on the one hand (Chapter 3) and an account of the reality of citizen maids in Botswana, on the other. The study demonstrates not only the reality of ultra-exploitation and dehumanization of maids but also the coping strategies adopted by them. The study also explores some of the creative strategies employed by African migrants to appropriate, gatecrash, cushion, subvert or resist the effects of their exclusion by the global structure of inequality (Chapters 4 and 5). The study is, therefore, in tune with the growing need to understand the processes and prospects of globalizing Africa and Africanizing globalization.
Chapter 6, which is the concluding chapter, is a requiem for bounded or forced citizenship in a world where globalization and citizenship are highly hierarchical and inegalitarian processes affecting individuals and communities differently as informed by race, ethnicity, class, caste, gender and geography. The author advocates for an unbounded flexible citizenship, with emphasis on the freedom of individuals and communities to negotiate inclusion, and exclusion in consonance with their stark existentialism. Is this not a call to balkanization and irredentism? This, arguably, is the flipside of the book.

Xenophobia, which is the intense dislike, hatred or fear of others perceived to be strangers, has intensified with globalization. In a world fresh with the wounds of slavery, colonialism, apartheid, genocide and terrorism, xenophobia often explains, as much as it is explained by, poverty, underdevelopment, bad governance, economic disparities, and ethnocentrism. So critical has the issue been that in 2001 a world conference was organized in Durban, South Africa, on Racism, Racial Discrimination, Xenophobia and Related Intolerances to invigorate global political commitment against them. That such discrimination persists is not for want of international and national legislation against intolerance as the United Nations Universal Declaration of Human Rights and African and National Charters on Human Rights exist. The problem is simply and squarely poor leadership and lack of political will for effective implementation.

The heightened xenophobia within a year of the World Conference on Racism and after the September 11, 2001 terrorist attack on the World Trade Centre in New York demonstrates the enormity of the problem globally. Through what has been termed America-Euro racism, levels of state surveillance and exclusion of immigrants have increased. So too has xenophobia against Muslims, and Arabs (Islamophobia or Arabophobia) in the wake of the event of September 11, 2001 and the furore generated by Salman
Rushdie’s book *The Satanic Verses*. This situation was only compounded by the July 7, 2005 bombing of the London Underground, which claimed many lives and injured over seven hundred, and which was blamed on four “home grown” Muslim terrorists.

Xenophobia in a foreign land is not as worrisome as that in one’s own country, as demonstrated by State-superintended ethnic marginalization, injustice and cleansing and the legion of Muslim religious riots and “wars” against Christians, especially Ibos, in Northern Nigeria, with its untoward consequences on sustainable human and national development. This is a National Question that is as grave as the Niger Delta Crisis and which requires decisive presidential intervention.

Xenophobia throws up a lot of implications for development. For one, there is no place like home. So, civil society organizations should be galvanized into formidable institutions and serve as vanguard of good governance, responsible leadership, rule of law, due process, respect and enforcement of human rights, free and fair elections, peace and security, and independence of the judiciary. This will promote local and foreign investments and stem the tide of brain drain and capital flight.

Globalization runs parallel with glocalization and protectionism. Privileges, rights, opportunities and advantages are jealously guarded and their erosions, whether real or imagined, are stiffly resisted. The increased economic disparity between the rich and poor countries has contributed to international migration and resultant xenophobia against migrants. So, there is the urgency for the developed and undeveloped countries alike, especially Africa, to proactively attain the Millennium Development Goals (MDGs) by 2015 of which eradication of extreme poverty and hunger is the touchstone. And, for the UN Charter on Human Rights, including the rights of ethnic minorities to be enforced. “Poverty anywhere is a threat to prosperity everywhere and prosperity anywhere must be
shared everywhere” is a timeless development mantra, which world and African leaders alike should commit to heart and implement through good governance, responsible leadership, global partnership for development, New Partnership for African Development (NEPAD) and African Peer Review Mechanism (APRM).

Again, nobody is makwerekwere (inferior) on account of race, caste, class, gender, ethnicity and geography. We are all universal global citizens with differences and similarities to be harnessed for unity and strength in diversity. This is the critical path to global peace, security and sustainable development.

Fracis B. Nyamnoh, a professor of sociology, has written a well researched compelling book. His work is an original and perceptive study of issues that resonate in countries of Africa and the globe. The book is highly recommended to development scholars, consultants, agencies, institutes, the academia, foreign missions, foreign students and migrant workers.
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