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EDITORIAL

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

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

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

From SHDR Volume 2 Number 1 of March 2010, Editorial, which had been hitherto not considered necessary, was introduced, in conformity to the practice of globally acclaimed journals of academic research output. This Volume 3 Number 3&4 of December 2011 of SHDR presents another set of rich articles touching various topical human development issues.

The first article by Desna Stephen Aja of the Department of English and Literary Studies, University of Nigeria, Nsukka, examines the structures and meanings of utterances in the print media advertisement in Nigeria. He analysed utterance types sampled from six prominent Nigeria’s national
Dailies. Six utterance types identified were grammatically well formed sentence (30%), epithetic phrases (20%), single-word utterance (14%), Progressive declarative (12%), anomalous structures (10%), and utterances with selectional oddities (14%)

Each of the advertisement slots appeared in all the reference newspapers. In all these appearances the utterance structures are the same with uniform semantic projections. Meanings in the utterance structures studied are organic units. The meaning of each utterance imposes itself on the structure. Advertisement utterances do not satisfy the theoretical consideration for the amalgamation of projection rules to generate the desired semantic import. Meaning was independent of structure. Selectional restriction and general projection rules were disregarded. Hence, meaning manifested solely out of contextual consideration. Words lost their denotative values and assumed associative meanings, which were understood according to context. Structures manifested as metaphors and wordplays generated ambiguities. The advertisement copywriter was interested in projecting the unique selling propensities of the product or service. Pure grammatical considerations were out of his focus and projection and selectional restriction rules were not part of his tools. The Nigerian print media advertisements manifest utterances of claim with utter disregard to truth condition and rules of grammar.

In the second paper, Dr. J.U.J. Onwumere and G.I. Ibe of the Department of Marketing, Enugu Campus, University of Nigeria, Nsukka, Nigeria and Dr. G.A. Emerole, a management consultant, discuss non-interest banking, otherwise known as Islamic banking in Nigeria, against the backdrop of its recent introduction in the country, which has elicited reactions, some sections of the country raising alarm that it was aimed at Islamising Nigeria. They explain that non-interest banking derives its specific rationale from the fact that there is no place for the institutions of interest in Islamic order. Noting that it is a profit and loss sharing arrangement that contributes towards a more equitable distribution of income and wealth and increased equity participation in the economy, the authors recommend it for developing countries, like Nigeria.

In the third paper, Dr (Mrs.) Ngozi G. Ekpunobi of the Department of Marketing, Kaduna Polytechnic adopted the survey method to critically evaluate the operating distressed and non-distressed operating firms in the Nigerian textile industry against the background of the implementation of the
corporate visioning and employee motivation in the industry. Results showed that there was no significant difference in the level of implementation of corporate visioning between distressed and non-distressed firms. The result further revealed that there is a significant relationship between corporate visioning and employee motivation. It then concludes that the awareness of the significance of corporate visioning was very high in the industry, but the level of its implementation was very low in both distressed and non-distressed firms. More so, as employee motivation is higher in a firm with strong corporate visioning. It was recommended, among others, that the Management of the textile firms should make arrangements with the academic institutions to fully design courses to suit the industry’s needs. Also, the Management of the textile firms should organize industry interactions by way of seminars and conferences on corporate vision, as this will help the management, staff and stakeholders of the industry to fully utilize the concept, its implementation and benefits.

In the fourth paper, Dr. O.B. Emerole of the Department of Public Administration and Local Government, University of Nigeria, Nsukka visited the collapse of the Petroleum (Special) Trust Fund (PTF), which existed in Nigeria for three years from the time it was established in 1994 on grounds that increased petroleum products prices had the tendency to accentuate the inglorious dedicated account system, coupled with the corruption in the society. The agency performed creditably well in the achievement of its objectives, when compared with the conventional ministerial organizations. On cost effectiveness, the ratio of other ministries cost of project to that of PTF was 3.1. Nonetheless, there were distributional inequity and gross imbalance in the projects executed by PTF in various geo-political zones in the country. The Fund was later scrapped because it was had no place in the constitution and operated as a parallel agency.

In the fifth paper, Ijeoma Ekoh of the Ontario Institute for Studies in Education, University of Toronto, Canada wonders if liberal democratic citizenship education is the way forward for Africa’s turbulent demarche towards democratization. The paper is a critique of Abdi’s *Democratic development and prospects for citizenship education: Theoretical perspectives on sub-Saharan Africa*. Using Abdi’s paper as its entry point, the paper elucidates the undemocratic nature of liberal democracy and its attendant citizenship education programme, and troubled the dominant view that Africans should imbibe liberal democratic principles in democratization.
efforts. It suggests that African states should explore other radical alternatives to liberalism, such as participatory democracy that move beyond the formal liberal conception of representation, rights and equality towards more substantive understanding of human rights, equity and politico-social participation.

This understanding would entail a negation of the assumed neutrality and responsiveness of liberal democratic institutions towards a more vigorous emphasis on collective participation and social justice. In this kind of democracy, citizenship education would move beyond the inculcation of liberal agendas, towards more critical reflections on the nature of citizenship and good citizenship. And most of all, Africans would participate in the formation of their own democracy.

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

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

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Abstract
Language was traditionally concerned with what is said. A study of utterance was then a consideration of the speaker and his speech, or the actor and his action. There were, therefore, two parts of a sentence - the subject and the predicate. The subject represented the speaker or the agent actor, and the predicate - a stretch from the verb to the end of the sentence - represented the action or what the speaker said. A later development looked beyond what is said and shifted attention to how what is said is said. That marked the beginning of the consideration of the contribution of structure to utterance meaning. A new dimension has set in. Attention has shifted from the mere traditional view to what is said, how it is said, and the impact of what is said on the listener. This has created a strong link between linguistics and other fields of study. One of these other fields of study is advertising - the persuasive use of language to project the unique selling propensities of products and services. The study is concerned with how utterances are structured to achieve this.

Introduction
Scholars and practitioners in communication and other fields have variously defined advertising. One common feature of these definitions is the fact that advertising is a form of communication. Bovee and
Aren (1986) proffer an expanded definition, to bring in the actor, the action, the result and the platform for the advertising process. In their jointly authored book, *Contemporary Advertising*, the two authors see advertising as “a non-personal communication of information, usually paid for and usually persuasive in nature about products, services or ideas by an identified sponsor through various media.”

One can rightly judge this definition as being comprehensive. It brings out the nature of advertising: as a non-personal communication. The communicator addresses unknown audience - persons he merely visualizes and whose moods and dispositions he can hardly describe. The definition equally tells us that advertising is a purely commercial activity as it is “usually paid for”. The person who is paying, that is the sponsor, must equally be known. Anonymity, therefore, cannot be part of the process.

It is a persuasive process, as its central objective is to convince readers or listeners to accept and patronize particular products, services, or ideas in preference to others. The media - both print and electronic - are the platforms for advertising activities.

One other definition that may interest us in this discourse is that of Fletcher (1979) who sees the art of advertising as the “dissemination of sales message through purchased time and space”. In analyzing this definition, one would first note that a sales message is one that sales, that is, promotes products to attract patronage. Such a message might be selling a product, service, idea, or cause, and is so understood by the recipients of the message. The “sales message” may simply be to imbue them with a favourable disposition or opinion. It may be to convince the audience about a given line of fact concerning what is being advertised. The sales process could also be to redirect the minds of the audience to exhibit either continuously or temporarily a particular pattern of behavior.

The entire scheme is all about using words to pass on ideas and to transmit the meaning deduced from what has been passed on. Our concern in this study is to look at the meanings contained in the sales messages and how utterances are structured to achieve these meanings.
We shall be looking at how copy writers, the professionals who prepare advertisement scripts, arrange words within utterances to achieve their goals. We shall also try to see whether meaning is dependent on structure in Nigerian print media advertisement utterances.

The study is based on advertisement utterances selected from the six prominent Nigerian national newspapers – The Punch, Champion, The Guardian, The Sun, This Day, Vanguard – and roadside bill boards. One hundred samples were selected for the study. These were subjected to both structural and semantic analyses. The results of the analyses form the corpus of our findings.

Meaning: Between Reference and Context

Writers on the English Language use the words “mean” and “meaning” in a number of different ways. Three of these different ways stand out of the lot. We shall look at these three (in this study) to see how relevant any of them can be in the advertisers duty of projecting the unique selling propositions of products and services. We shall also examine the various theoretical accounts of meaning and try to identify paradigms in any of the three projections. In this paper, however, we shall dwell specifically on the referential and contextual accounts of meaning, as both represent overwhelming percentage of the utterances in advertisement corpus. The three projections of meaning are represented below.

Meaning (1): What the speaker intends to indicate by his utterance. For example, in the sentence, Oge “means” well, the speaker implies that “Oge” is well intentioned in what she must have done. She intends no harm by her action.

Meaning (2): what the speaker’s or writer’s utterance suggests to the audience. The implication of intention as in (1) would normally be lacking in utterance, like:
Esther: There is a red flag here.
Onyinye: True. Red flag means danger!

Onyinye’s response to Esther’s alarm does not imply that the flag has plans to harm anyone. The audience would understand that red flag is being used in accordance with a previously established convention to indicate that there is danger in the surrounding environment.

Meaning (3): A more or less general habit of using a given utterance to indicate a given thing.

“Boy” means a non-adult male human being.
“Girl” means a non-adult female human being.
“War” means absence of peace.

The three different views of meaning can be summarized as: what the speaker or writer intends, what the utterance suggests, and a more or less general habit of using a given utterance to indicate a given thing. Most writers on the language neglect the first two of these senses of the word “mean” and treat the third far too rigidly, “as if the connection between the word and thing were absolute, instead of a never-quite uniform habit” (Mayers, 1952: 308). This leads to a rigid philosophy of meaning. It is this rigid philosophy of meaning that gave rise to the making and using of dictionaries.

Meaning, therefore, is an aggregation of different generalization on a given thing. Linguists have developed these generalizations into theories. Two of these theories (the referential and contextual theories) have valid relevance to this study. The referential theory is constrictive assuaging meaning to objects. Alluding to the theory, the meaning of an utterance is what such attention stands for.

The referential theory is a fixed tradition of identifying words with referents. A word must refer to one object and not another. This is most obvious in the projection as analyzed. Meaning in this tradition
transcends time and space in such a way that an utterance retains the same meaning irrespective of where and when it was uttered.

The contextual theory makes different postulations. The theory emphasises the utterance situation. The central thesis is that a statement spoken or written in real life can never be divorced from the situation in which it has been uttered. The contextual theory postulates, therefore, that utterance and situation are bound up intricately with each other… “the context of situation is indispensable in the understanding of words… the utterance has no meaning except in the context of situation” (Malinowski, 1963: 307).

To the majority of advertisement utterances context, rather than the referential tradition, provides clues to appropriate semantic interpretation.

**Words in Utterance Meaning**

The meaning of an utterance is given by the aggregation of the syntactic structure and the combination of appropriate semantic imports of the lexical item yielding the various categories in which the syntactic structure operates. The semantic import (Benneth, 1974: 162) of the lexical items is carried by their hierarchical combination within the structure of the sentence. Each lexical item contributes in varying degrees in creating micro structural meanings of the sentence, especially, in the deep structure. In the sentence,

The baby slept
S—NP+VPRS.

The definiteness of the article “the”, the nominal categorization and the objective function of “baby”, and the past form of the verb “sleep”, have combined to generate the message that “an infant human known to both the speaker and the hearer fell into a temporary state of inertia at a particular time in the past”. Fig. 1.1 is a phrase structure scheme to illustrate the deep structure import of the sentence:

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Each item in the sentence, including the morphemic realization of past tense of sleep, has a role to play in the final generation of meaning “a specific information to project onto the structure of the sentence” (Richard, Platt, 1985: 295).

This idea of a lexical item possessing specific information to project onto the entire utterance to influence meaning is what Katz and Fodor (1963) refer to as projection rule. It is the author’s idea of breaking down word meaning into semantic markers to assure appropriateness. The whole idea is made explicit by Akwanya (1996: 68-60) who opined that “projection rules involve the mapping upon syntactic analysis a componential analysis of the lexical items that make up the sentence”.

It is the projection of the reference index of words upon the syntactic structure which is supposed to yield the full semantic interpretation of the sentence (Strawson, 1971:135). From the
componential analysis, the potential information a word can project onto the sentence in the deep structure is made explicit. At the word class level for instance, verbs have the information of complementation about syntactic categories and it is this information that they bestow on the whole sentence structure. For example, the verb “give” usually has two complement noun phrases (NPs) in any English sentence where it occurs and it is on these that it can project its complementation value.

The sentence:

(2) Mirian gave Desna the gum

S --> N+V+N+art+N

has two complement NPs “Desna” and “the gum”. On CNP₁ (Desna) projects the semantic marker “possession”. On CNP₂ (the gum) it projects the feature “transfer of ownership”. Simply put, the projection rule of the verb “give” is the double complementation, which it projects unto the whole sentence. In their entirety and as postulated by early linguists of the theory.

Projection rule(s) state that words occurring together in units at the lowest level of the tree diagram must be combined first (in the analysis of meaning). Then the process can proceed up the tree combing larger and larger units until the meaning of the whole sentence is arrived at.

Katz & Fodor (1963, in language Vol. 39: 179.) in propounding the theory of projection rules asserted that some features of a sentence can be accounted for only in terms of lexical meanings in combination. Thus, to understand the meaning of a sentence, it is necessary to know not only the meanings of individual words but also the syntactic relation between them (Greene, 1972: 74). This is more so as language is an organic form and words making up an utterance are not to be understood in isolation.

The upstream combination of items in nodes from smaller to large units is illustrated with the following sentence.
(3) The man hits the colourful ball.

This sentence is represented diagrammatically in Fig. 1.2.

Fig. 1.2: Diagrammatic representation of the sentence

Thus, while “The” can combine with “man” for example, “colourful” can combine with “ball” and not “colourful” with “man” or “hits” with “colourful” - a combination which is wrong because it crosses constituent. As “The” projects its definiteness on “man” hits” projects its predication upon the colourful ball and “colourful” projects modification on “ball” projection rule requires the units to amalgamate up nodes to generate the full meaning of the sentence. The projection
Utterance Structures and Meanings in Advertising

restriction is further explained by Richards, et al. (1985), who proposed the theory of maximal projection. The maximal projection theory states that the influence of the properties of lexical entries only goes up a certain point in the sentence and not beyond. Thus, a verb would have influence on the whole VP and not more. Each word, therefore, operates within its domain of maximal projection. This is illustrated in the sentence:

Desna took Ruby to an expensive boutique.

S→NP+(PRS)+N+Prep+art+Adj+N.

In the sentence, the domain of the verb “took” is the whole VP including “Ruby to an expensive boutique”. The domain of the preposition “to” is the whole prepositional phrase “p”, including “an expensive boutique”.

Framework for sentence formation in the English language

The rules-bound quality of the language is analyzed to explain how words relate within syntactic environments to generate meaning in well-formed utterances. The advertisement utterances we shall encounter in the next section present different scenario. The rules discussed above are not essential aspects of the utterances we shall be looking at. There appears to be no relationship between structure and meaning in the advertisement utterances in Nigerian print media.

Utterance types in Nigerian Print Media Advertisement

As has been noted in the introductory section, advertising is a language based activity. Words in phrasal, clausal, or sentential contexts are used to exploit and project the unique selling propensities of products or services. In this study, these word groupings are referred to as utterance. Analysis of the structure and semantic potentials of utterances in the Nigeria print media advertisements forms the corpus of our study. All utterance types in English syntax are present in the newspaper advertisements studied in our research. We, however, note
that six prominent types are dominant. The prominent utterance types are as in Table 1.1:

Table 1.1: Six prominent types of utterance in English syntax

<table>
<thead>
<tr>
<th>Type</th>
<th>Structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Grammatically well-formed sentences</td>
<td>N+VP</td>
</tr>
<tr>
<td>b. Single word utterances</td>
<td>N.or V.or Adj.</td>
</tr>
<tr>
<td>c. Epithetic phrases</td>
<td>MP.</td>
</tr>
<tr>
<td>d. Progressive declaratives</td>
<td>Vprog +NP</td>
</tr>
<tr>
<td>e. Selectional oddities</td>
<td>MP +VP (with words in strange syntactic errors)</td>
</tr>
<tr>
<td>f. Anomalous structures</td>
<td></td>
</tr>
</tbody>
</table>

Types, like (c) and (e), project more of semantic considerations than the syntactic ones. They may be well-formed or single word utterances, but obvious focal characteristics stand them out for examination.

Grammatically well-formed sentences

These are utterances that are grammatically correct and obviously meet all known conditions of all acceptability in the English language. Some respect the subject predicate structure of traditional English grammar, while others are imperative sentences with understood subject NPs.

Enjoy life in a beautiful body.
S—> V+N+Prep+art+Ads+N.

Only trained eyes can see good investment.
S—> Adv+part+N+aux+V+Ads+N.

Single word utterances

Some product advertisements feature utterances in which single words assume sentential values and N (NP) or V (VP) stands as S. Sometimes, there is a co-occurrence of N and V structures in parallel formation.
Utterance Structures and Meanings in Advertising

1. Coca-cola. Enjoy.  $S_1 \rightarrow N, S_2 \rightarrow V.$
2. Celtel. Communicate.  $S_1 \rightarrow N, S_2 \rightarrow V.$
3. Accomplish. Goal  $S_1 \rightarrow V1, S_2 \rightarrow V.$

In these and other examples, the first part is a presentation, while the second is an imperative injunction to act. Thus, we can have (1) as:

This is coca-cola. Enjoy yourself.

Phrasal epithet
According to Hornby (2001: 290), epithets are phrasal groups “used to describe somebody’s (or something’s) character or quality in order to give praise. In print media advertisement, copywriters employ such structure to describe products or services. In such descriptions, the phrase represents a name for the referent as seen in:

Your bank in your hand (Diamond Mobile)
ND+Prep+NP

The road master (bridgestone tyres):
Art + Ads +N.

Progressive declaratives
The progressive aspect is an indicator of continuity (Lyons, 1981). It projects an on-going activity or thought process. In the Nigerian print media advertisements, progressive utterances, like “Moving you ahead”, “Feeding you like mum”, are utterance fragments with quasi complete semantic import. They fall into the structural pattern:

$S \rightarrow V \text{(Prog)} + N + (\text{Adv})$

These are illustrated in the following examples:
Expanding the educational landscape of Nigeria.
Saying Yes! to your dreams.

**Selectional oddities**
Selectional oddities occur when the selectional rules of form classes are violated, that is when the collocative properties of key words in an utterance are ignored. This may involve:

a. Forcing verbs to select wrong direct objects as in

Eat the night out at “Mums”.
(“Eat” selects concrete nouns with componential properties of nourishment. “Night” is abstract and does not possess these properties. Hence, the oddities.)

b. Quasi functional shifts where nouns are verbalized as in:

“Don’t just send it, DHL it”

Sentential utterance of the structure:

Vp + NP (pron).

When, in actual sense, it is N + pron: DHL it

**Semantic Implications in Nigerian Print Media Advertisement Utterance**
A lot of evidence from our analysis has shown that linguistic activities within the domain of print media advertisement revolve around the production of utterances of claim. The advertiser, who is the lectionary agent, is interested in projecting the selling propensities of his products. To do this, he delves into the superlative sphere of language and proposes outlandish qualities and ascribes them to the subject of advertisement.
Hence,

(1) Guilder is the Ultimate
(2) Vanguard is the best read newspaper
(3) NTA is the biggest network in Africa
(4) SOSOLISO is the airline of choice
(5) Delta (soap) is the No. 1 antiseptic soap.

Their claimed qualities are expressed in varied structural forms. Our analysis shows that all utterance types are represented in significant proportion. This rules out structural uniqueness in the expression of meaning in print media advertisements. All utterance types are equally identified in each of the newspapers or print media types used in the sample. This shows that the often claimed in-house style of newspapers does not create differences in utterance structure for particular media organs. What one noticed in the study are graphic differences. Each media house appears to develop unique layout system to reflect in house standards. Meaning projections are uniform as each of the analyzed slots appears in all the media units without significant semantic or syntactic alterations.

Various levels of meaning have equally been identified in the study. Both the denotative and connotative levels have been observed with the later showing significant dominance. Figurative meanings have equally been seen in a majority of slots. In some cases, the advertisers have relied on word play to achieve result. The readers have had to rely on multiple meanings of some utterances (or key elements in some utterances) to understand the semantic flow. In this section, we shall look at some of these levels and see how they manifest in the samples.
Denotation versus Connotation
The denotation of a word is its primary significance. Every word in English language (and indeed every language) has a meaning assigned to it and such as is ordinarily specified in dictionaries. Connotation goes deeper to express different levels of significances and feelings, which a word or, generally, an utterance implies according to common usage and acceptance. The two levels of meaning are aptly differentiated by Abrams (1981: 32-33), as he states that:

...the denotation of a word is lots primary significance, such as a dictionary ordinarily specifies, its connotation is the range of secondary or associated significances or feeling which it commonly suggests or implies. Thus a “home” denotes the place where one lives but connotes privacy, intimacy and coziness; that is the treason real estate agents like to use “home” instead of “house” in their advertisement...

The advertisers in our study have shown strong respect for this in the utterances they produced. We see in a majority of the entries the prevalence of connotative or associative meaning over the denotative explanations. In the “Starcomms” advertisement, the dominant lexeme, “language” is to be understood, not just as “the system of communication in speech and writing that is used by people of a particular country” (Hornby, 2001: 664; Summers, 2007: 902), but must be extended to include such associative values of closeness, simplicity and reliability. Language is a social binding force and one is close to any other person with whom he shares the same linguistic identity. “Starcomms” does not speak any of the Nigerian languages. But the promoters believe that the Nigeria people should patronize the brand because it is simple and developed on the platform of Nigeria cultural values.

Skye Bank’s “Saying yes! To your dreams” projects similar semantic paradigm as the above. The word “dreams” has a wide range of associations. “Dream” denotes a series of images, events and
feelings that happen in one mind when one’s is asleep” (Morris, 1981: 336).

But, it connotes aspirations and desires – what one yearns to achieve. In the advertisement slot, therefore, Skye Bank is projecting a pedestal for achieving aspirations and desires, and not for events and feelings in one’s state of inertia.

“Expanding your world” falls into the same paradigm. The implication here is that one’s operational scope would be increased if one patronises Skye Bank. A denotative explanation would have presented the utterance as adding more space to the physical world. The utterance is a proficiency claim that one who banks with Skye Bank is guaranteed a wider business outlook and better life expectations.

The same paradigm of connotative dominance applies in the use of the word landscape in the Education tax fund (ETF) advertisement:

… Changing the educational landscape of the nation.

The contextual explanation of “landscape “in this slot goes outside the lexical reference to “everything you can see when you look across a large area of land, especially in the country (Hornby, 2001: 663). It refers to the change expected in the Nigeria educational environment. ETF is providing new books, computers, buildings and modern educational infrastructure in educational institutions in Nigeria in place of dilapidated structures and outdated books and equipment. The connotative meaning of landscape in the utterance manifests into structurally renovated Nigerian educational industry. The application of the word has been narrowed to a particular environmental situation.
Deliberate Wordplay: Ambiguities and Pun

Advertisement copy writers are known to engage in deliberate play words. They often exploit the multiple interpretations of some lexical items.

This is often done to create ambiguity. And as pointed out by Lazarus, et al. (1971), readers and listeners often understand ambiguous utterances in the wrong sense ... a “punch-line” effect is created, especially in advertising …” Several slots in our study show massive use by advertisers of wordplay to achieve effect. We see in the GLOBACOM master slot:

“Glo with pride”

a deliberate play on the quasi homonymous relationship between the word “glow” and the nonsensical item “glo”. “Glo” is a clipped representation of GLOBACOM and is nominal - a proper noun naming the brand network. It has, however, been verbalized in the utterance “glo with pride”. The reader (audience) is forced to realize it as “glow” and to reflect the values (intuitively) the word embodies.

The popular “punch-line” effect is achieved in the utterance “your wife is having an affair with IGNIS for Good” used in opening advertisement of IGNIS brand of refrigerators. The utterance is ambiguous due to the multiple entry of “affairs”. The “punch-line” is heightened by the collocational paradigm between “wife” and “affair”, and restricts the mind to affair as “a sexual relationship between two people, especially when one or both of them are separately married” (Summers, 2007: 24). The shock is, however, doused with the cut-line “for Good”, followed with a litany of the preservative qualities of the brand to indicate that the “wife” is merely making use of a product that brings a positive value to the family.

These instances of wordplay illustrate the journalistic “punch-line effect” enunciated by Lyons (1995), as the reader is forced “up the gender path” to pick out one of the multiplicity of meanings, the one that does the damage.
Utterance Structures and Meanings in Advertising

There is a phonological end rhyme in “road” in the bridge-stone tyre slot:

… No Road
… No Load
Can beat the power.

The deliberate play on both words creates rhythm to foreshadow the bounce of the tyre off roads, while the vehicle carries load.

The quasi homonym between “save” and “shave” is involved in V-mobile Bumpa card

Shaves a whole lot off your calling cost!

What one observes is a deliberate play on the word “save”, which means “to reduce cost”. “Shave” is used as a match with the picture of a clean shaven young man whose good looks are enhanced by the shave. The central message of the utterance is that using V-mobile Bumpa cards will make calls cheap, affordable, and stress-free.

Hyundai Cargo Van advertisement uses:

…Endowed with space
Gifted with comfort

This affords the writer the opportunity to create semantic freshness by using two synonymous words in parallel structures within the same text. The utterance has in itself a very attractive and memorable mind rhyme. One can hum or sing the rhyme during busy moments and remember Hyundai Cargo.

Meaning is a matter of context in these “word-play” utterances. Like in all advertisement utterances, the interest is in projecting the selling propensities of the products. The truth value of the utterance is out of question.
Metaphor in the Nigerian Print Media Advertisement Utterances

Generally, metaphor presents a situation where “a word which in standard (literal) usage denotes one kind of thing, quality, or action is applied to another, in the form of an identity instead of comparison” (Abram, 1981: 63). This is a prominent feature of advertisement utterances in the Nigerian print media. Products are presented to identify with positive qualities and values. In most cases, the quality or value is made to stand as a definition of the product or service being advertised.

These metaphorical identifications start with brand symbols and corporate logos. “First Bank Plc” prides itself as “the elephant” of the banking industry. The elephant symbol is the corporate logo of the bank. Its claim of being the elephant goes beyond the logo. It identifies with the elephant because, as the elephant is the largest animal on earth, “First Bank” wishes to be seen as the largest and biggest bank in the Nigerian financial market. This is more so as it has the wisest network and the highest number of branches in the country. So, the identity market in the bank’s elephant metaphor is size. This, according to Richards (1936), is the ground of the metaphor.

Firestone tyre’s claim of being “the king of the roads” can be explained in the same paradigm as the above. A king strides across his palace or domain with majesty and confidence because he has dominion over the palace. The promoters of firestone tyres want the audience to see the brand as having dominion over roads and can role with confidence and majesty, no matter the type and nature of the roads. The identifying qualities, and thus grounds of the metaphor here, are confidence, dominion and majesty. Some of the utterance entries analyzed as epithetic structures in are all metaphorical as the subject of advertisement in each utterance claims a shared identity with the key word in the predicate.

“Diamond-Mobile” in

Diamond-Mobile
… Your bank in your hand
identifies with the bank in terms of possessing the capacity to safe-
keep items of value, this time useful information. Diamond-Mobile,
therefore, is a mobile data bank, as claimed in the advertisement,
carrying all the information he needs, stored in the little machine.

“Starcomms” claim as “the language of the people” is also a
metaphor grounded on qualitative identification. Language here is a
metaphor for simplicity, convenience and ease. The brand is,
therefore, claiming identify with the Nigerian people whose language it
claims to “speak”

In these and other metaphors observed in the analyzed
structures, the subject of advertisement is the “tenor”, while the
metaphoric word is the “vehicle” for conveying the qualities the
advertisement wants the audience to identify with its product or
service. These qualities are the grounds of the metaphors.

Meaning in Advertisement Utterance Structures: The Place of
Projection Rule
As has been observed in this study, the meaning of an utterance is
given by the aggregation of the syntactic structure and the combination
of the appropriate semantic imports of the lexical items yielding the
various categories in which the syntactic structure operates. Benneth
(1974) has even noted that the semantic import of the lexical items is
carried by their hierarchical combination within the utterance structure.
Each lexical item contributes in varying degrees in creating micro
structural meanings and these are amalgamated to generate the final
meaning of the utterance in the deep structure.

Advertisement utterances, with their absolute reliance on
context for interpretation create different linguistic situation from the
above. Meaning is outrightly a continuum. Up node amalgamation of
micro structures disappears into the overbearing semantic influence of
key elements in the structure and the whole utterance can be summed
up in one word.

The IGNIS slot:
“Your wife is having an affair with IGNIS….

arouses one feeling in the mind of the reader. That feeling can be summarized in one word: adultery. In the utterance, the verb-noun projection rule is violated as the contextual application of “having an affair” naturally collocates with nouns with the semantic features opposite those of the subject. Thus, as wife has the features + human, + adult, + female, a noun of the feature + human, + adult, + male is required. IGNIS, as a product brand name, does not fit into the pattern.

The same situation is seen in:

Diamond-Mobile
... Your bank in your hand,

Motorola
... Crazy Reflective, Crazy loaded,

V-mobile Bumpa Card
... Shaves a whole lot off your calling cost,

Cannan City Carnival
... All roads lead to excitement,

Assurance bank
... Passion for service,

Starcomms
... We speak your language,

and the arrogant
Good, Better …. Bank PHB
in which the product of advertisement, Platinum-Habib Bank (Bank PHB) supplants the superlative in “the good, better, best” paradigm.

These and a majority of the advertisement utterances in our study exhibit disrespect to pragmatic rules of truth condition. One cannot carry a bank in the hand. The two phrasal structures of “Crazy Reflective, Crazy loaded” (Motorola) are nonsensical. Costs cannot be “shaved”. They can only be “saved”. Emotion and passion are human attributes. There is no truth in ascribing any of the two values to non-living abstract entities, like a bank.

Projection and selectional restriction rules are violated in these structures. These violations disrupt micro structural projections. Each utterance has to be seen as an organic unit with an imposed, and not a generated, meaning. In most cases (if not all) meaning is contextual. The writer is interested in putting across his “Sales Message”, and not in observing the rules of grammar.

Summary of Findings and Conclusion

The analyses in this study are representative based on identified utterance types. The percentage distribution of six utterance types are identified in Table 1.2. The number of utterance structures analyzed represents this distribution.

Each of the advertisement slots appeared in all the reference newspapers. In all these appearances the utterance structures are the same with uniform semantic projections. One notices slight graphic differences in the samples but graph phonemics of advertisement utterances is not part of this study.

Table 1.2: % Distribution of six utterance types

<table>
<thead>
<tr>
<th>Utterance Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grammatically well formed sentence</td>
<td>30%</td>
</tr>
<tr>
<td>Epithetic phrases</td>
<td>20%</td>
</tr>
<tr>
<td>Single Word utterances</td>
<td>14%</td>
</tr>
<tr>
<td>Progressive Declaratives</td>
<td>12%</td>
</tr>
<tr>
<td>Anomalous structures</td>
<td>10%</td>
</tr>
</tbody>
</table>
Utterances with selectional oddities 14%  
Total 100%

Meanings in the utterance structures studied are organic units. The meaning of each utterance imposes itself on the structure. There is, in language study, the theoretical consideration for the amalgamation of projection rules to generate the desired semantic import. Advertisement utterances do not satisfy this condition. We noticed in the study that meaning is independent of structure. With selectional restriction and general projection rules disregarded, meaning manifests solely out of contextual consideration. Words lose their denotative values and assume associative meanings which are understood according to context. Structures manifest as metaphors and word plays generate ambiguities. The advertisement copy writer is interested in projecting the unique selling propensities of his products or services. Pure grammatical considerations are out of his focus and projection and selectional restriction rules are not part of his tools.

One is forced to conclude that the Nigerian print media advertisements manifest utterances of claim with utter disregard to truth condition and rules of grammar. This agrees with Fletcher’s (1979) view that advertisement structures are non-grammatical entities.

References
Utterance Structures and Meanings in Advertising


NON-INTEREST BANKING IN NIGERIA: ISSUES, CONCERNS AND PROSPECTS

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Abstract

The framework and practices of non-interest banking is synonymous with Islamic banking. It is interest-free, a profit and loss sharing arrangement. It derives its specific rationale from the fact that there is no place for the institutions of interest in Islamic order. Its introduction in Nigeria, has elicited reactions from certain sections of the country who have raised alarm that the CBN under the present governorship wants to Islamise Nigeria through the introduction of non-interest banking services. Against this backdrop, this review paper discusses the issues, concerns and prospects of non-interest banking, and recommends it for developing countries, such as Nigeria.
Introduction
In March 2009, the Central Bank of Nigeria released a draft framework for the regulation and supervision of non-interest banking services in Nigeria. The draft, according to Eke D.A.N., the Ag. Director of Banking Supervision of the Central Bank of Nigeria, was in response to the increasing number of investors, banks and other financial institutions desiring to offer non-interest products and services. The document, according to Eke, was being issued as an exposure draft for comments, suggestions or inputs from stakeholders. The draft framework further led to the release of the “Guidelines on Shariah Governance for Non-Interest Financial Institutions in Nigeria” and the “Framework for the Regulation and Supervision of Institutions Offering Non-interest Financial Services in Nigeria” published by the Central Bank of Nigeria on December 31, 2010 and January 12, 2011 respectively.

The draft and subsequently frameworks have drawn responses from within and outside the academia as well as from religious sections of the Nigerian population. Section (1) of the framework says that a non interest-bank is a bank, which transacts banking business, engages in trading, investment and commercial activities as well as the provision of financial products and services in accordance with the principles and rules of Islamic commercial jurisprudence. Transactions and contracts under this type of banking are non permissible, if they involve interest, uncertainty or ambiguity to the subject matter terms or conditions, gambling, speculation, unjust enrichment and exploitation/unfair trade practice. Therefore, the objective of the framework, according to the CBN, was to provide minimum standards for the operations of non-interest banking in Nigeria and the guidelines was pursuant to section 28(1) b of the CBN Act 2007 and the following provisions of BOFIA 1991 (as amended). Section 55(2); 52:59(1)(a) 32(1), 61 23(1) and shall be read together with the BOFIA (1991) as amended, the CBN Act 2001, CAMA (1990) and circulars/guidelines issued by the CBN from time to time.
Despite the provisions of the framework on non-interest banking services, it should be practiced under Islamic laws and principles for the purposes of regulating non-interest banking business. In line with the provisions of Section 39 (1) of BOFIA 1991 (as amended), banks offering non-interest banking products and services shall not include the word “Islamic” as part of their registered or licensed name. This provision thus allows the practice of non-interest banking not to be sectionalized. However, in spite of the above provisions, the issue of non-interest banking has elicited reactions in Nigeria as certain sections of the country have raised alarm that the CBN under the governorship of Sanusi wants to Islamise Nigeria through the introduction of non-interest banking services.

We want to put on record here that this paper is not an attempt to be drawn into these issues. Our intention is to provide an unbiased appraisal of non-interest banking, the issues, concerns and prospects of such an institution in Nigeria from an academic perspective. No doubt, we must agree that, issues concerning academics should be free from sentiments and myopic thinking. We will thus, divide the paper into seven (7) sections. Section 1 is the introduction; Section 2, the history of non-interest banking; Section 3 discusses the product and means of financing; Section 4 discusses issues, and concerns of non-interest banking in Nigeria; Section 5 discusses features, relevance of Islamic banking services in Nigeria; while Sections 6 and 7 are the Conclusions and Summary/Recommendations respectively.

**The concept of non-interest banking**

In a review of Siddiqi’s text on Banking without Interest published in Urdu in the late 1960 (reproduced in English in 1973, reprinted in a third unchanged edition in 1980 and corrected by the Islamic foundation as Banking Without Interest in 1983), Nienhaus (1984) stated that the text was the first and is one of the very few models about interest-free banking literature. The model, as stated by Siddiqi (1983), assumes that interest-free banks will base their business both with the capital-demanding entrepreneur and the capital-providing
deposits mainly on profit and loss sharing (PLS) arrangements, complemented by deposit and loan contracts, which are free of any interest or other financial services.

In such a PLS arrangement, the profits of a specific project or of a company, in this case a financial institution, are distributed to the suppliers of capital in proportion to their shares in the total (loan term) capital employed in that project or company and to the entrepreneur, who will receive from the capital suppliers a share in their profit for managerial efforts. This entrepreneurial share is negotiated between the capital supplier and the entrepreneur and is fixed as a percent at the time of entering into the PLS arrangement. Losses must be borne by the capital owners proportional to their capital shares (See Niehaus, 1988).

The framework and practices of non-interest banking is synonymous with Islamic banking, and is interest-free. Although, it is often claimed that there is more to Islamic banking, such as contributions towards a more equitable distribution of income and wealth and increased equity participation in the economy (Chapra, 1982), it nevertheless derives its specific rationale from the fact that there is no place for the institutions of interest (riba) in Islamic order. Thus, we will discuss non-interest banking services in line with Islamic banking.

Islam prohibits Muslims from taking or giving interest (riba), regardless of the purpose for which such loans are made and regardless of the rates at which interest is charged. To be sure, there have been attempts to distinguish between usury and interest and between loans for consumption and for production. It has been argued that riba refers to usury practiced by petty-money lenders and not to interest charged by modern banks, and that no riba is involved when interest is imposed on productive loans. But, these arguments have not won acceptance. Apart from a few dissenting opinions, the general consensus among Muslim scholars is that there is no difference between riba and interest (Ariff, 1988).
The prohibition of riba (interest) is mentioned in four different revelations in the Quran (Ariff, 1988; Abdallah, 1987). The first revelation emphasises that interest deprives the wealth of God’s blessings. The second revelation condemns it, placing interest in line with wrongful appropriation of property belonging to others. The third revelation enjoins Muslims to stay clear of interest for the sake of their own welfare, while the fourth revelation establishes a clear distribution between interest and trade, urging Muslims to take only the principal sum and to forgo even this sum if the borrower is unable to repay (See Ariff, 1988). Also, it could be worth mentioning that scholars (Khan, 1968) have put forward economic reasons to explain why interest is banned in Islam. It is argued for instance, that interest being a predetermined cost of production tends to prevent full employment (Khan, 1968; Mamman, 1970), etc.

Therefore, within the construct of the above, it could be seen that the development of non-interest banking services could be traced to the practices under the Islamic financial jurisprudence, and thus, could be associated with Islamic banking.

Islamic banking, also known as participant banking, refers to a system of banking or banking activity that is consistent with the principles of Islamic law. Its practical application is through the development of Islamic economics. The principles of Sharia prohibits the payment or acceptance of riba (interest) for loans of money, for specific terms, as well as investing in businesses that provide goods or services considered contrary to its principles (forbidden).

During the Islamic golden age, early forms of proto-capitalism and free markets were present in the caliphate (Labid, 1969), where an early market economy and an early form of mercantilism were developed between the 8th and 12th centuries, which some refer to as Islamic capitalism (Banaji 2007), where the monetary economy of the period was based on the widely circulated currency (the dinar) and thus, it tied together religions that were previously economically independent. As noted by literatures available in Islamic finance, a number of economic concepts and techniques were applied in early
Islamic banking, including bills of exchange, partnership (Mufawada); limited partnership (Muduraba) and forms of capital (al-mal) capital accumulation (nama al-mal) (see Lopez, Raymond and Constable, 2001), cheques, promissory notes (see Kuran, 2005), trust (see Labib, 1969), transational accounts, loaning, ledgers and assignment (see Arjomand, 1999). It was also noted that organizational enterprises independent from the state also existed in the medieval Islamic world, while the agency institution was also introduced during that time (see, Amin, 1978). Also, many of these early capitalist concepts adopted and further advanced in modern European from the 13th century onward (Lopez, Raymond and Constable, 2001).

The earliest references of Islamic banking to the reorganization of banking on the basis of profit sharing rather than interest are found in Qureshi (1946), Siddiqi (1948), and Ahmad (1952) in the late forties. They recognized the need for commercial banks, perceived necessary evil and proposed a banking system based on the concept of profit and loss sharing, called Mudarabah.

Two decade after the earlier reference made above, interest-free banking attracted more attention, partly because of the political interest created in Pakistan and partly because of the emergency of young Muslim economists’ works specifically devoted to this subject, such work like Uzair (1955), which began to appear in this period. The early 1970s saw institutional involvement. The conference of the Finance Ministers of Islamic countries held in Karachi in 1970, the Egyptian study in 1972, the first international conference on Islamic economics in Mecca in 1976 and the International Economic Conference in London in 1977 were the result of such involvement. The involvement of institutions and governments led to the application of theory to practice and resulted in the establishment of the first interest-free banks. The Islamic Development Bank, an inter-governmental bank established in 1979, was born out of this process (www.usc.edu).

The first modern experiment with Islamic banking was undertaken in Egypt under cover without projecting an Islamic image.
for fear of being seen as a manifestation of Islamic fundamentalism that was anathema to the political regime (Ariff, 1988). The pioneering effort led by Almad Elnagar look the form of a savings bank based on profit sharing in the Egyptian town of Mit Ghamr in 1963. This experiment lasted until 1967 (Ready, 1981), by which time there were nine such banks in the country (www.imf.org).

In Nigeria, Islamic window is not a new phenomenon in the Nigerian conventional financial institutions (see Zubair and Alaro, 2009). According to them, in the history of Nigeria, a Muslim bank (West African) was operating on Islamic financial principle up till 1968, when subsequently laws regulating activities of banks in the country did not accommodate Islamic banking business. This was the case of the Banking Act of 1968 and subsequent amendments limiting the activities of banks to receiving money as deposits, granting of money as loans’ acceptance of credit, the purchase of bill and cheque, and sale of securities. These acts prohibited banks in the country from undertaking any investment or acquiring of or holding share capital of any financial industry or other undertaking (see, Banking Act, 1969, sec 13 and 14).

**Products and means of financing**

According to Section 5 of the CBN Draft Framework for the Regulation and Supervision of Non-Interest Bank in Nigeria, non-interest bank may transact businesses using any of the following instruments or financing modes. These are Murabahah, Mudarabah; Musharakah, Ijarah, Salam and Parrallel Salam, Istisna, Sukuk and any other financing mode or structure that is Shariah complaint and approved by the CBN. We will discuss some of these instruments, not as experts in Islamic jurisprudence, but from the point of view of literatures available in these areas of finance.

**Murabahah**

This concept refers to the sale of goods at a price which include a profit margin agreed to by both parties. The purchase and selling
price, other cost, and the profit margin must be clearly stated at the time of the sale agreement. The bank is compensated for the time value of its money in the form of the profit margin. The distinguishing feature of this instrument is that the bank must have the asset which is the subject of the agreement as a mortgage until the default is settled. It is thus a fixed income loan for the purchase of a real asset (such as real estate or vehicle) with a fixed rate of profit determined by the profit margin. The bank or financial institution is not compensated for the time value of money outside of the contractual term.

**Mudabahah**

This is a special kind of partnership, where one partner gives money to another for investing in a commercial enterprise. The investment comes from the first partner, while the management and work is an exclusive responsibility of the other. Thus, Mudarabah (profit sharing) is a contract with one party providing 100 per cent of the capital and the other party providing its special knowledge to invest the capital and manage the investment capital. This is a typical example of a mutual fund arrangement. Profit and loss generated are shared between the parties according to pre-agreed ratio.

**Muskrakah**

Muskrakah, also known as a joint venture arrangement, is an agreement between two or more partners, whereby each partner provides funds to be used in a venture. Profits made are shared between the partners according to the ratio of invested capital. In cases of loss, each partner loses capital in the same ratio. If the bank provides capital, the same conditions apply. It is the financial risk according to the Shariah that justifies the bank’s claim to part of the profit. Each partner may or may not participate (sleeping partners) in carrying out the business. A working partner gets a greater profit share, compared to a sleeping partner. The difference between Muskrakah and Madharabah is that, in Muskrakah, each partner contributes some capital, whereas in Madharabah, one partner provides
all the capital and the other partner, the entrepreneur provides no capital.

**Ijarah**

Ijarah means lease, rent, or wage. The concept means selling the benefit of use or service for a fixed price or wage. Under this concept the bank makes available to the customer the use of services of assets/equipment, such as plant, office equipment, and motor vehicle, for a fixed period and price agreed at the onset of the arrangement. Some of the advantages of Ijarah are, among others: it conserves the lessee’s capital, since it allows 100 per cent financing; it gives the lessee the right to access the equipment on payment of the first installment; it aids corporate planning and budgeting by allowing for the negotiation of flexible terms. Ijarah is not considered as debt financing, so it does not appear on the lessee’s balance sheet as a liability; it also offers tax-advantage for profit operations, since payment towards Ijarah contracts are treated as operating expenses and are, therefore, fully deductible.

**Salam and parallel salam**

A transaction is considered salam if the buyer has paid the purchase price to the seller in full at the time of sale. This is necessary so that the buyer can show that they are not entering into debt with a second party in order to eliminate the debt with the first party, an act prohibited under Shariah. The idea of salam is to provide a mechanism that ensures that the seller has the liquidity expected from entering into the transaction in the first place. If the price were not paid in full, the basic purpose of the transaction would have been defeated. Muslim jurists are unanimous in their opinion that full payment of the purchase price is key for salam to exist. The exact date and place of delivery must be specified in the contract. Salam cannot be affected in respect of things which must be delivered at spot. For example, if gold is purchased in exchange for silver, it is necessary according to Shariah, that the delivery of both be simultaneous. Here, salam cannot work if
wheat is bartered for barley, but cannot be delivered simultaneously. The simultaneous delivery of both is necessary for the validity of sale. Therefore, the contract of salam in this case is not allowed.

**Istisna**
This is a purchase order contract of assets whereby a buyer places an order to purchase an asset to be delivered in the future according to the specifications given in the sale and purchase contract.

**Sukuk**
Suluk is the plural of sakk and is an Arabic name for financial certificates that are the Islamic equivalent of bonds. However, fixed income, interest bearing bonds are not permissible in Islam. Hence, Sukuk are securities that comply with the Islamic law (shariah) and its investment principles, which prohibit the charging or paying of interest. Financial assets that comply with the Islamic law can be classified in accordance with their tradability and non-tradability in the secondary market.

**Issues/Concerns for the introduction of non-interest banking in Nigeria**
Nigerians are highly sensitive to sectarian politics. The guidelines of Shariah governance for non-interest financial institutions in Nigeria and the framework for the regulation and supervision of institutions offering non-interest financial services in Nigeria have elicited comments and concerns about the introduction of Islamic banking in Nigeria.

The first concern of Nigerians was that the Central Bank of Nigeria Governor, Sanusi Lamidi Sanusi, wants to introduce Islamic or interest-free banking in the country as part of a “Northern Agenda”. However, the CBN Governor has come out to counter such claims and insisted that Islamic/non-interest banking has already been approved by the CBN during the tenure of Professor Chukwuma C. Soludo as the Governor of the Central Bank of Nigeria. The Bank asserts its
provisions and other financial institution Act (Bofia, 1991), as amended, section 9, 23 and 52 provided for the establishment of Islamic banking in Nigeria. Consequent upon this, the former Habib Bank was given approval in 1992 to operate a window of Islamic banking which is still operational with Bank PHB. Again, the proposed JA`IZ Bank, which has been working to raise 25 billion naira capital base as required under BOFIA, was also approved. Since the former governor has not refuted these claims (as at the time of publishing), it is obvious that Islamic banking was already in Nigeria years before Sanusi Lamidi Sanusi became the Governor of the CBN.

Another major concern in Nigeria is the supervisory framework for non-interest banks. Supervision of Islamic banks is as important as that of conventional banks; the lack of effective supervisory framework may lead to chaos in the system. There are basically three major reasons for regulation and supervision of the banking industries, these are: to increase the information available to investors (transparency); to ensure the soundness of the financial system and to improve control of monetary policy. In the case of Islamic banks, there is an additional dimension of supervision, which relates to Shariah supervision of the banks’ activities.

This committee, known as SAC (Shariah Advisory Committee/Council), is made up of eminent Islamic scholars and is responsible for advising the bank on permissible and non-permissible investments. Even the Central Bank of Nigeria will have its own SAC, although the framework says it will be outsourced. The concern here is that the central bank regulators may sometimes be unclear about the exact role of the Shariah boards. As such, the board may interfere in the Bank’s decisions with regard to monetary policy tools, such as reserve requirements, open market operations, etc. However, since these Shariah boards have existed in other countries and worked, though with challenges, the issue may not be a problem in Nigeria.

Other concerns about Islamic banking in Nigeria are proper institutional framework, which involves the bank having a number of supporting institutions/arrangements to perform various functions;
appropriate legal framework and supportive policies i.e. laws to allow such financial institutions to operate according to Islamic rules and to give room in financial markets for Islamic financial transactions where in such context, the legal framework of such an Islamic banking requiring Islamic banking laws and also laws that are concerned with financial institutions; appropriate supervisory framework for supervision of Islamic banks; the roles of both the Shariah Advisory Committee (SAC) and the central banks will need to be streamlined and strengthened; proper accounting standards - accounting practices of Islamic bank is not the same as conventional banks to the extent that any meaningful comparison between balance sheets or profit and loss account in a way is a different task, thus they are concerned in Nigeria on how these banks will operate. However, it is hoped that standardization can be achieved using the Accounting and Auditing Organization for Islamic Financial Institution (AAOIFI) as a guide for preparing, issuing and amending the accounting standards of such banks in Nigeria.

Features/relevance of Islamic banking in Nigeria
In any economy, there are needs to transfer funds from savers to investors because people who save are frequently not the same people who have the ability to exploit the profitable investment opportunities (Iqbal, Ahmad and Khan, 1998). This function is performed either by means of direct finance through securities markets or through the process of financial intermediation in the financial market. The prospects of Islamic banks in Nigeria as an institution that provides financial intermediation services will no doubt enhance the savings culture of Nigeria.

There are three basic features of Islamic banking which will be relevant to the Nigerian economy. These are risk sharing, emphasis on productivity as compared to credit worthiness and moral dimensions. Risk sharing is an important feature of Islamic banking, as it promotes risk sharing between the providers of capital (funds) on the one hand
Non-interest banking in Nigeria

and both the financial intermediary (the bank) and the user of funds on the other hand.

By contrast, under conventional banking, the investor is assured of a predetermined rate of interest. Since the nature of this world is uncertain, the results of any project are not known with certainty ex-ante. Therefore, there is always risk involved.

In conventional banking, this risk is borne in principle by the provider of fund (entrepreneur). As such, whether the project succeeds and produces a profit or fails and results in a loss, the owner of the capital gets away with the predetermined return. In Islam, this kind of unjust distribution is not acceptable, and hence, in Islamic banking both the investor and the entrepreneur shares the results of the project in a way that depends on the supply and demand of funds. In case of profit, both share it in a pre-agreed proportion. In case of loss, all financial loss is borne by the investor and the entrepreneur losses his labour. Thus, this new trend which Islamic banking will bring into the Nigerian economy will, in a way, provide an alternative for interested parties desiring to practice and patronize Islamic banking in Nigeria.

Under conventional banking, premium is placed on loans and interest to be paid and on time. Therefore, in granting loans, the dominant consideration is the credit worthiness of the borrower to his/her ability not to default. However, under Islamic banking (PLS) the bank will receive a return only if the project succeeds and produces a profit. Therefore, the introduction of Islamic banking in Nigeria will lead to more concern about the soundness of the project and the business acumen and managerial competence of the entrepreneur. Even under non-sharing mode of financing, such as Murabahah, the financing is still linked to a commodity or an asset. This ensures investment of shared fund into productive process, thus minimizing speculation or wasteful use of funds.

Conventional banks generally pay little attention to the moral implications of the activities they finance. As against this, in the Islamic system, all economic agents have to work within the moral value system of Islam, and Islamic banks are no exception. As such,
they cannot finance any project that conflicts with the moral value system of Islam or Christianity. For example, they will not finance a wine factory, a casino, a nightclub or any other activity which is prohibited by Islam or is known to be harmful to the society. Thus, the introduction of Islamic banking in Nigeria will, no doubt, assist in enhancing good moral values in Nigeria.

Conclusion

Islamic banking practice, which started in early 1970s in a modest scale, has shown huge progress during the last 40 years. Recently, many conventional banks, including some major multinational Western Banks, have also started using Islamic banking techniques to serve their customers desiring Islamic banking services. All this is encouraging. However, the Islamic banking system, like any other system, has to be seen as an evolving reality. No wonder, the Central Bank of Nigeria (CBN) is keen on introducing non-interest banking services into the Nigerian banking sector.

The introduction of Islamic banking in Nigeria will encounter difficulties, as there are several challenges, operational or otherwise. However, as a financial intermediation service provider, it will help in expanding the role played by banks in financial intermediation. Islamic banks have succeeded in mobilizing large amount of funds. In the 1980s, the deposit in almost all Islamic banks was growing at a rapid pace (Almad, 1987). Studies also have shown that Islamic banks were successful in fund mobilization. According to one study (Niehaus, 1988), the data relating to the period 1980-1986 showed that the relative growth of Islamic banks was better in most cases than the growth of other banks.

It is, therefore, an unchallengeable proof of the viability of Islamic banking that a number of conventional banks are also entering into this market. A western observer of Islamic banking has very aptly remarked that “it is an excellent reflection on the success of Islamic banking that many conventional banks are now offering their clients Islamic financial services (see Wilson, 1990, p. 7). Therefore, its
introduction in Nigeria will, no doubt, help to increase the depth of the market as we move into the 21st century.

Summary/Recommendations
One of the main selling points of Islamic banking, at least in theory, is that, unlike conventional banking, it is concerned with the viability of the project and the profitability of the operation, but not the size of the collateral. Thus, good projects, which might be turned down by conventional banks for lack of collateral, would be financed by Islamic banks on a profit-sharing basis. It is essentially in this regard that Islamic banks in Nigeria will play a pivotal role in stimulating economic development. In many developing countries, like Nigeria, this can go a long way in expanding the productive sector of the economy.

However, we recommend that, first and foremost, for effective Islamic banking services in Nigeria, it should be supported with appropriate banking laws and regulations, as this will assist institutions in the PLS modes of operation.

Determination of profit and loss sharing arrangement and treatment of cost and reserves in accounting is also a pertinent issue, which must be addressed with utmost importance and priority. Islamic banking is a critical institution that aids in materializing the economic objectives of Islam, which is practiced in certain sections of this country. It is at the whole of the Islamic framework. Compared to conventional banks, it is very much viable by itself, but its full impact can only be realized by supplementing it with corresponding reforms in other spheres of life and in the monetary and fiscal fields in particular.

Lastly, if the Islamic financial system is to become truly liquid and efficient, it must develop more standardized and universally tradable financial instruments. The development of a secondary financial market for Islamic financial products must be pursued with all seriousness in Nigeria, if the industry is to achieve comparison with conventional banking system. Thus, the Nigeria system must work hard to develop more transparency in financial reporting and
accounting, and ideally, a form of Islamic GAAP (Generally Accepted Accounting Principles). Development of the whole sale and especially inter-bank and money market will be the key to the growth of such an institution in Nigeria as a truly national invigorating force.

References
Non-interest banking in Nigeria

http://www.usc.edu/dept_MSA/economics/islamic-banking.html  
(Assessed on 04/30/11).

(Assessed on 04/30/11).


IMPLEMENTATION OF CORPORATE VISIONING IN THE NIGERIAN TEXTILE INDUSTRY: A CRITICAL ASSESSMENT

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Abstract

Amidst corporate visioning, the Nigerian textile industry currently houses distressed and non-distressed operating firms. Adopting the survey method, the study sought to critically evaluate the implementation of the corporate visioning in the industry among the two categories of operating firms. The target population of 7,787 personnel consisted of 3,022 from the distressed and 4,765 from the non-distressed firms. Three hundred and sixty-six randomly selected personnel of managerial cadre, senior staff and junior staff participated in the study. Three instruments (Implementation of Corporate Visioning Scale, Corporate Visioning Inventory and Employee Motivation Scale) were used for data collection. Frequency, percentage, means, standard deviation, Person’s Product Moment Correlation, and Regression Analysis were used for data analysis. Results showed that there was no significant difference in the level of implementation of corporate visioning between distressed and non-distressed firms. The result further revealed that there was a significant relationship between corporate visioning and employee motivation. The study then concluded that the awareness of the significance of corporate visioning was very high in the industry, but the level of its implementation was very low in both distressed and non-distressed firms. More so, as employee motivation was higher in a
firm with strong corporate visioning. It was recommended, among others, that the Management of the textile firms should make arrangements with the academic institutions to fully design courses to suit the industry’s needs. Also, the Management should organize industry interactions by way of seminars and conferences on corporate vision, as this will help the management, staff and stakeholders of the industry to fully utilize the concept, its implementation and benefits.

**Introduction**

Vision was mostly a concept of researchers who studied political leadership and the leadership of social or religious movements before the 1980s (Kantabutra, 2008). It was rarely considered within the leadership and corporate literature. Only within the past couple of decades has vision been extensively discussed in the corporate sector. Some theorists believe that vision reflects the company’s image of some future state, which will be the ideal achievement of the organization. Having a vision means having knowledge of where to go and a greater control over the future. If an organization does not control its destiny, other outside forces will decide that for it (Mohtsham, 2004). Not only is vision an idea or image of a desirable future, but the right vision can also actually jump-start the future of the organization by mobilizing people into action toward achieving it (Nanus, 1992).

All organizations face problems in their lives but a well thought out vision together with effective operations, gets the organization out of these troubles (Tregoe, Zimmerman, Smith, Tobia, 1989). Thus vision is like the headlights of a vehicle on a road at night, which shows the way to the destination on a dark path, avoiding any accidents and carefully leaving behind the other cars on the road.

Overall, research has demonstrated significant contributions of visions to organizational effectiveness (Zaccaro, 2001). Lack of vision also appears to be associated with failed attempts to manage organizational change (Collis and Porras, 1994; Lucey, Bateman and Hines, 2005) and attention to vision was found to be a key strategy
employed by 90 leaders who enlisted others in a common vision (Bennis and Nanus, 1985). Visions offer a value-based direction for the organization and provide a rationale for strategic decision-making. According to Bennis and Nanus (1985), the concept of corporate visioning is a mental image of a possible and desirable future state of the organization, articulates a view of a realistic, credible, attractive future for the organization, a condition that is better in some important ways than what now exists.

Lipton (1996) asserts that a clearly articulated vision, fully implemented across an organization, makes a profoundly positive difference. This explains why some organizations state their visions right from their inception, while others believe that articulating and implementing a growth vision is the key to getting them out of trouble when their very survival is at stake.

Corporate visioning has direct bearing on the reported poor performance of the Nigerian textile industry, which has blamed on harsh operating environment, ageing or obsolete technology, the inability to acquire the latest and up-to-date technology, lack of investment on new and modern production facilities, failure to innovate and transform to move with time, failure to meet the changing taste of consumers, and poorly motivated workforce. These have resulted in the inability of the industry to effectively compete with imported/smuggled fabrics from other countries.

The environment of business and its corporate visioning strategy have been hypothesized and demonstrated empirically to have significant impact on organizational performance. As a result of this, any firm that desires to perform must set its corporate vision. In the implementation of the vision, it must also pay particular attention to environmental factors, especially in a tough operating environment.

The Nigerian government is poised to initiate a bail-out plan for the moribund textile industry, noting that the system collapse spans infrastructural and economic malaise, leading the closure of most textile firms in the country and others operating below their installed capacities. The rescue agenda requires visionary leadership to
envision, formulate and adopt appropriate strategy that will enable the firms to withstand their vulnerability to environmental risks such as changes in consumer needs and taste, technological advancement, changes in economic factors, socio-cultural factors and competitors’ activities.

Therefore, the study intends to determine whether corporate visioning is being implemented in the Nigerian textile industry. The specific objectives of the study are:

1. To evaluate the extent of implementation of corporate visioning by the distressed and non-distressed operating textile firms in the Nigerian textile industry.
2. To determine the relationship between corporate visioning and employee motivation in the Nigerian textile industry.
3. To offer recommendations based on the findings of the study that will assist the industry to face the challenges and become a global major player.

The following hypotheses were formulated to guide the study:

H01: There is no difference between distressed and non-distressed operating Nigerian textile firms in their level of corporate visioning implementation.
H1: There is a difference between the distressed and the non-distressed operating Nigerian textile firms in their level of corporate visioning implementation.
H02: There is no relationship between corporate visioning and employee motivation.
H2: There is a relationship between corporate visioning and employees’ motivation.
Implementation of corporate visioning in Nigerian textile industry

Theoretical Considerations

Implementation of Corporate Visioning
The issue of corporate visioning is primarily aimed at providing a strategic direction to an organization in order to build the kind of company that will meet the aspirations and desires of top Management, board of directors, shareholders and society at large (Anugwom, 2005). The best companies have organizational vision, an internalized view of where the company is headed, and what the company is really about (Knud, 2005). No wonder the Book of Proverbs (chapter 29 verse 18) of The Holy Bible (1980) warns, “Where there is no vision, the people (organization) will perish”.

Lipton (1996) asserts that a clearly articulated vision, fully implemented across an organization, makes a profoundly positive difference. Well articulated and well-implmented vision has taken a crippled company from third bankruptcy back to business. Empirically, visions, characterized by the seven attributes, were also found to have a significant, direct relationship with organizational performance via staff satisfaction (Kantabutra, 2003).

Many scholars cite employee satisfaction as a critical performance indicator for business organization (Anderson, 1984, and vanDyck, 1996). A company must have an agreed upon direction in order to have a chance to reach its objectives. The vision provides the template and the line of continuity, allowing a single thrust and focus in a turbulent and chaotic environment (Drucker, 1992).

Since a vision is seen as a leader’s base for planning and implementation (Bass, 1985), a vision, which changes dramatically over time, negatively affects planning and on-going implementation of an existing vision. Many authors assert that effective visions should have clarity, the degree of which influences how well a vision is understood and accepted for implementation (see Jacob & Jaques, 1990; Locke, et al., 1991; Conrad, 1990; Pace & Faules, 1989). Another view gaining support from the vision clarity finding is that a lack of clear vision was a major reason for declining effectiveness of
many organizations in the 1970s and 1980s (Bennis and Nanus, 1985), possibly because of not having a clear vision of what becomes of an organization (Yukl, 1998).

The significant relationships found between vision attributes domain and customer and staff satisfaction indeed suggest that stores or organizations with no vision performed significantly worse in terms of customer and staff satisfaction (Kantabutra, 2003). This was taken into account in the regression analysis by assigning zero vision attributes scores to those stores/organization that reported having no vision.

Another study by Baum, et al. (1998) indicates that vision implementation has a positive relationship on organizational performance as measured by venture growth among entrepreneurs. The findings on the importance of vision implementation also lend support to previous research suggesting that vision was an identifiable and measurable construct in Australian Small Firms (French, Kelly and Harrison, 2001). More critically, some researchers (see Avery 2005; Hamel & Prahalad, 1984) assert that an organization with a well-articulated vision can achieve sustained competitive advantage over those organizations lacking such a vision.

Many leadership scholars have endorsed vision as fundamental to leadership, strategy implementation and change (Avery, 2004; Collins and Porras, 1994; Doz and Prahalad, 1987; Humphreys, 2004; Hunt, 1991; Kotter, 1990; Robbins and Duncan, 1988; Sashkin, 1988). Clearly, the importance of vision implementation has been emphasized by scholars in both theoretical discussions (Avery, 2004; Maccoby, 1981; Peters, 1988; Slater, 1993) and research (Kantabutra, 2008; Kantabutra and Avery, 2007; Kotter, 1990; Larwood et al, 1995). In addition, Westley and Mintzberg (1989) found empirically that implementation of corporate visioning has directly increased organizational effectiveness and performance.

A vision that is changed too often brings about unnecessary costs associated with implementing the previous vision (Kantabutra, 2008). Also, some studies of community visioning have shown the
Implementation of corporate visioning in Nigerian textile industry

importance of implementation by focusing on the lack of it. For instance, Helling’s (1998) investigation of vision 2020 in Atlanta, where no substantive outcomes were discovered beyond the immediate community building, it was discovered that the project failed to emphasize the importance of both planning information and formal expertise. A similar result was reported in the community visioning effort in Vancouver, where people were more satisfied with the process than with the outcomes. In that case, there was little subsequent change in policy or in land use. There was little emphasis on implementation and subsequent real outcomes (Helling, 1998; Shipley, et al., 2004).

Experimental research showed that vision implementation affected both implementation quality and quantity. Path analysis indicated that communicating a vision of quality as well as vision implementation each had a positive effect on self-set goals and self-efficacy, which affected performance (Kirkpatrick and Locke, 1996). The empirical study by Aluko, et al. (2004), highlighted the deplorable condition of the Nigerian manufacturing sector which was due to a horde of factors principally amongst which are: lack of enabling environment, which include (a) policy and polity instability; (b) poor macro-economic environment, and (c) bureaucratic bottlenecks. Hannan and Freeman (1977, 1984) opine that organizations succeed in making radical changes in strategy and vision implementation in the face of environmental turbulence because they are subject to strong inertial forces.

The Relationship between Corporate Visioning and Employee Motivation

Managers and management researchers have long believed that organizational goals are unattainable without the enduring commitment of members of the organization (Stoner, et al., 2002). Motivation contributes to a person’s degree of Commitment. In essence, where there is motivation, there is productivity and good performance (Ekpunobi, 1999). There is considerable evidence of the correlation
between high achievement needs and high performance (Stoner, et al., 2002).

Motivation, according to Schermerhorn (2000), is defined as forces within an individual that account for the level, direction and persistence of expended at work. A top manager needs to communicate organizational vision frequently to the employees at all organizational levels, in order to motivate them and gain their support so that change can be successfully initiated (Witherspoon, 1997). Field researchers investigated the role of corporate visioning on employee performance, and found that there were significant effects of corporate visioning on employees performance (Rogers and Hunter, 1991).

In addition, Scholars argue that corporate visioning should reflect the goals of the organization, which should serve as employees motivation (Pace & Faules, 1989). As a result, effective vision should represent a degree of discrepancy between the vision and the status quo. This will in turn challenge employees to do their best within their role and responsibilities to achieve superior organizational outcomes. By having a challenging corporate vision, employees can also raise their self-esteem in their attempt to achieve the vision (Gecas & Seff, 1990), which in turn, satisfies and motivates them (Maslow, 1943).

This assertion is supported by the finding of an empirical study that motivation of staff - a measure of which was defined as the extent to which a store manager challenged his/her staff members to do their jobs better - was directly predictive of enhanced staff satisfaction in Australian retailed stores (Kantabutra and Avery, 2007). This was supported also by Haskett, et al. (1997) on the empirical study on the implication of corporate visioning on the employee motivation. The study found out, among others, that when motivated staff are satisfied, customers are also satisfied, impacting organizational performance in positive ways.

Further more, an empirical work by Morden (1997) asserts that there is a positive relationship between organizational vision and employee motivation. These findings suggest that a desirable or inspiring corporate vision will motivate employees and draw their
effective commitment to achieving organizational goals, in turn affecting overall productivity, given that inspiration is a form of motivation. Thus, when employees see the meaning and outcome of their work, they tend to be more satisfied and thus frequently more productive. As a result, customers are also satisfied, enhancing organizational performance (Heskett, et al., 1997).

Corporate vision attainment will be a failure without employee participation. So there is need for corporate visioning to be a total package. As Thomas and Greenberger (1995) put it, corporate vision is a cognitive image of the future which is positive enough to members so as to be motivating and elaborate enough to provide direction for future planning and goal setting. Similarly, Thurman (1999) sees corporate visioning as including the elements of a positively stated idea of where an organization wants to be in the future and the idea must be shared with everyone in the organization in order to motivate and attain the goal.

Views on the attributes characterizing an effective vision vary widely, ranging from opinions that an effective vision is inspiring, abstract, brief, and stable and motivating (Locke, et al., 1991), strategic and well communicated (Conger, 1989), to ideas that long-term and focus should be included (Jacobs & Jaques, 1990; Kouzes & Posner, 1987). Sashkin (1988) and Sims and Lorenzi (1992) propose that effective visions are inspirational, widely accepted, and integrated with visions of others.

In effort to develop a vision theory to fill in the gap of the prevailing corporate vision theories, Collins and Porras, 1994; Cowley and Domb 1997; Westley and Mintzberg, 1989; and Kantabutra, 2003 assert that the seven vision attributes interact to create a significant impact on overall organizational performance. A vision that is only brief will not significantly impact overall performance because it may not be clear as to what needs to be done (Conrad, 1990; Pace and Faules, 1989), or it may not appear to challenge employees to do their best (Collins and Porras, 1994; Conger and Kanungo, 1987).

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A vision that is only clear will not significantly affect organizational performance because it may be too long, making it difficult for a leader to communicate it massively and frequently (Kotter, 1990; Yuki, 1998). It also may not be abstract, therefore possibly creating conflicts among groups with different specific purposes and making it difficult to form an effective group (Messick & Mackie, 1989) to carry out the vision.

Moreover, abstractiveness reflects stability in the vision because it implies no radical change over time (Gabarro, 1987; Ticky & Devanna, 1986). A vision that is unstable suggests a lack of managerial integrity and commitment to the vision (Kouzes & Posner, 1987; Parikh & Neubauer, 1993), negatively affecting organizational performance. A vision that is brief, clear, abstract, challenging and stable will not draw employee commitment in working toward the vision, unless it is inspiring or desirable (Morden, 1997). In addition, when a vision is not inspiring or desirable, it is unlikely to develop a shared vision (Parikh & Neubauer, 1993), found to be critical to performance outcomes (Kantabutra & Avery, 2005).

An inspiring vision that is clear, brief, abstract, challenging, and stable will not be able to attract commitment from the employees because it does not offer a view of a desirable future (Nanus, 1992). Without a better future picture, employees are unlikely to be drawn from where they presently are to work toward the vision (Senge, 1990). Therefore, combining all seven vision attributes in a vision is expected to influence the vision’s effectiveness (Kantabutra, 2006).

Empirically, visions characterized by the attributes of brevity, clarity, abstractness, challenge, future orientation, stability and desirability or ability to inspire have been found to indirectly relate to customer satisfaction (Kantabutra, 2003). Visions characterized by the seven attributes were also found to have a significant, direct relationship with organizational performance via staff satisfaction (Kantabutra, 2003) and venture growth (Baum, et al., 1998).
Methodology

The study adopted the survey design. The target population for the study consisted of two groups made up of workers from the distressed and the non-distressed operating Nigerian textile firms in the four textile manufacturing zones in the country. The zones are Kano and Kaduna in the North and Oki/Isolo and Igalu/Ikeja in the South.

From the available records of the Nigeria Textile Manufacturers’ Association, the numbers of factories in existence as at 2008 were 40, which comprised both the distressed and non-distressed firms. The distressed firms were 30 in number, 13 of which were in the North zones, while the remaining 17 were in the South zones. The non-distressed textile firms in the country were 10. Four were in the North zones and the remaining six were in the South zones.

However, out of the 40 existing textile firms in the country, 12 were selected using stratified sampling. Although Ikeagwu (1998) suggests 10 to 20% of the study area, 30% was taken and it was considered adequate as representing the number of textile firms selected. From the 12 selected firms, the table of random numbers was used in selecting the 9 distressed textile firms - 4 were taken from the North zones and 5 from the South zones. Also, from the 3 non-distressed operating textile firms, one was taken from the North zones and the remaining two from the South zones (see Table 3.1).

However, from the 12 selected firms, the population of the study was 7787. This comprised of 3022 workers from the distressed operating firms and 4765 workers also from the non-distressed firms. The workers were from the managerial cadre, senior and junior staff of the firms selected for the study. The basis for involving every category of staff in the study was hinged on the empirical studies that state that vision must be shared with everyone in the organization in order to motivate and attain the goal (Thurman, 1999; Bennis and Nanus, 1985).

The Cochran’s Finite Population formula was used to determine the sample size for the study. Hence, 366 constitute the study’s sample size.
The formula and the calculation are shown below:

\[
    n_o = \frac{(t)^2 \times (p)(q)}{(d)^2}
\]

\[
    n_o = \frac{(1.96)^2 \times (.5) \times (.5)}{(.05)^2} = 384.16
\]

Where \( n_o \) = required return sample size

\( t \) = Value for selected alpha level of 0.025 in each tail = 1.96.

(the alpha level of .05 indicates the level of risk the researcher is willing to take).

\( (p)(q) \) = estimate of variance = 0.25

The values of \( p \) and \( q \) were determined from the pilot survey.

\( p \) = the percentage of units in the population that falls into some defined class.

\( q \) = the percentage not falling into the same class.

These were generated from one of the questions that featured in the pilot survey.

Where \( d \) = acceptable margin of error for proportion being estimated = 0.05 (Error researcher is willing to accept).

Therefore, for a population of 7,787, using Cochran’s (1977) finite population formula to calculate the final sample size:

\[
    n_1 = \frac{n_o}{(1 + n_o/population)}
\]

\[
    n_1 = \frac{384}{(1 + 384/7787)} = 365.95
\]

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Implementation of corporate visioning in Nigerian textile industry

\[ n_1 = 366, \] which represents the sample size.

This study sourced its data through the primary and secondary sources of data. The primary data were sourced through questionnaires that were administered on 366 respondents. The secondary sources of data comprised of information from textbooks, journals, periodicals and internet. Three instruments (Implementation of Corporate Visioning Scale, Corporate Visioning Inventory and Employee Motivation Scale) were used for data collection. Frequency, percentage, means, standard deviation, Person’s Product Moment Correlation and Regression Analysis were used for data analysis.

**Table 3.1: Stratified Randomly Selected Distressed and Non-Distressed Operating Textile Firms and Population of Personnel in 2008**

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name</th>
<th>North zone</th>
<th>South zone</th>
<th>Distressed</th>
<th>Non Distressed</th>
<th>Numerical Strength</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Holborn Nig. Ltd</td>
<td>√</td>
<td>√</td>
<td></td>
<td></td>
<td>522</td>
</tr>
<tr>
<td>2</td>
<td>Nigerian Spinners &amp; Dyers Ltd.</td>
<td>√</td>
<td></td>
<td></td>
<td></td>
<td>413</td>
</tr>
<tr>
<td>3</td>
<td>Tofa Textiles Ltd.</td>
<td>√</td>
<td></td>
<td></td>
<td></td>
<td>124</td>
</tr>
<tr>
<td>4</td>
<td>Chellco Industries Ltd.</td>
<td>√</td>
<td>√</td>
<td></td>
<td></td>
<td>270</td>
</tr>
<tr>
<td>5</td>
<td>First Spinners Ltd.</td>
<td></td>
<td></td>
<td>√</td>
<td></td>
<td>522</td>
</tr>
<tr>
<td>6</td>
<td>Stallion Ltd.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>300</td>
</tr>
<tr>
<td>7</td>
<td>Ijora Textiles Ltd.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>266</td>
</tr>
<tr>
<td>8</td>
<td>Haffar Industries Co. Ltd.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>305</td>
</tr>
<tr>
<td>9</td>
<td>West Coast Africa Thread Ltd.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>300</td>
</tr>
<tr>
<td>10</td>
<td>African Textile Manufacturers Ltd.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1757</td>
</tr>
<tr>
<td>11</td>
<td>Sunflag Nigeria Ltd.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1718</td>
</tr>
<tr>
<td>12</td>
<td>Dangote Agro Sacks Ltd.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1290</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>7787</strong></td>
</tr>
</tbody>
</table>

**Source:** Official Records of Nigerian Textile Manufacturers’ Association, 2008.
The target population of personnel in the study from the 12 selected textile firms, therefore, stood at 7,787.

**Data Presentation, Analysis and Results**

*Implementation of Corporate Visioning Scale (I.C.V.S) Scores.*

The I.C.V.S. scores on the 5 items of implementation of corporate visioning in the textile industry are presented in Table 3.2.

<table>
<thead>
<tr>
<th>Variables</th>
<th>X</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implementation of Corporate Visioning in the Textile Industry can facilitate corporate growth</td>
<td>3.75</td>
<td>1.154</td>
</tr>
<tr>
<td>Implementation of Corporate Visioning in the Textile Industry is low</td>
<td>3.70</td>
<td>1.0675</td>
</tr>
<tr>
<td>Implementation of Corporate Visioning in the Textile Industry is high</td>
<td>2.02</td>
<td>1.1195</td>
</tr>
<tr>
<td>Organizational performance depends on the level of Corporate Visioning implementation</td>
<td>3.96</td>
<td>2.3795</td>
</tr>
<tr>
<td>A well implemented growth vision brings back crippled organization back to business</td>
<td>3.89</td>
<td>1.3745</td>
</tr>
</tbody>
</table>


Based on the I.C.V.S. scores, results in Table 3.2 indicate that ‘organizational performance depends on the level of corporate visioning implementation’ has the highest mean value (N = 366, X = 3.96), while ‘implementation of corporate visioning in the textile industry is high’ has the lowest mean value (N = 366, X = 2.02).

*Employees Motivation Inventory (E.M.I) Scores*

The E.M.I. scores on the 5 items of employee motivation in the textile industry are presented in Table 3.3.
Table 3.3:  

**E.M.I. Scores on 5 Items of Employees Motivation in the Textile Industry**

<table>
<thead>
<tr>
<th>Variables</th>
<th>X</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sharing corporate vision with employees will make them to work harder towards achieving the organizational goals</td>
<td>4.21</td>
<td>0.995</td>
</tr>
<tr>
<td>Attractive pay package encourages employee to work harder</td>
<td>4.18</td>
<td>1.137</td>
</tr>
<tr>
<td>Training and development of employees will improve their performance</td>
<td>3.63</td>
<td>1.204</td>
</tr>
<tr>
<td>Employee experiences job satisfaction only when he/she is motivated</td>
<td>4.19</td>
<td>0.98</td>
</tr>
<tr>
<td>Motivation is a key ingredient to high organizational productivity</td>
<td>3.82</td>
<td>1.294</td>
</tr>
</tbody>
</table>


Based on the E.M.I. scores, results in Table 3.3 indicate ‘sharing corporate vision with employees will make them to work harder towards achieving the organizational goals’ has the highest mean values (N = 366, X = 4.21), while ‘training and development of employees will improve their performance’ has the lowest mean value (N = 366, X = 3.63).

**Hypothesis testing**

*Hypothesis 1: There is no difference between the distressed and the non-distressed operating textile firms in their level of corporate visioning implementation.*

The mean scores of respondents on distress and non-distressed operating textile firms are presented on Table 3.4.
Table 3.4:  T-test Summary on Distressed and Non-Distressed Operating Textile Firms in Level of Corporate Visioning Implementation

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
<th>SE</th>
<th>t-Value</th>
<th>Df</th>
<th>P</th>
<th>t-Crit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distressed</td>
<td>141</td>
<td>4.4</td>
<td>.1574</td>
<td>.0133</td>
<td>.595</td>
<td>364</td>
<td>.552</td>
<td>1.96</td>
</tr>
<tr>
<td>Non-Distressed</td>
<td>225</td>
<td>4.4</td>
<td>.1517</td>
<td>.0101</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey, 2009

Results on Table 3.4 indicate no significant difference (N = 366, t = .595, Df = 364, P > 0.05) between distressed and non-distressed operating textile firms in the level of implementation of corporate visioning. The null hypothesis is accepted indicating that distressed and non-distressed operating textile firms have no difference in their level of corporate visioning implementation. Therefore, the question of ‘there is no difference between the distressed and the non-distressed operating textile firms’ can be justified based on foregoing result.

Hypothesis 2: There is no relationship between Corporate Visioning and employee motivation.

To test the hypothesis, the C.V.I. scores were correlated with E.M.I. scores. The results are presented on Table 3.5.

Table 3.5: Summary of the Pearson Product Movement Correlation Statistic on C.V.I. and E.M.I. Scores

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
<th>SD</th>
<th>SE</th>
<th>r</th>
<th>Df</th>
<th>P</th>
<th>r-crit.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Vision</td>
<td>4.5295</td>
<td>.1289</td>
<td>.0067</td>
<td>.507</td>
<td>364</td>
<td>0.000</td>
<td>0.098</td>
</tr>
<tr>
<td>Employee Motivation</td>
<td>4.6384</td>
<td>.14053</td>
<td>.0073</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey, 2009

There is a significant relationship (N = 366, r = .507, Df = 364, P < 0.05) between corporate visioning and employee motivation. Apart from the correlation procedure, a functional relationship between the two variables was conducted using the least square regression model presented in Fig. 1. The result indicated with a linear equation of Y
Implementation of corporate visioning in Nigerian textile industry

(motivation) as a function of corporate visioning is presented in the table with a linear trend and the coefficient of determination for the relationship.

\[ Y = 0.4777x + 2.1992 \]
\[ R^2 = 0.2583 \]

Source: Field Survey, 2009

Corporate visioning is highly correlated with employee motivation in the textile industry. Though the coefficient of determination, \( r^2 \) (0.2583), tended to be low, the observed correlation is highly significant. This means that the null hypothesis that ‘there is no significant relationship between corporate visioning and employee motivation in the Nigerian textile industry’ should be rejected.

Thus, corporate visioning can improve employee motivation in the textile industry. Therefore, the question of a relationship between
corporate visioning and employee motivation can be justified based on the foregoing analysis.

Conclusion
The study critically assessed the implementation of corporate visioning in the Nigerian textile industry. Based on the results of the study, it can be concluded that the awareness of the significance of corporate visioning was very high in the industry, but the level of its implementation was very low in both the distressed and the non-distressed operating textile firms. Also, employee motivation is higher in a firm with strong corporate visioning.

Recommendations
In view of the findings and conclusion made, some recommendations are proffered to facilitate the full implementation of corporate visioning within the Nigerian textile industry. These are that the Management of the textile firms should:

1. make arrangements with the academic institutions to fully design courses to suit the industry’s needs;
2. organize industry interactions by way of seminars and conferences on corporate vision as this will help the management, staff and stakeholders of the industry to fully utilize the concept, its implementation and benefits;
3. implement the concept of corporate vision by formulating and communicating a unique vision for the future, offering the needed support and providing the essential visionary and operational direction, to make for improved competitiveness in the local and global economy; and
4. the government should, on her own part, provide the enabling environment for full implementation of the concept of corporate vision.
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References


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THE COLLAPSE OF PETROLEUM (SPECIAL) TRUST FUND (PTF) AS AN AGENT OF INNOVATIVE DEVELOPMENT PROGRAMME IN NIGERIA

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Abstract
In 1994, the Petroleum (Special) Trust Fund (PTF) was created on grounds that increased petroleum products prices had the tendency to accentuate the inglorious dedicated account system, coupled with the corruption in the society. However, the agency was later scrapped because it was had no place in the constitution and operated as a parallel agency. The wide and impressive media publicity given to the activities and achievement of the Petroleum (Special) Trust Fund (PTF) provides initial impetus that gingers the interest to carry out a critical study on the programme. Results showed that PTF performed creditably well in the achievement of its objectives, when compared with the conventional ministerial organizations. On cost effectiveness, the ratio of other ministries cost of project to that of PFT was 3.1. However, there were distributional inequity and gross imbalance in the projects executed by Petroleum PTF in various geo-political zones in the country.

Introduction
Over the years, a fundamental element of distrust in public accountability has embedded itself in the psyche of Nigerians, like a
cankerworm. Repeatedly disappointed by extravagant promises and unfulfilled expectations, the people became cynical about government and the public morality of its agents and agencies (PTF Operational Policies and Guidelines, 1995). To address this cynicism, the moral tone of government agents and agencies had to be improved, rules regulating public conducts clearly spelt out, proper procedure laid down for everyone to follow and those in various leadership positions obliged to provide example of strict compliance with clearly laid down rules. In order to achieve this, coupled with the failure of the conventional ministerial organizations in carrying out their statutory responsibilities, the Abacha regime was prompted to introduce the Petroleum (Special) Trust Fund (Decree No. 25 of 1994).

The Fund’s mission statement is to establish and operate an open modest and effective organization for the purpose of achieving efficient, honest and timely execution of carefully designed socio-economic projects. These projects were to be carefully prioritized to enhance the general condition of living for all Nigerians in the shortest period of time possible.

It appeared that the objectives and standards of the PTF were at variance with its activities and operational policies and guidelines. These have generated a lot of criticisms and controversies, as well as virulent attacks in discordant tunes from the various geo-political zones of the country. While some were saying that PTF had lived up to its billing and should be allowed to live, others were laudably shouting and crying that PTF was corrupt, lopsided in execution of its projects, illegal and a negation of the principle of federalism, and therefore, should be scrapped (Ilozue, 1999).

Against this backdrop, certain pertinent questions need to be asked. What are the performances of PTF in Nigeria? Did variations exist in projects executed by PTF in the various geo-political zones in Nigeria? What was the constitutional basis of PTF in the present democratic government? What are the consequences of scrapping it? It is against this background that the study focused on the collapse of PTF as an agent of innovative development programme in Nigeria.
The collapse of PTF in Nigeria

The Structure and organisation of PTF
Structurally, PTF was located in the Presidency. The decree establishing it stated that it shall not be subject to the direction, control or supervision of any other authority or person in the performance of its functions, other than the Head of State, Commander-in-Chief of Armed Forces. The Fund was not placed under the direction of any ministry. The Head of State approved budgets or contracts in excess of ₦50 million Naira. The Fund was supposed to operate in close liaison with various ministries and departments of government as well as the State Governments.

The Fund has an executive chairman with a secretary. The executive chairman reports directly and is responsible to the Head of State.

The Fund operated a flexible structure, which was devoid of bureaucratization. It maintained zonal offices, which catered for the interest of many States in that Zone. In the utilization of the proceeds from the increase in pump prices, the PTF shared these procedures with other bodies in the following disbursement formular:

- a) Federation account 34.79%
- b) PTF 32.98%
- c) NNPC 23.20%
- d) Armed forces and Police PTF 8.40%
- e) FCT 0.63%

The utilization of this Fund was spread across projects touching on economic sectors (Ayagi, 1999). The utilization of this Fund also covered all the six (6) geo-political zones of the country. The Board of Trustees approved an organizational structure for the Fund, which provides for three directorates – administration, finance and programmes, which, along with consultants and auditors, make up the trim bureaucracy of the Fund. It also divided the country into zones as follows:
Zone I: Ekiti, Lagos, Ogun, Ondo, Osun, Oyo with Lagos as headquarters.
Zone II: Abia, Anambra, Ebonyi, Enugu, Imo with Enugu as Headquarters
Zone III: Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto, Zamfara with Kaduna as headquarters
Zone IV: Adamawa, Bauchi, Borno, Gombe, Maiduguri, Taraba, Yobe. Maiduguri as headquarters.
Zone V: Benue, FCT, Kogi, Kwara, Nassarawa, Niger, Plateau with Jos as headquarters.
Zone VI: Akwa Ibom, Beyelsa, Cross Rivers, Delta, Edo and River with Benin as headquarters.

A Zonal Implementation Committee made up of all the State Coordinators in the Zone under the chairmanship of Trustee of the Board, was responsible for the implementation of projects in the Zone. The committee would screen, categorize and prioritize projects from States in the Zone; prepare feasibility studies for selected projects and supervise the project consultants involved.

At state level, there would be a State Projects Implementation Unit under a Co-ordinator. Its members must come from that State and include a representative of the State Government and three others drawn from each of the three senatorial districts of the state.

The Unit was responsible for recording, collecting and presenting projects to the Zonal Offices. It also executed the projects approved through projects consultants from preparation, appraisal, and implementation to commissioning and evaluation.

Fund allocation policies
Because of the deplorable conditions of infrastructure nationwide and the near breakdown of social services, there was competition and conflict in the demand for funds submitted by ministries, parastatals and Local Government Councils.
The collapse of PTF in Nigeria

In order to provide a rational basis for the allocation of funds, given the inadequacy of available statistical data, the Fund adopted an allocation formula that provides for such factors, as the need for equity, priority-ranking among projects and sectors, multiplier effects and the capital intensity of projects. Broadly, available funds were to be allocated for three types of projects, using the understated formula:

- Federal project: 48.50%
- State project (including LGS’s): 50.00%
- FCT project: 1.50%

In addition, State projects funds are to be allocated to the 36 states using an abridged formula that emphasizes need, in place of social development and internal revenue generation index.

Allocation to the sectors are based on the following criteria:

i. Priority
ii. Capital intensity, how intensive the sector is?
iii. Multiplier effects of sector, how it will affect and encourage other sectors.
iv. Equality of sectors, meaning that treatment of sectors will be as near equal as possible.

The collapse of PTF

The performance of PTF can be viewed from different angles and can also be seen on the basis of zonal or national data. From the national angle, PTF has been said to achieve the following:

1. A total of 662 consulting firms were engaged by the Fund for its activities and programmes, thereby generating multiplier effects on the economy (employment and enhancement of economic welfare of the people).
2. A total of 4,169 contracting and manufacturing firms and suppliers were engaged by the Fund for its programmes.
3. A total of 15,145 professionals were gainfully employed as a result of the fund’s false activities and programs.

4. A total of 405,734 other Nigerians (non-professionals) were gainfully employed as a result of the Fund’s activities and programs.

It has also been argued that PTF projects were cost effective, quantifiable and identifiable. As has been noted, the ratio of other ministries cost of project to that of PTF is 3:1. This showed that on every project executed by PTF, it saved 200 percent of what the ministries would have spent on a project. The employment of consultants, cost assessment firms and their professional to quotation of the actual contract values and high value of tax payers money spent on capital projects (Nwankpa & Musa, 1999).

It has also been argued that the projects were more solid and lasting due to the use of consultants and professionals. In fact, the PTF style of strict project monitoring and accountability should be emulated by other organizations.

Again, it has been argued that PTF was simply an innovation in the style of governance and should be seen as a unique organization which can be instrumental in accelerating the economic and social development of Nigeria.

However, in spite of its apparent impressive performance, it has been argued that there were distributional inequity and gross imbalance in the projects executed by PTF in the various geo-political zones in the country. The report alleges bias in PTF contracts which were in three parts – PTF Situation Report on PTF programmes, Vol. III of December 1998, and PTF Sector Overview, March 1999, as compiled by the Zonal Consultative Committee. The reports showed that the most marginalized zone is Zone II comprising Abia, Anambra, Ebonyi, Enugu and Imo state. This is followed by Zone I which comprises Ekiti, Lagos, Ogun, Ondo, Osun and Oyo states. Also Zone VI which is made up of Akwa Ibom, Bayelsa, Cross River, Delta, Edo and
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Rivers states that produced the resources which Petroleum Trust Fund used was also neglected.

In contrast to the three zones named above, Zone III, comprising Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto and Zamfara got projects which far out-numbered those in the three Zones II, I and VI put together. Following on the heels of Zone III are Zone V, made up of Benue, Kogi, Kwara, Nassarawa, Niger, Plateau and Federal Capital Territory (FCT) and Zone IV, which covers Adamawa, Bauchi, Borno, Gombe, Taraba and Jos.

The data which detailed kilometer of roads rehabilitated, showed that Petroleum Trust Fund executed 5,020 kilometer of road, making 27.42 percent projects in the country in zone three. Zone V got 4,661.03 kilometer or 24.86 percent while Zone IV got 4,299.44 kilometers or 23.48 percent juxtaposing these with the 977.9 kilometers of roads or 5.34 percent of total road project in Zone I and 1,478.03 kilometers or 8.07 percent of total road projects.

Under the National Health and Education Rehabilitation Programme (NHERP) zone two had 39 contracts, Zone I had 51, Zone V had 139 and Zone VI 188. However, under the same scheme, Zone III had 336 contracts or 34.82 percent of the overall contracts while Zone IV had 212 contracts or 21.97 percent of the overall contracts, which totaled 965.

In the national education materials procurement programme (NEMPP), Zone III got a total of ₦2.155 billion, compared with Zone I, which gulped ₦1.2 billion; Zone II, ₦743.9 million; Zone IV ₦772.3 million; Zone V, ₦999.5 million and Zone VI, ₦968.6 million. A total of ₦7.036 was allocated to this sector of which Zone III got ₦2.155 or 30.64 percent of the sum.

The above glaring inequity and marginalization was corroborated by Ikoku (1999) the then chairman of the board and coordinator of Southeast Zone in his defense for failure to provide quality representation on the board of PTF for the zone. According to him, the then chairman of the board and one time former Head of State, without recourse to the board, carried out selection of projects,
consultants and award of contracts, saying that imbalance were placated with promise of redress which were never redeemed.

Regrettably as things turned out to be, he disappointed everybody. Instead of dispensing the resources of the Petroleum Trust Fund fairly equitably among the six zones, some zones benefited disproportionately from the scheme. This no doubts, runs contrary to the spirit of federal arrangement we operate. It is a sad commentary that the former Head of State could pursue eschewed agenda in the management of projects that drew their resources from the oil wells of some of the areas so treated or maltreated.

As Alebiosu (1999) noted, in the three years that PTF existed, it never remitted funds meant for the execution of projects to any government agency. It made use of consultants and contractors who were paid directly to execute projects for beneficiaries. The whole thing was prone to abuse. It was like the chairman contracted the entire PTF programmes to Afri-projects. This was an admission of incompetence on the part of the chairman and his team. He will not blame Salihijo Ahmed and his officers at Afri-projects for whatever shortcomings of PTF.

The power granted Afri-projects by the PTF were too absolute, and it was at liberty to use it as it deemed fit, he said. Again, the PTF sees nothing wrong with this. The source said that the PTF was structured to make use of consultants. If the Afri-project was not relied upon, the Fund would still have hired the same number of people as staff, he said.

At the commencement of the road rehabilitation programme in 1996, the price of bitumen was quoted as ₦4,600 per metric tonnes. The following years, ₦12,000 was quoted per metric tonne for the product, up by 62 percent. But it never ended there. In 1998, the price was again given as ₦24,000 per metric tonne, up by 50 percent against the previous years figure. Compared to 1996 figure of ₦4,600 per metric tonne, the 1998 price was 80 percent much higher. Without much ado, the PTF gave approval to such wild price gyrations and religiously paid for the contracts.
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The PTF blamed the breakdown of the Kaduna Refinery, the local producers of bitumen, for the galloping price movement. As a result of this, suppliers were forced to import the products. And the Fund believes that the price if paid, was what was obtained at the international market then. The question now is: if the price off bitumen increases at this geometric rate, how come the likes of Julius Berger are still in profitable business in this country? While awaiting an answer to that question, tongues are equally wagging at some of the road projects executed by the PTF.

The N403.7 million Aba-Ikot Ekpene-Odupkani road project is one such projects. Some of the engineers who spoke on the condition of anonymity, maintain that the project cost would not have been more than N100 million. Even so, with a good proportion of money already paid, not much was done on the road. It was noted that apart from Ogbor hill, Aba which was resurfaced and some sections at Ikot-Ekpene that were fixed, much of the road was still bad. And this is true of most jobs the Petroleum Trust Fund was executing. Either half way done or out rightly abandoned with much of the money already paid. However, the fate of the ongoing project as at that period, was not really the concern of the Petroleum Trust Fund, but on how to survive the Obasanjo threat, a battle it eventually lost.

First, following hints that the Obasanjo administration would be scraping it, some projects were said to have been commenced immediately in the southern states. The aim was that, with such ongoing project in the South, Obasanjo might be persuaded to drop the idea of scrapping the body. Examples of such ongoing projects are shown in Table 4.1.

The Fund went beyond this: it embarked on media campaigns to drum up public sympathy for the organization to be left for the Obasanjo administration to inherit. But when it became obvious that Obasanjo was sure to do away with it, the chairman before quitting the job in May 1999, was alleged to have carefully signed out mainly contracts from a particular region for payment. This was done to avoid
a situation where such contractors would not only have their job revoked but actually denied payments by the incoming administration.

**Table 4.1: PTF Project execution in the South Zone**

<table>
<thead>
<tr>
<th></th>
<th>Value of completed projects</th>
<th>Value of ongoing projects</th>
<th>Value of yet to commence project</th>
<th>Grand total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Akwa Ibom</td>
<td>247,547,115.50</td>
<td>1,933,513,572.57</td>
<td>863,004,374.48</td>
<td>3,038,065,062.55</td>
</tr>
<tr>
<td>Bayelsa</td>
<td>37,205,500.00</td>
<td>2,087,196,104.47</td>
<td>220,865,848.00</td>
<td>2,345,267,452.47</td>
</tr>
<tr>
<td>Cross River</td>
<td>183,378,744.61</td>
<td>5,793,464,974.42</td>
<td>415,406,680.50</td>
<td>6,392,250,399.53</td>
</tr>
<tr>
<td>Delta</td>
<td>204,196,826.37</td>
<td>9,007,201,714.12</td>
<td>1,340,754,671.42</td>
<td>10,552,153,211.91</td>
</tr>
<tr>
<td>Edo</td>
<td>187,199,954.98</td>
<td>10,554,687,226.46</td>
<td>5,884,311,620.32</td>
<td>16,625,999,801.76</td>
</tr>
<tr>
<td>Rivers</td>
<td>17,413,500.00</td>
<td>6,352,923,685.15</td>
<td>2,905,668,768.51</td>
<td>9,276,005,953.66</td>
</tr>
</tbody>
</table>


However, a careful analysis of the overall cost of project might be necessary to be able to get the root of the huge deficit. As at April 1999, the Fund was said to have committed a total of N221.3 billion in the execution of its programmes. This includes counterpart funding totaling N6.915 billion (PTF Update 1999). This is no doubt a huge commitment. But there appears to be some evidence of project costs duplication in the overall figures.

For instance, the overall PTF budget cost for project in Edo state is about N16.626 billion. Within this cost is N4.8 billion for the dualization of the Warri-Benin road which was said to be ongoing even when the project has long been abandoned. Even available records at the PTF headquarters states that the Fund could not do anything on the road as a result of lingering legal dispute between the Federal Ministry...
The collapse of PTF in Nigeria

of Works and Daewo international, the initial contractors billed to handle the road. But that is not the story. The issue here is that the same amount was also credited to Delta state which brings PTF total commitment in the state to ₦10.55 billion.

Now, the question unresolved here is the total cost of the road. Is it 9.6 billion and was shared among the two states or what exactly is the amount? Again, within the total figure for Edo is the ₦4.18 billion for the Lokoja-Okene-Benin road which was also said to be ongoing. Interestingly too, this same amount was credited to Ondo and Kogi which somehow looks like a duplication of costs. And this runs in several states making the total commitment cost to be over-bloated.

Table 4.2 speaks for itself on cost duplications in PTF. Some of these incidents are said to be part of the lapses of the chairman and his team. In fact, some commentators noted that as at the time Petroleum Trust Fund was scrapped, it had completely lost its bearing. The chairman, who at the initial stage, for instance sounded tough, declaring that the day government interferes with the operations of the fund, he would bow out, was unable to stick to his words. He was alive and well when Abacha first directed that 17 percent of the Fund’s resources be set aside for the armed forces and the police. He willingly cooperated. Satisfied, perhaps, that he had succeeded in making the chairman to eat his words. Abacha further directed that allocation be increased to 20 percent. This also was complied with promptly. He further directed the chairman to pick the bill for the construction of the Kaduna trade fair complex for the hosting of the OAU/AEC trade fair in 1996. This, one will agree run contrary to its earlier mandate which was made possible by the compelling hand of the executive.

It was not only Abacha that took the advantage of the weak Petroleum Trust Fund leadership. Contractors also did. Many of them, after collecting their mobilization fees simply did what they liked with the project and in most cases throwing overboard the need for standard specifications. This resulted in the supply of fake and substandard drugs by contractors; and with none known to be sanctioned for such glaring irregularities. It became the rule rather than the exception.
Table 2: National high way and urban road rehabilitation programme (possible duplication cost)

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Roads</th>
<th>States</th>
<th>Cost credited to states</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Aba-Odukani</td>
<td>Aba Cross River Akwa Ibom</td>
<td>403,774,469.00</td>
</tr>
<tr>
<td>2.</td>
<td>Port-Harcourt- Ahoa-Warri</td>
<td>Rivers Bayelsa Delta</td>
<td>1,761,834,006.07</td>
</tr>
<tr>
<td>3.</td>
<td>Nkomfab-Abakaliki-Enugu</td>
<td>Cross River Enugu Ebonyi</td>
<td>2,048,233,053.17</td>
</tr>
<tr>
<td>4.</td>
<td>Benin-Warri Dualization</td>
<td>Delta Ed</td>
<td>4,800,000,000.00</td>
</tr>
<tr>
<td>5.</td>
<td>Lokoja-Okene-Benin</td>
<td>Edo Ondo Kogi</td>
<td>1,417,759,900.00</td>
</tr>
<tr>
<td>6.</td>
<td>Portharcourt-Aba-Enugu</td>
<td>Rivers Abia Imo Enugu</td>
<td>2,574,009,353.09</td>
</tr>
<tr>
<td>7.</td>
<td>Arochukwu-Nkana-Ikpe-Ikot Nkom</td>
<td>Abia Imo Akwa Ibom Cross River</td>
<td>1,300,000,000.00</td>
</tr>
<tr>
<td>8.</td>
<td>Onitsha-Enugu</td>
<td>Anambra Enugu</td>
<td>1,200,000,000.00</td>
</tr>
<tr>
<td>9.</td>
<td>Owo-Akungba-Ishua Okene</td>
<td>Ondo Kogi</td>
<td>205,120,323.93</td>
</tr>
<tr>
<td>10.</td>
<td>Kaba-Omu-Ikare Akungba</td>
<td>Ondo Ekiti Kogi</td>
<td>259,076,865.00</td>
</tr>
<tr>
<td>11.</td>
<td>Agbado-Ode-Omuo</td>
<td>Ondo Ekiti</td>
<td>399,838,271.18</td>
</tr>
</tbody>
</table>

Source: PTF Update, April 1999

First, it was at the National Eye Centre (NEC) Kaduna. Pamela (1999), the acting director of the centre then noticed that most of the...
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drugs supplied were irrelevant to the treatment of eye ailments. But no one was known to be punished for this. 70 percent of the drugs supplied to the health centre were all expired drugs. Apart from that, quite a good number of them were not relevant to the health need of the state. This led to the Ondo State Ministry of Health to request for the removal of such unwanted drugs.

There initial complaints by the tertiary institutions that offered specialized services. But such complaints were not directed at quality but on need by the institutions. But with the establishment of the drug exchange programme, source said, the drug need of the various institutions were better articulated and met. This problem, she further said was finally resolved when it was initiated that the various health ministries should be appointed consultants and payments made to them fully.

Also, the origin of PTF has been criticized. It has been argued that PTF was a negation of normal democratic governance. That it was a paralleled government or government within a government. That it negates principle of federalism because it originated from the command (centrist philosophy of military rule) that is unconstitutional for few individual to control huge amount of money that accrue to Petroleum Trust Fund. Nwokoma (1999) has argued that the issue of economic gain should not come in when a question of illegality arises. He argued further that there is no point in looking at economic wisdom in illegality.

Again, it has been argued that PTF was placed on the exclusive list and that made it possible for an omnibus body like Petroleum Trust Fund could be used to immaculate state government who were now under the mercy of Petroleum Trust Fund in the sharing of federal revenue that they would have gotten as a tier of government. As Nwangueze (1999) argued, PTF was a product of unitary system operated by the military government which is incompatible with the division of power between federal and state government under true federalism.
The strongest argument that have so far been made which led to the scrapping of PTF was the one that questions its constitutional basis in the new democratic government. Since according to the constitution, all money is expected to go into the federation account, it follows that the diversion of some money from sale of petroleum product to any agency, Petroleum Trust Fund inclusive, without the approval of the national assembly is illegal.

PTF was not provided for in the 1999 constitution which makes it difficult for it to exist and to be financial through its former process. Consequent upon this, a total of 662 consulting firms, 4169 contracting and manufacturing firms and suppliers, 15145 professionals and 405,734 other Nigerians (non-professional), that were gainfully employed as a result of the funds activities and programmes lost their job and joined back the labour market. The on-going projects in the various geo-political zones that was stopped as a result of scrapping of Petroleum Trust Fund has been abandoned and have remained uncompleted till date.

The biggest dilemma that arose from the scrapping of PTF is the settling of PTF debt. According to PTF Special Report (1999), the Fund owed N=156.74 billion and this money is to be deducted from the federation account. It means that all states and federal government are to pay this debt. At the last council of state meeting held on this particular issue, the South-East and South-South states protested that it was not right to deduct this money from all states, irrespective whether they benefited or not. They gave a condition that they can only pay this debt unless they are brought at par with the other zones that have benefited very well from PTF. Then, they would be able to share in the liabilities of Petroleum Trust Fund. To them what is very painful is the lopsidedness in the execution of its projects.

Conclusion
The wide and impressive media publicity given to the activities and achievements of PTF provided the initial impetus that gingered our interest to carry out a critical study on the programme. The Fund
The collapse of PTF in Nigeria

which performed creditably well in the achievement of its objectives when compare with the conventional ministerial organizations, met its waterloo in 1999 as a result of ineffective application of the Fund’s operational policies and guideline ethnicity among other variables in the implementations of its projects.

Implementation of public programmes, therefore requires the eroding of ethnic sentiments and dedicated commitment on the part of public agents as an effective means of sustaining the innovative spirit necessary for keeping alive the programme’s sense of mission.

It is our hope that other programmes will emulate from the short comings of PTF as a measure to prevent similar occurrence in the future.

References
IS LIBERAL DEMOCRATIC CITIZENSHIP EDUCATION THE WAY FORWARD? A CRITIQUE OF ABDI’S DEMOCRATIC DEVELOPMENT AND PROSPECTS FOR CITIZENSHIP EDUCATION: THEORETICAL PERSPECTIVES ON SUB-SAHARIAN AFRICA.

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Abstract
Scholars from within and outside Africa, have steadily theorised on the best way forward for Africa’s turbulent demarche towards democratization. The propositions usually generally center on how best to alleviate Africa’s social, economic and political problems by proposing pragmatic solutions towards the consolidation of “successful” liberal democracies to accelerate the political development of African states as well as cater to the socio-economic prosperity of African peoples. The scholars often disregard the argument that liberalism cannot by itself effectively bring about the social, economic, political and environmental transformation needed in African states. Hence, in opposition to the prevailing discourse’s pervasive adherence to liberal democratic principles with its disciplinary apparatus of citizenship education, this paper interrogates
similar ideas advanced by Ali A. Abdi in his article, Democratic Development and Prospects for Citizenship Education: Theoretical Perspectives on Sub-Saharan Africa. It examines Abdi’s uncomplicated conception of liberal democracy and scheme to “Africanize” it, towards interrogating the view that Africans should accept liberal democratic principles as their starting point. It analyzes Abdi’s position on citizenship education in order to highlight the ambiguous meaning of citizenship in African societies and Abdi’s contradictory position of advocating democratization through the creation of politically engaged citizens, while suggesting an undemocratic approach to citizenship education.

Introduction
Ever since Africa’s “decolonization” and turbulent demarche towards democratization, scholars from within and outside Africa, have steadily advanced theoretical ideas on the best way forward (see Hyden, 1983; Banya & Elu, 2001; Sefa Dei, 2000, Abdi, 2008; & Nnadozie, 2003). Usually well intentioned, these propositions generally concern themselves with how best to alleviate Africa’s social, economic and political problems by proposing pragmatic solutions towards the consolidation of “successful” liberal democracies. These democracies, it is believed, would accelerate the political development of African states as well as cater to the socio-economic prosperity of African peoples.

Yet, in seeking to transform the crippling socio-economic circumstances of African states, especially those south of the Sahara, many of these scholars often disregard the neo-liberalization, Imperialism and failures of western liberal democracies upholding them as an exemplar for African states. But. as David Harvey argues in A brief history of Neoliberalism, the American liberalism, so often privileged as worthy of emulation by these theorists, has quickly descended into neo-liberalism, with much of the social infrastructure built by American middle and working class citizens during the 1960’s and 1970’s decimated by corporate interest (Harvey, 2007).
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A growing corporate interest that has also contributed to Africa’s underdevelopment and lack of democratization is the imposition of structural adjustment programs facilitated by America’s Imperial organs of the World Bank and the International Monetary Fund (IMF). Yet, this accumulation of international capital has not been to the benefit of most American citizens, and in fact, as Wendy Brown argues, American liberalism has declined to such a state that many of its citizens love, but are no longer desirous of, freedom and equality, even its liberal variety; and what’s more, they are also little ‘distressed’ by the increasing “concentrations of political and economic power” in the hands of upper class (p.692).

Nevertheless, one needs not look as far as the neo-liberalisation of Western states or liberalism’s steady decline to argue that liberalism cannot by itself effectively bring about the social, economic, political and environmental transformation needed in African states. Hence, in opposition to the prevailing discourse’s pervasive adherence to liberal democratic principles with its disciplinary apparatus of citizenship education, this paper shall interest itself in interrogating similar ideas advanced by Ali A. Abdi in his article, Democratic Development and Prospects for Citizenship Education: Theoretical Perspectives on Sub-Saharan Africa. At stake will be to examine Abdi’s uncomplicated conception of liberal democracy and scheme to “Africanize” it, towards interrogating the view that Africans should accept liberal democratic principles as their starting point. An analysis of Abdi’s position on citizenship education will then be undertaken to highlight the ambiguous meaning of citizenship in African societies and Abdi’s contradictory position of advocating democratization through the creation of politically engaged citizens, while suggesting an undemocratic approach to citizenship education. However, before engaging in these analyses, a summary of his arguments is necessary.

Summary of Abdi’s arguments
Abdi begins his article by identifying the numerous obstacles to Africa's "development", including issues of civil war, electoral theft,
corrupt leaderships, environmental degradation, and emergent neo-colonial policies (p.155). Arguing that these problems are fundamentally political in nature, he calls for Africans to move beyond the present problems by reforming their defective political structures through democratization (p.151). Democracy, which he defines “as a system of government that represents the people and responds to their needs and expectations, and that would essentially be undergirded by a transparent process of public responsibility and accountability” (p.154), would allow Africans to better transform the political and economic problems of the continent. However, he cautions Africans not to accept liberal democratic principles at face value, but to Africanize and culturalize it in order to avoid the excessive individualism characteristic of western democracies (p.163).

This Africanisation would then allow them to retain the African tradition of privileging the “political and socio-economic arrangements” of the community over those of the individual (p.156). Abdi also notes that much of the democratization that took place in Africa after the cold war has been of the “illiberal” variety; by which he means that the “the subversive constitutionalization of old structures and loyalties were cemented through the nominal arrangements of elections and other astute but selfish political manoeuvres” leading to widespread misunderstanding of the nature of democracy in Africa (p.157).

Hence, for Abdi, this current state of affairs necessitates the establishment of “citizenship education programs that literally teach people the values as well as the importance of political accountability and democracy” (p.152). Citizenship education would not only allow Africans to historicize their current developmental pains but enable them to elevate the material conditions of their existence through critical engagement with public and private institutions. Abdi imagines that citizenship education, which is to be achieved through “inculcation” and “schooling” (p.162), would then teach Africans about the virtues of democratization, allowing them to challenge the status quo towards greater enfranchisement, stability and prosperity.
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To support his arguments about the transformative potential of citizenship education and enfranchisement, Abdi describes the ways in which African Americans in the United States were able to organize and utilize the democratic process to change their socio-economic conditions and move into the “mainstream of American Public life” (p.162).

Abdi’s conception of democracy
As seen before, Abdi defines liberal democracy as “a system of government that represents the people and responds to their needs and expectations, and that would essentially be undergirded by a transparent process of public responsibility and accountability” (p.152). Liberal democracy, for Abdi, is thus inclusive in that it is about everyone or the “people’s needs and expectations” and pragmatic in that it is an efficient, practical and responsive “system of government”. Yet, as will be demonstrated, this view of liberal democracy is troubling for three reasons. Firstly, there is an assumption of neutrality observable in Abdi’s assertion that liberal democracy entails the existence of “public institutions” that are responsive to the civic, security and development needs of the citizen and the community” (Abdi, 2008, p.156). That these public institutions might be biased so as to privilege the needs of some members or groups of the community above others is completely obscured. And the politics, inequities and antagonisms behind what “responding” means as well as the question of who responds within and through these institutions is also left unaccounted for in his paper. However, liberal democratic responses to people’s differential needs have been historically less than effective. And, as the Bush’s administration’s sluggish response to the sufferings of African Americans following hurricane Katrina in 2005 demonstrates, these responses and reactions are often raced, gendered and classed (Forgette et al., 2008, p.672).

But, even more troubling is the way in which Abdi glosses over the historical issue of ethnic conflicts in African states, failing to
account for how liberal democratic institutions would engage with pervasive group differences and the political violence that is often engendered in Africa states as a result of them. Indeed, his conceptualisation of democracy seems to imagine the existence in Africa of cohesive nation-states with little or no religious or tribal conflict. Yet, as the recent rebellion by many Hausa Muslims following the presidential election of Goodluck Jonathan, a Christian and member of the Southern Ijaw tribe (Gumber, 2011), demonstrates, the existence of democratic institutions, feeble or not, does little to diminish the politicized nature and persistence of religious and intergroup conflicts. It is clear then that within Africa, group “needs and expectations” are so multifaceted that even Abdi’s proposal to Africanize liberal democracy towards a more consensus model are superficial at best. If in historical Africa the consensus model worked, it did because there usually existed a regional and tribal cohesion between different groups, who usually, and only, came into contact through trade. However, with the haphazard consolidation of different regions by colonial powers into nation-states, such consensus became difficult insofar as the differences between different tribes had been punishingly exploited by colonial powers, towards imperial economic ends (Rodney, 1972).

A secondary issue with Abdi’s notion of democracy is that despite its assumption that democratic institutions are accommodating of a plurality of “needs and expectations,” taking for granted that these pluralities would exist without antagonism in a liberal democratic society. Yet, within western liberal democracies, which he deploys as an exemplar (p.162), the pluralities of people’s needs and expectations are rarely met in any substantive, totalizing way, often forcing cultural and or racial minorities to conceptualise their belonging in western democracies in different ways. However, as Davina Bhandar argues in Cultural Politics: disciplining citizenship, such alternative discourses are evidentiary of the limits of liberal citizenship insofar as they produce minorities as the cultural ‘other’ and construct the host nation as a representative of an essentialised set of values (Bhandar, 2010,
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p.332). One wonders then how African states, such as Nigeria with over 250 tribes, would accommodate the needs and expectations of its various tribal groups.

Given Bhandar’s suggestions that liberal citizenship often produces a dominant group, which the cultural order is held up against, and its values measured against, how would the smaller tribes in a state, such as Nigeria, come to define its needs and wants apart from those of the dominant groups? However, Abdi’s analyses does nothing to engage with the often wide disconnect between the liberal democratic ethos of inclusivity and equality and the lived experiences of its members and groups. And, this is probably due to Abdi’s equation of democracy with a set of institutions; an assertion that is very much evident in his argument that democracy is characterized by a set of well functioning and responsive “public institutions” (p.156). This view is also manifest in his argument that Africa’s democratic project should be one of correcting its “institutional ineptness” (p.163). But, while there is no denying that robust democracies necessitate “sound” democratic institutions, the problem with Abdi’s assertions, beyond his equivalence of democracy with good institutions, is that liberal democratic principles of formal rights and equality have largely ignored the inequities and ideologies inherent in the operations of public institutions.

This is a contradiction that Carol Pateman, for instance, has taken on to expose the liberal democratic negation of equality and freedom in The Disorder of Women: Democracy, Feminism and Political Theory. For Pateman, the enfranchisement of women in liberal democracies has operated to shroud the “patriarchal order of the liberal state,” such that the liberal illusion of formal equality wrongly obscured the realities of women’s social subordination (Pateman, p. 212-213). As such, the gendered treatment of women in the labour force could be rationalised away as isolated incidents rather than a broader institutional issue. However, Abdi appears to disregard these structural inequities to privilege the formal liberal principles of rights and equality, and this is illustrated when he implores Africans to
follow the example of African Americans, who have utilized the “democratic process … to move to the mainstream of American public life” (p. 162).

Yet, this move of using the African American situation exemplifies the numerous problems with Abdi’s notion of liberal democracy. Indeed, it is precisely because he believes that liberal democracies attend to a plurality of needs and expectations, are defined by ‘democratic’ institutions, and are neutrally responsive, that he deploys this example to demonstrate his ideas in practice. This is of course contrary to the fact that despite formal access to the same rights and freedom as all Americans, African Americans remain overrepresented in correctional facilities and underrepresented in government, academia and other public institutions. For instance, the Children's Defense Fund has noted that out of the 6.3 million children living in extreme poverty in the United States, 2 million are of African American descent (2009); demonstrating what Frances Henry and Carol Tator have referred to as the effects of “democratic racism” (1994). Democratic racism, referring to the ways in which democratic liberalism maintains the contradictory values of egalitarianism, fairness and justice on one hand and discriminatory practices and racist behaviour on the other (Henry & Tator, 1994, p.3).

Abdi’s postulations, thus, leave one with no other option but to question how applicable liberal democratic notions of formal equality, enfranchisement and access would be in the African political climate replete with civil strife – exacerbated by a multitude of groups in one geographical boundary, historical antagonisms and inordinate power imbalances. This political conundrum is one Abdi answers with the sweeping proposition of Africanizing liberal democracy. Yet, this plan to Africanize liberal democracy is itself filled with contradictions. In the first place, we must note that beyond his emphasis on balancing individual and communal needs, Abdî is quite unclear about what he means by Africanisation.

This ambiguity is further compounded by his assertions that African democratization “must be undertaken with a measure of
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adherence to people's culture and background”. Does this simply mean that upholding communal needs over individual wants would effectively Africanize democracy? If Africa comprises of a wide variety of different cultures and ideals, does Abdi’s “Africanisation” not problematically assume that all Africans adhere to the same cultural norms and values? Moreover, if all Africans need to do in order to Africanize democracy is simply to avoid the excesses of liberal individualism, does not Abdi’s plan appear less about Africanizing democracy and more about providing a ready band aid to liberal democracy’s problems such that Africanizing democracy is explicitly dependent on what western liberalism lacks?

For one thing, it’s clear that making such a recommendation allows Abdi to effectively uphold liberal democratic values while problematizing its emphasis on individual rights and autonomy. Yet the problems of liberal individualism are not unrelated to liberal notions of equality, rights, freedom and enfranchisement. Indeed, one could argue that liberal individualism is itself rooted in liberal ideals such that the very notion of privileging communal needs over those of the individuals destabilizes liberal democracy. For example, it is arguable that if American society were to value the needs of the collective over those of the individual, liberal notions of formal equality would have to be negated to allow for more equitable and substantive notions of equality, rights, and freedom. This would in turn improve the lived experiences of African Americans in the United States, since their underprivileged realities are based largely on liberal notions of equal access and rights that implicitly deny their oppressed histories.

Furthermore, the privileging of collective rights would mean that democratic institutions would have to disregard the façade of neutrality and move beyond being just “viable” and “responsive” in order to deal more substantively with the differential needs of the population. All the same, one must still ask if an emphasis on collective rights and responsibilities can truly “Africanize” democracy. That is, even if the major tenets of liberal democracies are challenged,
can Africans still afford to implement liberal democratic principles or should they look for a more radical alternative that respects the antiauthoritarian values of their communities, embraces the rights and sovereignty of different tribal groups, and that is interested in more collectivistic, substantive and transformative understanding of rights and equality?

This question is necessitated by Abdi’s vision of democracy, which also informs his view of citizenship education. We see this relationship at work in his conception of democracy as a set of “viable public institutions” and his views of citizenship education as a mechanism to “enable individuals and communities to fully partake in the design as well as the management of their institutions and public spaces” (p. 160). Citizenship education, for Abdi, is thus a vehicle for the institutionalization of democracy. This understanding of democracy is ironic given that Abdi draws on John Dewey to ground his argument about the relationship between education and democracy. While Dewey certainly apprehended this intimate connection, he saw it as one in which institutions inhabit the “expressions, projections, and extensions” (Dewey, 391) of its citizens rather than one where citizens are trained to acquire a democratic ‘habitus’ (Wallace & Wolf 138).

What is more, Dewey saw democracy as “a way of life’ that allowed the individual to utilize democratic principles in their everyday interaction with other citizens, whereas Abdi conceptualises democracy in a more mechanistic way, specifically seeing democratic citizenship as the ability to engage in the “design” and management of democratic institutions (p. 160). What Abdi forgets is that in liberal democracies, the management of institutions is not often – if at all - substantively attained by the people. Hence, for Dewey, individuals inhabit democratic ideals, which then allows for the formation of democratic institutions, while for Abdi, democracy exists before the citizen, so that they become democratic by engaging in democratic institutions. Abdi’s stance is most evident in his claim that “in order for people to become democrats … they must be taught about democratic principles and practice” (p. 160).
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Gert Biesta has argued that such views as espoused by Abdi are “instrumentalistic” in that citizenship education is held as an instrument for the reproduction and consolidation of democracy; and “individualistic” in that the success of democracy is seen as dependent on the transfer of pre-existing democratic principles and knowledge (Biesta, 2007, p. 742). Moreover, such an understanding of democracy often assumes the “common identity” of democratic citizens, negating the plurality of identities (p. 742).

Biesta’s warnings against liberal democratic citizenship education are observable in Abdi’s work. One example is that despite Abdi’s assertions that many African countries are in a state of civil strife due to the multiplicity of groups in colonially constructed geographical boundaries, his notion of citizenship education often assumes a western view of citizenship negating the ambivalence with which many Africans continue to accept their colonially defined boundaries and the idea of citizenship. Citizenship of a country for many Africans is, thus, not a given, but is rather a colonially constructed, politically contested, ambiguous concept. So, when Abdi argues for a citizenship education that would teach peoples “to become democrats (p.160), he ignores the fact that many Africans are still engaged in an active (re)definition of what citizenship means for them. And, here again, the recent electoral conflicts in Nigeria must serve as an exemplar because it shows the way in which the very notion of belonging to a nation-state, even one whose head of state is democratically elected, continues to be a site of tribal disagreement and religious conflict. But, because Abdi is informed by a liberal conception of democracy, he accepts citizenship education as a tool through which Africans can be taught to arrive at a rational consensus towards the formation of a common identity (Mouffe, 2002, p. 2). This view is most apparent in his claim that Africanized democracy “must still adhere to governance by consensus” to “help check current misfortunes of political and ethnic violence” (162).

However, this move for consensus obscures the fact that in liberal democracies, consensus has come largely to mean what has
been decided by the majority - often at the expense of marginalized bodies – or, as Chomsky puts it, “a system of elite decision and public ratification” (Chomsky, 2000, p. 35). This then leads one to ask what consensus would look like in a place like Nigeria with over 370 different groups. Would consensus not mean that which the major groups or its elites have viewed as favourable? Certainly governance by consensus has not significantly undermined the white nationalism of the United States nor alleviated the second-class status of African Americans, despite their formal rights to participate in that “consensus”.

However, Abdi (2008) apprehends this divide between western democratic principles and practice, arguing that citizenship education would inform people that the problems democracy faces in Africa has less to do with democratic principles and more to do with its erroneous applications (p.162). Yet, he misses the opportunity of suggesting an education program that would be fused with democratic principles so that Africans are able to see democracy at work in citizenship education. Rather, he advocates for a citizenship education that would be about “inculcating in people’s minds the virtues of viable African democracies” (p. 162). In doing so, he portrays Africans as objects to be formed democratically through citizenship education (Freire, 1998, p. 30).

Paulo Freire has written about this type of education as one in which a false subject is created, meaning that the learner – or citizen in this case - is positioned as a passive receptor of accumulated knowledge (p.30). This image of the passive citizen is implicit in Abdi’s article, an instance being his assertion that the “seeping of democratic values into people’s slowly altered mindset” would help limit the instances of ethnic and political violence in Africa (p.162). Certainly the “seeping of democratic values” indicates a citizen who is not active or productive in their learning of democracy and suggests Abdi’s equation of rationality and intentionality with “democratic mindset”; and irrationality and ignorance with what he sees as the current “African mindset” (Abdi, 2008, p. 162.).
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It also suggests that citizenship education is a neutral exercise that seeps into the citizen’s mind unclouded by social and political realities and that what is privileged as citizenship education is unmediated by power structures and the like (Giroux, 2001, p. 179). However, citizenship education, as it has occurred in western liberal democracies, has been generally about the propagation of the status quo always at the expense of the people, especially marginalized groups. A widely cited example is the ways in which citizenship education has been historically deployed for the propagation of capitalistic ideals and liberal economic principles (Chomsky 2008, Giroux 2009 & Hahnel 2009).

We see the product of an uncritical citizenship education in the Tea Party Movement, where its working class members espouse the same conservative economic ideals that are both responsible for America’s ongoing recession and their reduced standard of living. Still, Abdi would have his reader believe, as the Tea-partiers do, that the problems with liberal democracy are not inherent in its fundamental principles but in its local applications and this is explicit when he argues that citizenship education would teach Africans “about the benefits of democracy while … indicating how the failure of national economic and social programs have specific local reasons, and are not necessarily inherent in the fundamental principles of democracy” (p. 162).

Yet, the problems with democratic liberalism are inherent in its principles, and Robin Hahnel aptly articulates this when he argues that the appeal of such liberal concepts, like economic freedom, is that it “rests largely on a presumption that when one person exercises his or her economic freedom, that individual does not infringe on the economic freedom of others” (Hahnel, 2009, p. 1008). Abdi thus contradicts himself by proposing a citizenship education that is critical and liberating, while asking Africans to uncritically accept liberal democratic principles at face value.

It follows, then, that Abdi’s conception of democracy and citizenship cannot hold because at the same time that it aspires to form
the democratic African citizen, it subjects the African to a democratic system that is uncritical and unexpansive, and a citizenship education that is liberally undemocratic. Furthermore, his article does not account for the crippling issues faced by most educational institutions in Africa.

Conclusion
This paper has elucidated the undemocratic nature of liberal democracy and its attendant citizenship education program. Using Abdi’s paper as its entry point, it has troubled the dominant view that Africans should imbibe liberal democratic principles in democratization efforts. Its analyses thus suggest that African states explore other radical alternatives to liberalism. Alternatives, such as participatory democracy that move beyond the formal liberal conception of representation, rights and equality towards more substantive understanding of human rights, equity and politico-social participation.

This understanding would entail a negation of the assumed neutrality and responsiveness of liberal democratic institutions towards a more vigorous emphasis on collective participation and social justice. In this kind of democracy, citizenship education would move beyond the inculcation of liberal agendas, towards more critical reflections on the nature of citizenship and good citizenship. And most of all, Africans would participate in the formation of their own democracy.

References
Democratic education as the way forward


BOOK REVIEW


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Reviewing this book is nostalgic and an emotional assignment for me. The reason is two-folds. First, the author, who is the Managing Editor of this Journal, was my lecturer at the Institute for Development Studies (IDS) University of Nigeria, Enugu Campus. Second, my erudite Ph.D Supervisor and founding Director of IDS postgraduate academic programme, Professor Ikechukwu E. Nwosu, Ph.D, wrote the Foreword to the book. But, regrettably, the latter has passed on recently and has been buried. It is a personal loss, to say the least.

But, since life must be lived forward and every contradiction has its synthesis, I take solace in the academic effervescence and effusion of the author of the book under review, who incidentally, on a pleasant note, is a fellow mentee of late Professor I.E. Nwosu.
The thematic thrust of Development Scientology is the nuances, relevance, and impact of science and technology on development - a value-laden concept of improved condition and quality of life of the people, especially that of the majority of the poor and vulnerable in the society.

Before you go pedantic and accuse the author of intellectual tyranny in using the term “scientology”, let me quickly explain that “the symbiotic and synergistic relationship between modern science and modern technology has thrown up the term “scientology” or “technoscience” to describe the essentially merged, even hybrid, enterprise between science and technology. In the sense of order of chronology, or sequence, scholars who believe that science predates technology, use the term, “scientology”, while those who believe that technology predate science, use the term “technoscience”. In another sense, those who believe that technology emerged from science use the term, “technoscience” (that is, technology, the son or offshoot or extension of science). In the same vein, those who believe that science emerged from technology, use the term “scientology” (p. 18 and 19).

It is incontrovertible that the 21st century is knowledge-driven and that science and technology (S & T), research and development (R & D) information communications technologies (ICTs) and huge investment in education in line with UNESCO minimum budgetary allocation of 26% are at the cutting edge of sustainable development of any country. It is in astute recognition of this that the developed countries of Western Europe and North America and the rapidly developing and large “BRIC” countries (Brazil, Russia, India and China) have made education, education, education, their mantra.

Also, the Scandinavian countries of Norway, Iceland, Sweden, Netherland, Denmark and Finland, with little extractive natural resources have invested massively in education, science
and technology, and research and development, to give their people such quality of life and human development that have made them occupy the “Very High Human Development” cluster group of United Nations Development Programme (UNDP) Human Development Index (HDI) in its 2010 Human Development Report. For instance, science and technology has enabled Finland to add value to its forestry endowment to become about the world’s largest producer of wood and paper. Science and technology has also empowered Finland to become a leader in ICTs. The global brand Nokia phone is a product of Finland.

The future of any nation lies in education, science and technology, research and development. It is regrettable that as many countries of the developing world, particularly the Gulf States, China and South Korea, are mounting a challenge to Western supremacy in education, science and technology, research and development, Nigeria is yet to realize the importance of optimal and sustainable investment in these sectors.

Energy and Natural Resources cannot impact on human and national development, if not effectively harnessed by science and technology. Even when they are well harnessed by science and technology, anti-development forces, and a morbid schizophrenic leadership could turn the wealth into waste and the blessing to a Resource Curse and afflict the people with Dutch disease, as in the case of Nigeria, ashamedly a rich but poor nation.

The book explains that “the resource curse (also known as paradox of plenty) refers to the paradox whereby countries and regions with an abundance of natural resources, especially point source non-renewable resources, like minerals and petroleum fuel, tend to have less economic growth and worse development outcomes than countries with fewer natural resources” (p. 123). “Dutch disease is an economic phenomenon in which the revenues from natural resource exports damage a nation’s productive
economic sectors by causing an increase of the real exchange rate and wage increase” (p. 125).

The book is divided into seven chapters. Chapter One presents an overview of science. Chapter Two is on Technology and its nuances with emphasis on local and appropriate technology for developing countries, like Nigeria. The contribution of science and technology to development is the theme of Chapter Three, appropriately titled Scientology and Development. Technology Transfer, Adaptation and Adoption are the fulcrum of Chapter Four. The Chapter highlights the technology transfer debate and posits that technology transferred has to be culturally adapted by the host country for beneficial impact and to avoid a technological backlash or dysfunction.

Techno-scientific Applications which drive development in all fields of human endeavour and have greatly improved livelihoods in both developed and undeveloped countries of the world find expression in Chapter Five. In Chapter Six, the nexus, interface and dimensions of Energy and Development is laid bare. In spite of Nigeria’s abundant energy resources, it is still steeped in energy crisis of epic proportion, which has largely disabled its development, since energy is the engine of development. “The current privatization of the Power Holding Company of Nigeria (PHCN) was aimed at addressing the energy crisis in the country, but this has not achieved much result” (p. 97). “To overcome its current power shortages and achieve the vision of joining the top 20 economies in the world by 2020, Nigeria urgently needs alternative energy sources that will provide regular electricity for both domestic and industrial usage” (p. 97).

This is also expedient in the wake of the raging global environmental concerns, such as the ozone layer depletion, global warming, and climate change caused largely by non-renewable fossil energy. Also, the environmental degradation of the Niger Delta Region (NDR) in Nigeria by the activities of the oil
companies and their poor corporate social responsibility (CSR), corporate social actions (CSAs) and corporate community involvement (CCI) make alternative renewable energy sources from biotechnology, solar, nuclear, wind, hydro, geothermal, ethanol, and others, imperative. Chapter Six has a rich literature on proactive and sustainable CSR, especially for the Niger Delta Region (NDR) of Nigeria.

Chapter Seven, which is the last chapter of the book, is a discourse on Natural Resources and Development. “Natural resources are earth’s substances, such as plant, animal, air, mineral and water, which people use to make life easier” (p. 113) in different dimensions and applications. Admittedly, Nigeria has an abundance of natural resources, to the envy of other nations. But, adding value and converting them to impact on sustainable development, is Nigeria’s Achilles heel and development problematique. This explains why Nigeria occupies 142\textsuperscript{nd} position out of 162 countries with data and ranked as a low development country in the Human Development Index (HDI) of the UNDP 2010 Human Development Report.

By using the term “scientology”, the author perhaps believes like some scholars before him that science predates technology. But, the picturesque artifact or historical relic or monument on the book cover depicts technology, which presumaby is an admission of technology predating science even from Biblical antiquity. This is the view of this reviewer. No matter the semantics, scientology or technoscience, what is of critical importance is their acquisition and application to fast-track sustainable development of Nigeria, nay the rest of the world.

The book under review drips with freshness being a 2011 publication. It is well researched, with current information and statistical data. Suffice it to say that the book is academic and scholarly with an Appendix, Index and corpus of References including the Internet, which makes the book digital and ICT
compliant. It is a collector’s item, which has clinically knitted together Science, Technology, Energy, Natural Resources and Development in Nigeria, not in an arcane manner, but in a simple sequential flowing style, while still filling some knowledge gaps. The book’s target audience is, therefore, essentially non-scientists, who are required to be schooled in science and technology and its applications to achieve education for sustainable development (ESD).

But the author may consider a reduction in price for the sake of students, especially with the high incidence of poverty, unemployment and harsh business environment in Nigeria.
AUTHOR’S GUIDE

Authors are invited to submit manuscripts for review for possible publishing in the Sustainable Human Development Review, SHDR – an international multidisciplinary academic research journal (published quarterly: March, June, September, and December).

Manuscripts, which must be original, theoretical or empirical, and scholarly, are considered on the understanding that they are not submitted to any other publishers. Paper, with 1-inch all-round margin, must not exceed 8 pages 12-font-size Times New Roman single-line spacing in Microsoft Word (Windows ’97-2003), should be sent electronically as attachment to the Managing Editor, WIPRO International Academic Research Journals, through E-mail: info@wipriinternational.org (copy esccha@yahoo.com).

Paper should conform to Harvard style of citation and referencing. Citation in the text is by author’s surname, year of publication and page where necessary, e.g. Moma (2008: 13) for in-sentence citation or (Moma, 2008:13); (Okolo and Adams, 2007); (Musa et al, 2003); (Mica, 1975 a and b), as appropriate, for end-sentence citation. Several citations by the same author should be arranged by date of publication. Full references should be listed alphabetically by author’s surname, followed by initials.

Under the title of the paper should appear the author’s name (surname first), institutional affiliation, rank, e-mail address and mobile phone number, followed by italicized abstract of not more than 100 words. Table or figure should be properly numbered (e.g. Table 1 or Fig. 1) and placed as close as possible to the in-text citation. Map, chart, table and figure should fit into trimmed quoto size.
Each submitted article should be accompanied by a review fee of $50 (international scholar), $20 (African scholar) or =N=2,500 (Nigerian scholar) paid into WIPRO International domiciliary USS A/c. No. 1193010191464301 or Naira A/c. No. 1191140191464301 of ECOBANK Nigeria Plc., Enugu (Okpara Avenue Branch II). Scanned copy of payment teller should be sent electronically as attachment.

Minor and obvious corrections may be effected by the Editorial Board, but the Ms would be returned to author for major corrections. Authors will be communicated on the status of their articles within four weeks through their supplied e-mail addresses and/or phone numbers. After effecting major corrections, author will return Ms electronically as attachment for publishing in the next edition of SHDR with a pagination fee of $180 (international author), $150 (African author) or =N=12,000 (Nigerian author) plus Web metrics fee of $50 (international author), $30 (African author) or =N=3,000 (Nigerian author) paid as directed above with the scanned copy of payment teller sent as attachment. An article attracts a copy of the journal in which it appeared to the author(s), who will arrange to collect it from the Managing Editor in Enugu or pay the appropriate courier charge. An extra copy sells for =N=1,500 or $20.

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