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Editorial

This edition of NIU *Journal of Humanities* touches on Development Administration, Security Studies, Citizens Journalism, Religious Studies, Social Psychology, Social Philosophy as well as Language and Literary Studies.

One of the papers, in this issue, argues that financial inclusion can contribute meaningfully to poverty reduction and inclusive economic development in developing countries; however, financial access alone is insufficient to eliminate poverty. Its effectiveness depends on broader socioeconomic and institutional conditions. Comprehensive financial inclusion strategies should therefore integrate digital financial innovation, consumer protection, financial literacy, gender-sensitive approaches, market access, and wider development interventions to maximise poverty-reducing impacts.

Another paper also reveals that Foreign Direct Investment (FDI) has a positive and significant long-run effect on market capitalization and stock market liquidity while it has a negative and significant effect on stock market volatility. These results indicate that FDI enhances capital market performance in Sub-Sahara Africa (SSA) by expanding market size, improving liquidity and reducing instability. The paper therefore, recommends regulatory authorities need to encourage foreign firms and large domestic affiliates to list on local exchanges and also to standards that improve investor protection.

This issue of *NIU Journal of Humanities* features many empirical and theoretical based articles which can be of great benefit to every reader.

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From Gatekeepers to Ghosts: The Decline of Local Newspapers and Its Effects on Civic Engagement, A Case Study of Nigeria

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Abstract. The decline of local newspapers constitutes one of the most consequential yet undertheorized crises in contemporary African democratic studies. While the global retreat of print media has generated substantial scholarship in the Global North, the ramifications of this decline within Nigerian political contexts remain insufficiently examined. This paper offers a theoretically grounded, historically contextualised qualitative account of the structural erosion of local newspaper patronage in Nigeria, and proposes a causal mechanism, rather than claiming empirical proof of causation, through which this erosion weakens civic engagement at community and sub-national levels. Drawing on agenda-setting theory, Habermasian public sphere philosophy (as critically reworked through Fraser's subaltern counter publics), and Putnam's social capital framework, the paper constructs an integrated analytical framework to examine how local print journalism functions as civic infrastructure. Using historical analysis, three structured comparative case studies, and engagement with primary documentation from field reports, institutional audits, and practitioner accounts, the paper demonstrates that Nigeria's transition from a robust print culture to fragmented digital media consumption has not produced an equivalent civic substitute. The paper is explicit about the limits of its evidence: it argues by mechanism and analogy rather than by large-N causal inference, and it calls for original survey and interview research to test the causal claims advanced here. Policy and industry recommendations conclude the paper.

Keywords: Local Newspapers, Civic Engagement, Nigeria, Press Decline, News Deserts, Subaltern Counterpublics, Democratic Participation, Political Economy of Media, Print Media, Qualitative Case Study.

1. Introduction

In 1937, the Zik Group of Newspapers, founded by Nnamdi Azikiwe, one of Africa's foremost nationalist intellectuals, launched what would become one of the most consequential press operations in colonial West Africa. Papers such as the West African Pilot did not merely report news; they constructed political consciousness, mobilised communities, and made possible the public deliberation through which a colonised people began to imagine themselves as citizens. The newspaper, in that era, was not a commodity. It was a civic institution, a counterpublic space in which communities excluded from official power could articulate their interests, challenge authority, and cultivate the informational solidarity that democratic participation requires.

Nearly nine decades later, that institution is in retreat. Across Nigeria's thirty-six states, local and regional newspapers have shuttered, reduced their print runs, or migrated to irregular online presences that command little of the social authority once vested in newsprint. The Nigerian Tribune, founded in 1949 and long regarded as the voice of the Yoruba intelligentsia, has struggled with chronic underfunding and dwindling circulation. The New Nigerian, historically the paper of record for Nigeria's vast northern communities, has intermittently ceased publication. Dozens of state-owned newspapers operate at a fraction of their former capacity, publishing irregularly and reaching audiences a shadow of their historical size.

This paper takes seriously the civic consequences of this collapse. It is important to be precise about what is being argued and what is not. The paper does not claim, on the basis of its methodology, to have demonstrated that local newspaper decline caused civic disengagement in a statistically rigorous sense, such a claim would require large-N quantitative analysis or experimental design that is beyond the scope of this qualitative study. What the paper does argue, and what the historical, structural, and case evidence supports, is that a plausible and theoretically coherent mechanism connects local newspaper decline to civic disengagement, and that this mechanism is sufficiently evidenced in the Nigerian context to constitute a compelling scholarly hypothesis warranting further empirical investigation. This distinction between causal mechanism and causal proof is observed throughout.

The paper's central argument is as follows: the decline of local newspapers in Nigeria has dismantled the informational infrastructure communities require to participate meaningfully in democratic life, and through three specific mechanisms, the collapse of the watchdog function, the erosion of voter information environments, and the fragmentation of community identity, it has materially reduced the conditions of possibility for civic engagement. This argument is developed across nine sections. The paper begins with a theoretically integrated literature review, traces the historical arc of the Nigerian press, provides an empirical account of local newspaper decline, analyses the specific civic functions being lost, and offers three structured comparative case studies grounded in primary documentation. The paper then critically assesses digital media as a putative substitute, advances recommendations, and offers concluding reflections on the democratic stakes of its analysis.

For the purposes of this paper, 'local newspapers' refers to state-level dailies, regional weeklies, and community papers operating below the national tier, organs whose primary audience and editorial focus is sub-national. This excludes national titles such as The Punch, Vanguard, and This Day, which operate with markedly different resources and serve a qualitatively different civic function. Where the term 'news desert' is borrowed from the American literature, its application to the Nigerian context is handled critically: unlike U.S. news deserts, which describe communities that once had newspapers and lost them, some Nigerian communities, particularly rural ones, were underserved by local journalism even at the apex of print culture. The concept is accordingly modified to denote communities with insufficient sustained local journalistic coverage, irrespective of historical precedent.

2. Literature Review

This section constructs an integrated analytical framework from three theoretical traditions. Rather than deploying these in parallel, as prior work has tended to do (see Adeyanju, 2014; Omoera, 2010), the goal here is to articulate their points of intersection, tension, and complementarity so that they do genuine conceptual work in interpreting the Nigerian case.

2.1 Agenda-Setting Theory and Its Limits

McCombs and Shaw's (1972) agenda-setting framework, developed through their Chapel Hill study, provides the first major resource. The argument is foundational: the press does not merely reflect reality but actively structures what publics consider salient. By selecting which stories appear prominently and which are ignored, newspapers set the cognitive agenda of communities. McCombs's (2004) extension to second-level agenda-setting deepens this insight: media shapes not only what people think about it but how they think about it, the attributes and framings through which issues are understood. In the Nigerian local context, the practical import of both levels is stark. A functioning community newspaper determines whether residents know about the misappropriation of local government funds, the condition of primary schools, or the agenda of the next council meeting. Its absence removes the mechanism through which communities assign civic salience to local political events.

Agenda-setting theory is, however, limited for present purposes in at least two ways. First, it was developed in contexts where the press exercised oligopolistic control over public information, a condition that digital fragmentation has complicated everywhere, and that state ownership has always complicated in Nigeria. Second, agenda-setting is primarily a theory of media effects on individual cognition; it does not explain the structural and institutional conditions under which journalism sustains civic life as a collective phenomenon. The public sphere and social capital frameworks address these gaps.

2.2 Public Sphere Theory: Habermas, Fraser, and the Nigerian Case

Jürgen Habermas's concept of the public sphere offers the paper's second theoretical anchor (Habermas, 1989). The core insight, that a functioning democracy requires spaces of informed public deliberation distinct from both the state and the market, and that journalism is instrumentally essential to those spaces, retains significant analytical purchase. However, its application to the Nigerian case requires critical reworking that goes beyond the single-sentence acknowledgement that earlier scholarship has offered.

Habermas's critics have mounted two objections of direct relevance here. First, Fraser (1990) demonstrated that the bourgeois public sphere was constituted through exclusions, of women, the working class, and colonial subjects, that were not incidental but structural. The deliberation it hosted was rational-critical in form but exclusionary in practice. Second, Calhoun (1992) and others have argued that the normative ideal of a unified public sphere obscures the actual plurality of publics in any complex society. These critiques do not merely qualify Habermas; they reorient the analytical framework.

Fraser's concept of subaltern counterpublics is particularly generative for the Nigerian case. Subaltern counterpublics are, in Fraser's formulation, parallel discursive arenas where members of subordinated social groups invent and circulate counter-discourses to formulate oppositional interpretations of their identities, interests, and needs. This concept captures what Nigerian local newspapers actually were and did far more accurately than the Habermasian ideal of rational-critical deliberation. They did not approximate an idealized bourgeois public sphere; they functioned as counterpublic spaces in which communities marginalised from federal and state power, ethnic minorities, rural communities, communities in conflict zones, constructed civic identity, documented official abuses, and created a shared informational record. The loss of these counterpublic spaces is a more specific and more serious civic harm than the loss of a bourgeois public sphere would be, because counterpublics serve populations with fewer alternative institutional resources.

The counterpublic lens also illuminates why state-owned newspapers, when editorially subordinated to government, fail their communities: they are converted from counterpublic spaces into organs of official discourse, precisely reversing the civic function the counterpublic framework identifies as valuable. The political capture of state-owned local newspapers in Nigeria is thus not a corruption of journalism as such but the destruction of counterpublic capacity, and it is analytically distinct from the market-driven decline affecting commercial local papers.

2.3 Social Capital, Newspapers, and Community Cohesion

Putnam's (2000) social capital framework provides the third theoretical resource. His research demonstrated empirically that newspaper readership correlates positively with civic participation, voting, community volunteering, attending public meetings, and joining civic associations. The mechanisms are both informational (readers learn what is happening in their communities and are thus empowered to participate) and constitutive (the shared experience of reading the same paper produces a sense of collective identity and mutual obligation). Putnam distinguished between bridging social capital, connections across social cleavages, and bonding social capital, which strengthens ties within groups. Local newspapers, he argued, are particularly important for bridging capital because they create a shared information commons accessible to community members across class, occupational, and generational lines.

In the Nigerian context, Adeyanju (2014) has extended Putnam's framework to argue that local media serve as particularly important bridging capital resources in ethnically diverse communities, where shared information environments reduce the salience of ethnic difference in civic deliberation. This extension is significant: Nigeria's political culture has been characterised by the competitive mobilisation of ethnic identities in ways that undermine cross-cutting civic engagement. Local newspapers that addressed shared civic concerns, governance quality, service delivery, economic conditions, potentially created informational conditions in which civic identity competed with ethnic identity as a basis for political participation.

2.4 Integrating the Framework

Synthesised, the three frameworks converge on a single structural claim: local newspapers function as civic infrastructure. They set the cognitive agenda of communities (agenda-setting), provide the counterpublic space through which marginalised communities construct and sustain civic identities (counterpublic theory), and generate the social capital that connects civic knowledge to civic action (social capital theory). These functions are not separate; they are mutually reinforcing. A newspaper that covers local government proceedings sets an accountability agenda, provides a space for counter-discourse against official misconduct, and creates the shared informational substrate that motivates collective civic action.

Critically, this integrated framework generates a specific empirical prediction: the decline of local newspapers should affect civic engagement most severely in communities that are most marginalised from alternative informational resources, rural communities, ethnic minorities, low-income communities, and communities in regions with weak digital infrastructure. This prediction is consistent with the evidence reviewed in subsequent sections and provides a falsifiable hypothesis for future survey-based research to test.

3. Historical Context: Nigerian Newspapers and Civic Life

3.1 The Golden Age of Nigerian Print Media

Nigerian newspapers have a history inseparable from the history of Nigerian politics. The Iwe Irohin, founded by the Reverend Henry Townsend in Abeokuta in 1859, is conventionally regarded as the first newspaper on Nigerian soil. Printed partly in Yoruba, a deliberate choice that positioned the press not as an instrument of colonial administration but as a medium of vernacular civic communication, it inaugurated a tradition of local-language journalism that served populations excluded from English-language official discourse. By the early twentieth century, a vibrant if geographically concentrated press culture had developed in Lagos and Calabar, feeding the aspirations of a nascent Nigerian intelligentsia.

The interwar and immediate post-war period witnessed an explosion of nationalist print culture. Azikiwe's West African Pilot, launched in 1937, became the principal organ of Nigerian nationalism, achieving circulations of up to 12,000 copies daily at its peak, a remarkable figure for colonial-era West Africa (Omu, 1978). The paper served simultaneously as political mobiliser, community educator, and what Fraser would later call a counterpublic: a space in which communities excluded from colonial power constructed their political identities, contested official narratives, and imagined a post-colonial future. The newspaper, in this period, was not merely documenting civic life; it was constituting it.

After independence in 1960, the regional structure of Nigerian federalism was reflected in a differentiated press landscape. The Northern Region's New Nigerian (founded 1966), the Western Region's Nigerian Tribune (1949), and a range of Eastern Region papers gave voice to regionally specific political cultures and served as accountability mechanisms for regional governments. For millions of Nigerians below the national political radar, these papers constituted their primary connection to institutionalised public information.

3.2 The Civic Functions of Local and State Newspapers

The civic functions performed by Nigerian local newspapers extended across several analytically distinct dimensions. In the domain of political accountability, local papers regularly covered the proceedings of state houses of assembly, local government councils, and administrative tribunals, institutions whose activities national papers rarely reported. Uche (1992) found that community and state-level papers in southeastern Nigeria were the primary source of information about local government administration for over sixty percent of rural respondents surveyed, a finding that establishes the empirical baseline against which subsequent decline must be measured.

The counterpublic function was particularly significant in the context of Nigeria's ethnic and linguistic plurality. With over five hundred distinct languages and hundreds of distinct cultural communities, the national press necessarily operated in registers that excluded large portions of the population. Local papers, by contrast, often published bilingual content, addressed culturally specific concerns, and spoke with an intimacy of local knowledge that national editors could not replicate. For minority ethnic communities, the Tiv of Benue State, the Ijaw communities of the Niger Delta, the Kanuri of Borno, the local press was frequently the only journalistic institution that treated their concerns as newsworthy and that served as a counterpublic space for their civic self-expression.

The social capital dimension of local newspaper function operated through both information and ritual. Newspapers published names of scholarship recipients, announced community deaths and funerals, reported on traditional festivals, and photographed local schools and hospitals. These constitutive functions created the shared information commons that Putnam identifies as generative of civic solidarity. For diaspora Nigerians, a significant constituency from the 1970s onwards, as rural-urban migration intensified, local newspapers shared among migrant communities in Lagos, Port Harcourt, and Kano sustained civic and emotional connection to communities of origin, maintaining the bonds that animate hometown development associations and community philanthropy.

4. The Decline: Patterns, Causes, and Evidence

4.1 Circulation and Patronage Trends

The empirical record of local newspaper decline in Nigeria is consistent across multiple sources, though it requires critical handling. The Audit Bureau of Circulations Nigeria (ABC Nigeria) has historically had limited reach among smaller publications, and publisher-reported circulation figures are notoriously unreliable. Where specific circulation claims are made in this paper, their sources and provenance are identified explicitly.

The Nigerian Tribune, historically one of Nigeria's highest-circulation regional papers, reported verified circulation of approximately 50,000 copies daily in the early 1990s, a figure drawn from Dare's (2011) survey of the Nigerian press citing ABC Nigeria data from that period. Industry analysis by SBM Intelligence (2022), a political risk consultancy whose media estimates are drawn from advertiser surveys and distribution audits rather than publisher declarations, and whose methodology is documented in its reports, placed Tribune circulation below 15,000 by 2015, with intermittent print runs thereafter. The New Nigerian, the flagship paper of northern Nigeria, suspended regular publication multiple times between 2010 and 2023, with its Kaduna-based printing plant operating well below capacity due to funding shortfalls and newsprint costs (Centre for Journalism Innovation and Development, 2019). It should be noted that precise circulation figures for the New Nigerian in its latter years are unavailable from independent audit, and the paper's irregular publication schedule makes consistent measurement impossible.

The collapse of street vendor networks provides a structural index of decline less dependent on self-reported figures. The newspaper hawker, a ubiquitous feature of Nigerian urban life from the 1960s through the 1990s, has become increasingly scarce in secondary cities and is essentially absent from rural areas. This distribution collapse means that papers that continue to print are physically inaccessible to large portions of their nominal catchment areas, a finding documented by the Centre for Journalism Innovation and Development through field assessments in six Nigerian states between 2017 and 2019 (CJID, 2019).

4.2 The Political Economy of Decline: Global and Local Drivers

The economic drivers of Nigerian local newspaper decline are both global and locally specific, and the locally specific dimensions deserve amplification because they are largely absent from the Global North literature that dominates media economics scholarship. The global driver is the migration of advertising revenue to digital platforms. Classified advertising, historically a primary revenue source for local newspapers, has migrated to free or low-cost online platforms. Display advertising has moved to social media, whose targeting capabilities and measurable engagement metrics make them more attractive to advertisers than print.

In Nigeria, these global pressures compound with structural economic conditions that have no equivalent in the United States or United Kingdom. Newsprint costs in Nigeria are denominated in foreign currency: Nigeria has no domestic newsprint production capacity, and the entire industry depends on imports priced in dollars or euros. Naira's sustained depreciation between 2020 and 2024, from approximately N380 per dollar to over N1,500 per dollar at the official rate, effectively multiplied the real cost of newsprint imports fourfold for publishers whose revenues are in Naira. This mechanism constitutes a structural vulnerability of Nigerian print journalism with no parallel in the Global North analysis, and it means that the economic models developed to explain newspaper decline in the United States or United Kingdom require significant modification before being applied to Nigeria.

A second locally specific driver is the chronic unreliability of electricity supply, which increases dependence on diesel-powered generators and inflates operational costs dramatically. Printing is energy-intensive; a paper that cannot afford diesel cannot print. The compounding of newsprint import costs and energy costs creates a cost structure in which local newspapers in Nigeria operate at permanent financial disadvantage relative to digital-only outlets, irrespective of audience demand.

4.3 Digital Disruption and Audience Fragmentation

The rise of digital media has drawn Nigerian readers, especially urban, educated, and younger audiences, away from print. National online outlets such as Premium Times (founded 2011), The Cable (2014), and Pulse.ng have captured significant readership among digitally connected Nigerians. Their investigative reporting on federal corruption has been genuinely significant for national accountability journalism. However, as Section 7 analyses in detail, their emergence does not compensate for the loss of local print newspapers in civic terms, because their editorial focus is overwhelmingly national and their distribution model requires digital infrastructure unavailable to a majority of Nigerians.

WhatsApp has emerged as the dominant news distribution channel across income groups in Nigeria, including among populations without formal internet subscriptions, through the use of downloaded content and shared devices. While WhatsApp broadcast channels and group chats perform some information aggregation functions, they do not produce original reporting. The medium's architecture, private, group-based, algorithmically ungoverned, also makes it an effective vector for misinformation, which in the Nigerian context has included fabricated election results, ethnic incitement content, and false health information documented by fact-checking organisations including Dubawa (2022) and Africa Check.

4.4 Political Capture and Ownership Pressures

A fourth driver requires particular analytical attention: the structural subordination of the local press to political patronage. The majority of surviving local and state-level newspapers in Nigeria are state-government owned, a legacy of the military era when federal policy encouraged state governments to establish official organs. This ownership structure has profoundly compromised civic independence. State-owned papers function primarily as publicity vehicles for state governments, covering gubernatorial activities extensively while avoiding critical reporting on official conduct.

The consequences for civic engagement are self-reinforcing in a manner that the integrated framework of Section 2 helps to make explicit. Political capture destroys the counterpublic function: a newspaper that ventriloquises official discourse rather than hosting opposition to it is not a counterpublic space; it is an extension of the state apparatus. As communities recognise this, trust and readership decline. Declining readership deepens financial dependence on government subvention. Deeper subvention entrenches editorial subordination. Omoera's (2010) documentation of this cycle in Niger Delta state media provides the strongest existing empirical account of the process, though a systematic study across multiple states remains a gap in the literature.

5. Civic Engagement: What Is Being Lost

5.1 Defining and Operationalising Civic Engagement

Civic engagement, for the purposes of this paper, encompasses four analytically distinct but empirically related dimensions: electoral participation (registering to vote, voting, monitoring elections), governance engagement (attending public hearings, petitioning representatives, tracking budget and policy implementation), community organising (participating in town unions, ward committees, and civic associations), and civic communication (consuming and discussing public affairs information, contributing to public fora, holding and expressing informed opinions about governance). This four-dimensional definition, drawing on Verba, Schlozman, and Brady's (1995) civic voluntarism model and adapted to the Nigerian context, is intended to distinguish civic engagement from partisan political activity, the mobilisation of voters through patronage, ethnicity, or cash, which operates entirely independently of civic journalism and which has historically been the primary driver of electoral participation in Nigerian local government elections.

The distinction matters analytically. The claim of this paper is not that local newspapers drive electoral turnout per se, patronage politics and ethnic mobilisation do that without any journalistic mediation, but that they provide the informational substrate for a more substantive form of civic life: one in which citizens can evaluate the conduct of their representatives, make governance-based rather than identity-based political choices, and hold power accountable through informed collective action. This is what the integrated framework in Section 2 identifies as the civic infrastructure function of local journalism, and it is this function whose erosion the paper documents.

5.2 The Watchdog Function and the Accountability Gap

The most immediately demonstrable civic cost of local newspaper decline is the loss of the watchdog function. In the Nigerian governance structure, the 774 local government areas (LGAs) are constitutionally designated as the third tier of government, collectively receiving tens of billions of naira monthly in federation account allocations. How these funds are spent, how much reaches intended beneficiaries, how projects are selected and contracts awarded, how procurement decisions are made, represents one of the most consequential governance questions in Nigeria.

Yet LGA governance is almost entirely invisible in national media. National newspapers and digital platforms do not maintain correspondents in most LGAs. Television and radio stations rarely cover ward-level politics systematically. The only journalism that has historically covered LGA governance has been local and community newspapers.

BudgIT's (2021) State of States report documented that the majority of Nigerian LGAs do not publish their budgets publicly, do not produce audited accounts accessible to citizens, and operate procurement systems without independent oversight. The report's researchers attributed significant portions of this opacity to the absence of journalistic scrutiny, not because journalists were explicitly excluded, but because no journalistic institution existed in most LGAs with the capacity or mandate to request, analyse, and publish such information. This is a structural accountability vacuum, and it is not the consequence of any single governance failure but of the compound effect of newspaper decline removing the only institutional monitor of sub-national finance.

5.3 Voter Information and Electoral Participation

The relationship between local newspaper decline and electoral disengagement requires careful argument. Research on voter information in African electoral contexts, drawing on Bratton's (2008) Afrobarometer-based analysis of civic competence across seventeen African countries, and Lindberg's (2006) study of electoral knowledge in West Africa, establishes that access to credible information about candidates and governance performance is positively associated with issue-based rather than identity-based voting, and with sustained electoral engagement beyond single electoral cycles. These studies are not Nigeria-specific, and the present paper does not claim that they establish the Nigerian relationship directly. They do, however, provide the theoretical and comparative grounding for a plausible mechanism: in communities where local newspapers historically performed voter education functions, profiling candidates, reporting on campaign promises and their fulfilment, covering LGA election processes, the loss of that informational resource removes an input to the deliberative dimension of electoral participation.

Nigeria's State Independent Electoral Commissions (SIECs), which administer local government elections in each state, are widely regarded as lacking independence from state governments (Omotola, 2010). The Independent National Electoral Commission's civic education mandate focuses primarily on federal elections. In communities where local newspapers once supplemented this institutional deficit, their absence leaves voters dependent on partisan campaign materials and social media rumour for information about local candidates, neither of which approximates the editorial standards of independent local journalism.

5.4 Community Identity, Voice, and the Silencing of Minority Communities

Beyond formal political processes, local newspapers performed constitutive civic functions, those concerned with the construction and maintenance of community identity, that are harder to operationalise but no less real. Local papers published the names of scholarship recipients, announced deaths and funerals of community members, reported on traditional festivals, and created the shared informational commons through which geographically dispersed members of a community-maintained connection to their place of origin. These functions generated what Putnam (2000) would identify as bonding social capital, the dense, trust-based ties within communities that sustain collective action capacity.

The silencing of minority voices is a particularly acute dimension of this loss, and it is here that the counterpublic framework of Fraser (1990) is most analytically precise. National newspapers and their digital successors are predominantly Lagos-centred in editorial culture. Minority communities, smaller ethnic groups, linguistically distinct populations, geographically peripheral communities, are represented in national media in proportion to their demographic and economic weight in the national picture, which is often negligible. Local newspapers were the primary institutional correction to this marginalisation. Their decline has not been compensated by digital alternatives that replicate their hyperlocal focus or cultural intimacy. The communities most marginalised from national media are precisely those with the weakest digital connectivity, meaning that the transition from print to digital has compounded rather than corrected the informational exclusion of minority communities.

6. Structured Comparative Case Studies

Beyond The three case studies that follow are selected according to explicit criteria of variation and are analysed using the integrated framework developed in Section 2. The selection logic is as follows: Case A (North-West) represents a context of complete collapse of the primary regional newspaper, compounded by security crisis conditions, allowing analysis of the watchdog and counterpublic functions in their absence. Case B (Nigerian Tribune, South-

West) represents a case of institutional survival through compromise, allowing analysis of what is preserved and what is lost when a paper adapts to adverse conditions through editorial accommodation. Case C (Plateau State) represents a geographic news desert condition in a context of communal conflict, allowing analysis of all three civic function dimensions simultaneously. Together, the cases span geopolitical zones, ownership types, and crisis contexts, providing variation on the key independent and dependent variables while sharing the common condition of reduced local newspaper presence. It is acknowledged that primary survey or interview data from community members in these areas would substantially strengthen the evidence base; the absence of such data is a limitation of the current study that future research should address.

6.1 Case A: The Collapse of the New Nigerian and North-West Civic Accountability

The seven states of Nigeria's North-West geopolitical zone collectively contain approximately 35 million people, with the highest rates of multidimensional poverty, lowest adult literacy rates, and weakest digital connectivity of any geopolitical zone in the country (National Bureau of Statistics, 2022). The New Nigerian, historically based in Kaduna and founded in 1966, represented for decades the primary journalistic voice of northern Nigeria. At its peak, the paper-maintained correspondents in all northern states, covered the proceedings of state houses of assembly, and served as the primary public record of northern governance.

The paper's decline followed the trajectory documented in Section 4: privatisation in 2001 transferred ownership to a consortium of northern state governments, but chronic underfunding and the withdrawal of state advertising revenues reduced the paper to intermittent publication by the mid-2000s. By 2018, editions were appearing irregularly, with periods of several weeks between publications. State-level correspondents had their retainers terminated. The Centre for Journalism Innovation and Development's (2019) field assessment of media in Kaduna, Kano, and Katsina documented the absence of any functioning local newspaper with LGA-level reporting capacity in these states by 2018.

The civic significance of this collapse is most starkly illustrated by the North-West's Bandit crisis, large-scale armed conflict involving non-state actors, local militias, and displaced farming communities that has killed thousands and displaced hundreds of thousands since approximately 2011. The absence of functioning local journalism has meant that communities affected by this crisis have had no institutionalised journalistic channel through which to document their experiences for state authorities or the national public. The International Committee of the Red Cross's (2021) Nigeria humanitarian report documented specific cases of villages experiencing extended periods of siege without any journalistic documentation, not because journalists were excluded by deliberate policy, but because no local journalistic infrastructure existed to cover sub-LGA events. This finding, drawn from ICRC field documentation rather than inferred, represents one of the most direct available links between news desert conditions and accountability failure in the Nigerian context.

Several confounding variables must be acknowledged. The North-West's governance crisis involves state capture, weak security infrastructure, political dysfunction, and poverty, factors that would constrain civic engagement even in the presence of functioning local newspapers. The paper does not claim that newspaper decline caused the Bandit crisis or that its presence would have resolved it. The claim is more modest: that the absence of local journalism has removed an institutional mechanism for community voice, accountability documentation, and civic information that would, on the evidence of the theoretical framework and comparative literature, reduce civic engagement capacity in conditions where all other factors are equal, and that in the North-West, this absence compounds pre-existing civic deficits in ways that are analytically traceable.

6.2 Case B: The Nigerian Tribune and Survival Through Compromise

The Nigerian Tribune, founded in Ibadan in 1949 by Obafemi Awolowo, represents an instructive case of partial institutional adaptation. The paper has survived where contemporaries have not through revenue diversification, digital transition, and a legacy institutional prestige that insulates it partially from pure market forces. It maintains a digital platform (tribuneonlineng.com) that attracts diaspora readership from Yoruba communities in the United Kingdom, United States, and Canada, a revenue stream through digital advertising and content licensing that is unavailable to papers with weaker brand identities. It has entered into supplement and advertising partnerships with South-West state governments, providing commercially structured but politically sensitive revenue.

The Tribune's audience profile, the best available evidence for which comes from advertiser surveys published by MediaReach OMD Nigeria (2021), which tracks print readership across Nigerian markets for advertising planning purposes, indicates concentration among urban, educated, older readers in Ibadan, Lagos, and the South-West state capitals. Rural and semi-urban audiences, and readers below the age of thirty-five, are substantially underrepresented relative to the Tribune's historical catchment. This audience profile is not independently verified by the present paper and should be treated as indicative rather than definitive; it represents the strongest available substitute for primary audience data in the absence of commissioned survey research.

The civic costs of the Tribune's survival strategy are, from the perspective of the integrated framework, instructive. The paper's political accommodation with South-West state governments creates editorial constraints that compromise its counterpublic function in the region, it is not a captured state organ, but its financial relationship with state governments limits the depth of critical reporting on those governments. Its digital-first orientation extends its reach to audiences already connected and already civically engaged; it does not serve the communities most dependent on local news. The Tribune's case thus illustrates a general principle: institutional survival achieved through editorial accommodation and audience repositioning preserves the form of local journalism while substantially altering its civic substance.

6.3 Case C: Plateau State as a Multi-Dimensional News Desert

Plateau State in Nigeria's North-Central zone provides the paper's most comprehensive illustration of news desert conditions and their civic consequences. The state's significant ethno-religious diversity and history of communal conflict between farming and herding communities make it a particularly important case for analysing all three dimensions of the paper's civic framework, watchdog, electoral information, and community identity.

The Plateau Publishing Corporation's Sunday Standard and its daily edition were effectively non-functional by 2010, according to the CJID's (2019) field assessment, which documented unpaid staff, non-functioning printing equipment, and buildings in disrepair. The CJID assessment is a primary source document produced through field visits, interviews with former staff, and physical inspection of facilities; it is not inferred. In the absence of local print journalism, coverage of Plateau State's communal conflicts has been provided primarily by national journalists parachuting into the state during acute crises and departing thereafter. The structural causes of conflict, the grievances of affected communities, and accountability failures of local government in responding to displacement have received minimal sustained reporting.

The electoral accountability dimension is documented by Omotola's (2010) analysis of SIEC operations across Nigerian states, which identifies Plateau State as among those where LGA elections have been conducted with minimal independent observation. While Omotola's study predates the period of complete newspaper collapse and cannot be directly attributed to newspaper absence, it establishes the baseline condition of SIEC opacity that, in the absence of local journalistic scrutiny, has persisted without institutional challenge. The CJID (2019) assessment further noted that no civil society organisation in rural Plateau LGAs had the capacity to perform the monitoring functions historically associated with local journalism, a finding that speaks directly to the social capital dimension of the integrated framework.

Cross-case synthesis from the three studies suggests several consistent patterns. First, the civic functions most immediately and demonstrably affected by newspaper decline are those requiring sustained institutional presence, LGA budget monitoring, regular court and legislature reporting, and ongoing documentation of community affairs, rather than those requiring occasional mobilisation, which partisan and ethnic networks can supply. Second, the communities most severely affected are those with fewest alternative information resources, rural communities, ethnic minorities, and communities in security-compromised zones. Third, in all three cases, digital alternatives have not filled the specific civic gaps created by newspaper decline, for reasons analysed in Section 7.

7. Digital Media as Substitute? A Critical Assessment

7.1 The Promise of Digital Alternatives

The emergence of digital media in Nigeria has generated genuine optimism in media studies scholarship and journalism development practice. Smartphone penetration was estimated at approximately 45 percent of the adult population by the Nigerian Communications Commission (2023). Internet access, estimated at approximately 37 percent by the ITU (2023), is a distinct metric: the NCC figure reflects device ownership while the ITU figure reflects active data connectivity, explaining the apparent discrepancy. Both figures indicate substantial and growing connectivity, concentrated in urban areas and among the educated. Youth-led digital journalism ventures, HumAngle, which covers security and humanitarian issues in conflict-affected regions with notable rigour, and the Foundation for Investigative Journalism, represent genuine contributions to the Nigerian information ecosystem.

Community Facebook groups have in some urban contexts performed local information functions: sharing information about services, governance failures, and community events. WhatsApp broadcast channels distribute civic information at low data cost. These developments deserve recognition as meaningful, if imperfect, adaptations to print collapse, particularly in contexts where urban communities with existing social capital networks can leverage digital tools to sustain civic communication.

7.2 Structural Reasons Digital Cannot Fill the Civic Gap

Despite these contributions, the structural case for digital media as an adequate substitute for local newspapers in civic terms is weak on multiple grounds. The digital divide remains the primary obstacle. The communities most dependent on local newspapers, rural communities in the North-West, North-East, and North-Central zones, low-income urban communities, and communities with low literacy rates, are precisely those with the weakest digital connectivity. The ITU's (2023) data for Nigeria shows internet penetration below fifteen percent in the North-West and North-East zones. To assert that digital media substitutes for local print in these contexts is to mistake the media consumption patterns of Lagos's middle class for a national average.

The editorial economics of digital journalism reinforce this inadequacy. Digital advertising revenue rewards platforms that maximise engagement, a metric served by national, sensational, or emotionally resonant content rather than by meticulous reporting of LGA budget hearings or state assembly proceedings. The incentive structures of digital journalism systematically under-produce the civic content that local newspapers, whatever their limitations, historically provided. HumAngle and the Foundation for Investigative Journalism are significant institutions, but both are funded primarily by international development grants, a revenue model that is simultaneously crucial and structurally fragile, dependent on the shifting priorities of foreign donors rather than the informational needs of Nigerian communities.

The misinformation problem warrants sustained analytical attention. The same WhatsApp infrastructure that distributes genuine local news distributes fabricated information, manipulated images, and inflammatory content at identical velocity and with equivalent visual authority. In Nigeria's communal conflict contexts, the circulation of misinformation through informal digital channels has been directly implicated in violence: Dubawa's (2022) annual misinformation report documented forty-seven verified cases in 2022 in which false information circulated on social media contributed to communal violence, property destruction, or displacement. Functioning local newspapers, for all their imperfections, operated within editorial frameworks that imposed nominal checks on unverified information. The replacement of institutional journalism by informal digital channels thus not only fails to replicate the civic function of local newspapers but actively degrades the informational environment through which civic engagement must operate.

7.3 The Institutional Dimension of Print

There is a final argument for the non-substitutability of local newspapers that deserves theoretical development rather than summary treatment: the argument from institutional properties. A newspaper is not merely a distribution channel for information. It is an institution with a physical presence in the community, an editorial staff embedded in local social networks, a legal identity that can be held accountable for defamation and subject to regulatory oversight, an address to which letters and complaints can be sent, and an archive that creates a documentary record of community life accessible in perpetuity.

Carlson (2015) and Schudson (2011) have argued that the authority of journalism derives not only from the quality of individual pieces but from the institutional framework within which they are produced. Audiences invest trust in news sources partly because they are recognisable institutions with reputations to protect, histories to defend, and legal obligations to meet. The informal digital information channels that have partially replaced local newspapers in many Nigerian communities lack these institutional properties and operate in conditions of endemic credibility crisis. This distinction is not merely sociological; it has direct civic consequences. When a local newspaper reported that a state legislator had misused constituency funds, that report carried institutional weight capable of triggering political response, legal action, or civic mobilisation. When the same allegation circulates on a WhatsApp group, it is functionally indistinguishable from rumour, its civic mobilisation potential is radically reduced.

The archival function deserves specific mention in the Nigerian context. Local newspapers served as historical records of community life, documenting governance decisions, community events, and social changes in ways that created an accountable documentary trail. The loss of this archival function is not merely cultural; it is civic. Communities that lack documentary records of past governance decisions, past electoral results, and past official commitments are communities without the informational resources to hold officials accountable across time. Digital content is ephemeral, platform-dependent, and subject to deletion; newspaper archives are physically permanent and institutionally maintained.

8. Recommendations

8.1 Research Priorities

Before turning to policy and industry recommendations, the paper foregrounds a research priority that follows directly from its acknowledged methodological limitations. The causal mechanisms proposed in this paper, between local newspaper decline and specific dimensions of civic disengagement, require testing through primary empirical research. The most valuable contribution that future scholars could make would be a mixed-methods study combining: a survey-based measurement of civic engagement across communities with and without functioning local newspapers, controlling for alternative explanations including income, education, urbanisation, and ethnic diversity; semi-structured interviews with local journalists, civil society practitioners, LGA officials, and community leaders in the case study areas; and a longitudinal analysis tracking civic engagement indicators before and after newspaper closures in specific communities. Until such research is conducted, the causal claims of this paper should be treated as theoretically grounded hypotheses rather than empirically established findings.

8.2 Policy-Level Interventions

The structural decline of local newspapers in Nigeria is not simply a market failure; it is a democratic governance failure that warrants policy intervention. Nigerian federal and state governments should develop a framework for independent community journalism funding analogous to subsidy models operating in Norway, Sweden, and the Netherlands. It is acknowledged that this recommendation confronts significant structural obstacles: Nigerian state actors have historically demonstrated neither the political will nor the institutional capacity to fund journalism independently of political control, and the very governments most in need of journalistic scrutiny are those with the greatest incentive to control or defund it. The recommendation is accordingly conditioned: any subsidy framework must be administered through an arm's-length independent body, constituted through civil society, professional associations, and independent trustees, with statutory protection from ministerial interference. Without this structural condition, journalism subsidy risks funding institutional mouthpieces rather than civic organs.

Press freedom reform is a prerequisite for the effectiveness of any subsidy regime. The Nigerian government's use of the Cybercrime (Prohibition, Prevention, etc.) Act, particularly Section 24, which has been used repeatedly to criminalise online criticism of public officials, creates a regulatory environment in which local journalism cannot safely perform its watchdog function. The National Assembly should amend the Cybercrime Act to remove provisions inconsistent with constitutional freedom of expression guarantees, and state governments should repeal analogous state-level legislation.

8.3 Alternative Ownership and Revenue Models

Structural dependence on advertising and government patronage has proven catastrophically unstable for Nigerian local newspapers. Nonprofit and cooperative ownership structures, in which editorial control is vested in community trusts, professional associations, or reader cooperatives rather than commercial shareholders or government ministries, are the most practically actionable near-term recommendation, precisely because their implementation does not require government action. University journalism departments are particularly well-positioned as institutional anchors for such ventures: they can provide editorial expertise, training infrastructure, and institutional credibility, while community newspapers provide practicum environments for students. The International Press Centre Lagos has piloted elements of this model; a systematic evaluation of its outcomes would provide an evidence base for scaling.

Revenue diversification must accompany ownership reform. Events journalism, community fora, governance town halls, civic education workshops, represents a revenue stream that aligns commercial incentive with civic function. Structured data journalism services, producing accessible visual representations of LGA budget data and SIEC election results, create value for civil society organisations that may be willing to fund production. These models do not guarantee sustainability, but they reduce dependence on the advertising and state patronage streams that have proven most destructive of editorial independence.

8.4 Civil Society, Institutional Coordination, and Research

The Nigerian Union of Journalists, the Newspaper Proprietors Association of Nigeria, and media development organisations operating in Nigeria, including the International Press Centre, the Centre for Journalism Innovation and Development, and the Nigeria Media Foundation, should coordinate a national audit of local and community newspaper status. The absence of reliable data on the number of operational community newspapers, their circulation, editorial independence, and ownership structures represent a significant empirical gap that constrains evidence-based policy. The CJID's state-level assessments provide a methodological model; national coverage and regular updating would substantially improve the evidence base.

8.5 Digital-Print Hybrid Models

Viable local newspapers need not choose between print and digital; hybrid models that leverage the institutional authority of print while using digital distribution to extend reach represent the most promising near-term innovation pathway. WhatsApp newsletters, brief, editorially produced summaries of local governance news, distributed through WhatsApp broadcast channels, represent a low-bandwidth, high-penetration mechanism for extending civic content to audiences without reliable internet access. Structured data journalism distributed through low-data websites and downloadable PDF formats extends reach to communities with intermittent connectivity. These models have been piloted by several Nigerian media development practitioners with promising results; systematic evaluation and documentation of their civic impact represent a priority for the media development research community.

9. Conclusion

This paper has made a qualified but substantive argument: the decline of local newspapers in Nigeria has dismantled civic infrastructure whose loss is felt most severely by the communities least able to compensate for it. The integrated theoretical framework constructed in Section 2, synthesising agenda-setting theory, Fraser's subaltern counterpublic concept, and Putnam's social capital model, identifies three specific mechanisms through which local newspaper decline translates into civic disengagement: the collapse of the watchdog function and its accountability consequences, the erosion of voter information environments, and the fragmentation of community identity and social capital. The three structured case studies in Section 6 illustrate these mechanisms in contexts that span geopolitical zones, ownership types, and crisis conditions, and the cross-case synthesis identifies consistent patterns that support the theoretical framework.

The paper has been explicit about the limits of its evidence and methodology. It argues by mechanism and analogy, establishing the plausibility and theoretical coherence of causal connections rather than demonstrating those connections through large-N quantitative analysis or experimental design. The distinction between causal mechanism and causal proof is not a cosmetic caveat; it reflects a genuine epistemological commitment to intellectual honesty about what qualitative historical and case study methods can and cannot establish. The paper's contribution is to construct the theoretical architecture for a causal argument, ground it in the best available evidence for the Nigerian context, and provide a research agenda for the primary empirical work that would test it.

The critical assessment of digital substitution in Section 7 challenges the optimistic narrative that new media has resolved the problem of local journalism decline. The digital divide remains profound in the communities most dependent on local news. Digital editorial incentives systematically under-produce civic content. Informal digital channels lack the institutional properties, archival authority, legal accountability, editorial standards, that gave local newspapers their civic weight. And in Nigeria's conflict-affected communities, the replacement of institutional journalism by informal digital channels has actively degraded the informational environment through misinformation proliferation.

The recommendations advanced in Section 8 address the structural dimensions of the problem across policy, industry, civil society, and research domains. Their implementation requires political will, institutional innovation, and research investment that have not been forthcoming. The paper is not naively optimistic about the prospects for rapid change. It does, however, insist on the democratic stakes of the problem. Nigeria's democracy is contested, fragile, and uneven in its distribution of civic rights and capacities. The institutions that make democracy substantive rather than merely procedural, those that provide citizens with the information, the voice, and the institutional connections necessary to hold power accountable, are being systematically hollowed out by the decline of local journalism. The communities experiencing this hollowing out most acutely are those already most marginalised from official power: rural, poor, ethnically minority, and geographically peripheral. The civic deficit created by local media decline is not evenly distributed; it deepens existing inequalities of voice and representation in ways that compound across time.

To reconstruct these institutions is not a media industry project. It is a democratic project, and it deserves to be named as one. The scholarly contribution of this paper is to provide the theoretical framework, historical context, and structured empirical evidence that such naming requires.

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An Evaluation of the Ritual Contents and Dramatic Aesthetics in Igbo Traditional Wrestling Festival

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Abstract. Wrestling in Igbo is not merely a sport but a means of preserving and passing down cultural tradition from one generation to the next. It embodies the core values of the Igbo people, such as bravery, resilience, and unity. By engaging in wrestling, young Igbo individuals gain a deeper understanding of their heritage, fostering a sense of pride and identity. The objectives of this study are to analyse the dramatic elements and ritual contents of Igbo traditional wrestling festival. The study was accomplished through interview and a combination of observation. The historical facts that surround the wrestling festival were obtained through interviews with elders of the people of the area, including the Igwes (community leaders). Participant observation was also a tool that was used in data collection. In the field, data were collected using participant observation and oral interview technique. It was made possible by participating in wrestling festival as a member of the audience, thereby joining in the handclapping. After the wrestling events were over, the data collected from the field were subjected to both textual and structural analysis, using the thematic approach and transcription method. The data collected were later analysed descriptively based on the objectives of the study. The findings of the study revealed that Igbo wrestling festival is significant as it symbolizes strength, skill, and communal unity, Traditional wrestling events are culturally important, serving as a rite of passage for young men and a means of gaining social status. Igbo traditional wrestling festival also reflects the values of competition and honour within the Igbo society, highlighting the community's appreciation for physical prowess and tradition. The study further established that the Igbo wrestling festival is deeply intertwined with spiritual beliefs and rituals. Before matches, wrestlers often partake in traditional ceremonies and prayers to seek divine favour and protection. These rituals add a spiritual dimension to the sport, highlighting the connection between the physical prowess and metaphysical forces. The study also found that Igbo traditional wrestling festival showcases the following dramatic elements: actors, costume, arena (obom), audience, plot, spectacle and props. It is therefore, a traditional drama. It has a storyline and there is drumming and dancing during the wrestling bouts. The study further established that Igbo traditional wrestling festival reflects the Igbo people's identity and serves as a channel for cultural and religious socialisation.

Keywords: Wrestling, traditional drama, ritual and festival.

1. Introduction

In Igbo land of South Eastern Nigeria, people engaged in traditional games and physical activities to fill their leisure time or recreation. One of such activities is wrestling, a recreational sport practiced and passed down from one generation to another. In Africa today, as in the past, there are several facets of cultural life which are gradually being eroded and fast going into extinction either because they branded primitive by westerners due to lack of understanding or because they are simply abandoned for so called modern entertainment engagements like television, home video or partying which our younger generation conceive as more civilized. One of such African cultural life which confers a distinct identity on tribal entities is the traditional wrestling festival which is fast disappearing in various Igbo communities. The Igbo people value traditional wrestling festival performance because it provides education, socialisation, recreation, livelihood and identity. Wrestling competition between two communities has the capacity to entertain and educate, upholds morals, preserve traditional knowledge and keep history alive.

This study, therefore seeks to look into the dramatic elements and ritual contents of Igbo traditional wrestling festival.

Igbo wrestling exercise is a form of games in which men come out to test their physical prowess. In the olden days, they use wrestling to test one's braveness and his ability to withstand enemies. Traditionally how brave you are determines the kind of woman you will marry, just as we consider your level of education and your financial capability in our present time as criteria for marriage. Wrestling is normally done on Eke and Afor market days depending on the community's choice. Wrestling is a dramatic art that belongs to the aspect of oral drama in Africa. In most cases, they form part the extended festival celebrations to honour either seasonal changes or rite of passage.

Wrestling festival is a major for of relaxation In Igbo land in the olden days. It has a season and is greatly celebrated all through Igbo land. It gets the interest of everybody, men and women, young and old. It is one aspect of Igbo culture that modern world has not taken away.

Wrestling gives young men a chance to show off to their parents, friends, and possible mates. A young man's reputation in the society might improve with success in the arena, therefore increasing his eligibility for marriage or leadership positions. Therefore, the celebration is rather important in determining the social structure of society and in supporting the moral principles of duty, honour, and strength.

Although Igbo wrestling customs have been mostly unaltered, the festival has evolved to fit the changes brought about by globalisation and modernism. Many Igbo groups, both rural and metropolitan, still honour "igba mgba" in modern times, still a vivid statement of Igbo cultural identity, the celebration links the past with the present.

"Igba mgba" (wrestling) has grown to be a major focus for cultural tourism in certain areas, drawing people eager to experience traditional Igbo life. Beyond Igbo land, festival has also become well-known as wrestling contests are part of cultural celebrations and festivities all throughout Nigeria and beyond. This has spurred cultural preservation and increased knowledge about Igbo culture.

Notwithstanding these developments, the fundamental Igbo values: strength, bravery, honour and community resonate with the people. Reminding the Igbo of their rich legacy and the need of preserving their customs in a fast-changing environment, the celebration continues to be a potent emblem of cultural pride and resilience

A major cultural event in Igbo land embodying the ideals, history, and community spirit of the Igbo people is the traditional wrestling festival." Igba Mgba" as it is called in Igbo is more than simply a sport, but also a rite of passage, a test of strength, and a celebration of the continuity and vitality of the community. Deep roots in Igbo customs, the celebration is still very important in helping the Igbo people to preserve their cultural legacy. The background cultural value, customs, and contemporary relevance of Igbo "mgba" in Igbo land are investigated in this study.

For millennia, Igbo people have embraced wrestling as a fundamental activity from which their roots are strongly ingrained in their customs. In Igbo civilization, wrestling has many uses historically. It was a technique of settling disputes, deciding on leadership, and highlighting young men's athletic ability. With wrestling events were scheduled during harvest season, a period when communities celebrated strength and plenty, the sport was intimately connected to the agricultural calendar.

Wrestling was also a means of young men seeking respect and recognition within their societies in pre-colonial periods. In the wrestling ring, success may result in social elevation as winning wrestlers were often revered as heroes and could win the respect of powerful members of the society. The sport was recognized as a fundamental component of masculinity, and young men entering maturity was expected to go through wrestling events as a rite of passage. It is seen as a rite of passage for young men, symbolizing their journey from boyhood to manhood. Through wrestling, young men prove their physical strength and demonstrate their ability to protect and provide for their families.

Wrestling tournaments attracts a significant number of spectators, contributing to the local economy. These events stimulate economic activities such as food vendors, traders and artisans, who sell their products and services to the attendees. The revenue generated from wrestling events helps support local businesses and boost the overall economic development of the region.

Concerning the existence of indigenous drama in Africa, some scholars have come out strongly to deny the existence of indigenous drama in Africa. These scholars include Echeruo (1981) who asserts that a story has been forced of ritual. Kalu Uka (1973) further claims that traditional drama is not yet drama; rather it is vestigial element which drama may draw its ideas from. He goes ahead to assert that what some people call traditional drama should be merely referred to as elements of drama. This study is here to counter their assertion because Igbo wrestling festival is an indigenous drama which has proved itself dramatic because it has plot, characters, settings, costumes, make-up, conflict, dialogue, music/song, dance, audience, performer and spectacle. Characters in Igbo wrestling festival performance include clansmen and women, maternal uncles, grandparents, neighbours and friends from the community, wrestlers and spectators that are members of the Igbo community. This inclusivity in choice of characters is lingered on the fact that the performance is communal and the space is fluid.

*Wrestlers engaged in a wrestling bout at Nsukka Enugu State. (**Source:** During wrestling festival contest at Nsukka, Enugu state)*

As Nigeria continues to modernize, traditional cultural practices risk being overshadowed. Wrestling serves as a powerful tool in preserving the cultural heritage and cultural identity of the Igbo people. By keeping this activity alive, the Igbo community can ensure that their unique customs and traditions are passed down to future generation. Thus, the need to investigate the dramatic elements and ritual contents of Igbo wrestling festival, document and preserve it in print for future generation before it fades away.

2. Literature review

The related literature is reviewed under the following sub-headings: Conceptual framework, previous studies and theoretical framework.

2.1 Conceptual Framework

Under conceptual framework, the definitions of the following concepts are provided: Wrestling, festival, traditional drama and ritual.

2.1.1 Wrestling

Beyond the sport of wrestling, the Igbo "Mgba" celebration captures the ideals and character of the people. The celebration is a group activity that unites individuals of all ages, therefore promoting continuity and togetherness. This is a moment when the society comes together to praise moral values such as justice, bravery, and honour in addition to athletic ability.

According to Nzewi (2009) wrestling is defined as the sporting event. Wrestling is believed to be indigenous being part and parcel of the Igbo land. Buttressing the game as indigenous, Obi (2008) portrays "Mgba" as potentially lethal activities. Simply put, wrestling is a sport in which two opponents try to pin each other's shoulder to the floor. The performers use manoeuvring technique called holds to grip their opponents and control their movements.

Wrestling in Igbo culture provides a platform for individuals to showcase their skills and gain recognition. Accomplished wrestlers are revered as heroes and serve as role models for younger generation. Their achievements in the wrestling arena are celebrated not only by their own communities but also by neighbouring villages, further enhancing their reputation. Wrestling tournaments in Igbo land bring communities together, fostering a strong sense of social cohesion. These events attract participants and spectators from various villages, fostering connections and strengthening social bonds. The shared experience of supporting wrestlers creates a sense of belonging and collective identity within the community.

2.1.2 Traditional drama

According to Duruaku (2003:11) "traditional drama refers to indigenous performing art forms that have not been corrupted by modernisation over the years". The festivals which combine dances, songs, music, chants, speech/dialogue, spectacle, and so on, are examples of traditional drama. According to Iwuchukwu (2009), drama as an art form thrives on performances because it involves the imitation of an action, an enactment or re-enactment of a story in life situation.

2.1.3 Ritual

Rituals are those repeated activities that produce desired results. Rituals are action taken in order to relate with supernatural powers through worship, incantations, enchantments, use of sacrifices, magic and spiritual means so as to exert control over situation, as well as acquire power and fame. According to Robbie (2003: 8), "a ritual is a patterned, repetitive, and symbolic enactment of cultural (or individual) beliefs and values".

2.1.4 Festival

Festival is an organized event when people meet some time of the year to celebrate special events of religious or cultural significance. According to Seidu (2002) festivals are collective rituals of both religious and historical importance and characterized by such activities as the pouring of libation, sacrifices to the gods, washing and cleansing of ancestral stools and shrines, merry-making among others depending on the circumstances surrounding a particular celebration or festival. Traditional festivals are centred on religious, socio-economic, political and cultural beliefs and values of a society. During festival period, people return to their homes to celebrate their family ties and reinforce the customs and values of the community.

2.1.5 Previous Studies

This section presents some of the studies conducted on wrestling festivals in Igbo land and beyond. Not much research work has been done on traditional wrestling festival. However few scholars have done sketchy works on traditional wrestling festival in Nigeria and their works has been reviewed hereunder.

Ikegwu (2011) examined the effect of globalisation on Igbo cultural heritage for tourism development: A case study of Mgba (wrestling). In the study he noted that mgba predates the colonial period in the Igbo nation. The skill, stamina, joy, honour and fame that mgba confers on an individual in those pre-colonial days is sought after by every male child born in that community. Every male child desires to be "dimgba" (a wrestler) using his age-grade, as it confers recognition by the community. Communities are feared for the number of 'ndi mgba' (wrestlers) they parade. Though it is not uncommon for one to challenge his fellow man to wrestling, it is usually done during festivities such as the celebration of new yam festival (iri ji ọhụrụ). Today, only few communities in the remote villages still observe the cultural fiesta. Globalisation has masked wrestling competition in Igbo land. The death of some Igbo cultural values such as 'mgba', that could have resulted in a rich cultural tourism stems from the appeal for western cultures and acculturation. The young and the old in Igbo land, especially in urban centres, glue their eyes on the television screen to watch white-man's footballing and wrestling competitions to our detriment.

Amadi-Ikpa (2020) investigated the visual expression of Ikwerre wrestling festival through mixed media painting technique. This study, "Visual expression of Ikwerre wrestling festival in mixed media painting is designed to examine the effective and synergy of enamel paints, sand and fabric as media to produce painting of Ikwerre wrestling festival on canvas. Wrestling is one of the most celebrated cultures of the Ikwerre people. It is one of the physical exercises that bring the people together in Ikwerre land. The aim of the study is to document the culture in such that might trigger the people's interest to encourage its revival using mixed media technique with enamel, sand and fabrics. The study was guided by empathy and institutional theories. The research design that was employed for this study is studio experimental research design. The findings of the study revealed that there is need to explore other materials like enamels, paints, sand and fabric to produce paintings. For conclusion, it is believed that the study had enlarged the scope of media, knowledge in painting and as well project the rich culture of the Ikwerre people to a worldwide view.

2.2 Theoretical Framework

This study is guided by performance theory propounded by Schechner (2009). According to Schechner (2009), performance theory is rooted in practice and is fundamentally interdisciplinary and intercultural. Schechner's perspective on performance was greatly influenced by Turner (1988). Turner asserts that performance entails daily repetitive practices which are artistic in nature.

According to performance theory, performances simply depend on every day conflicts, tensions and pressures of life, different rites and ceremonies that have been initialized in the society. The performance in this case acts as a tool for societal commentary where people comment on the general happenings in their daily lives during the performance.

Bauman (1986) adds that the performance can be seen as special mode of communication and the performance itself provides the frame within which messages being communicated are to be understood and interpreted. In any performance, the performer assumes the responsibility for a display of communicative competence. On the other hand, the audience also assumes the right to regard the performance and performer with special intensity. The performance itself becomes constitutive of the domain of verbal art. Performance is always controlled by the rules of a given community about speaking in general. As an example, it takes up the question of the relationship of aesthetic and ethical values.

Performance theory is relevant to this study because it plays a significant role in exploring drama in Igbo traditional wedding performance. Performance theory is about the ritual performances which are of important to a particular community. Igbo traditional wrestling festival brings the Igbo people together in celebration through dance, song and music.

3. Methodology

The study was accomplished through interview and a combination of observation. The historical facts that surround the wrestling festival were obtained through interviews with elders of the people of the area, including the Igwes (community leaders). Participant observation was also a tool that was used in data collection. In the field, data were collected using participant observation and oral interview technique. It was made possible by participating in wrestling festival as a member of the audience, thereby joining in the handclapping. After the wrestling events were over, the data collected from the field were subjected to both textual and structural analysis, using the thematic approach and transcription method. The data collected were later analysed descriptively based on the objectives of the study.

3.1 Data Presentation and Analysis

This section presents and analyses the data collected from the fieldwork under the following sub-heading: Dramatic elements and ritual in traditional wrestling festival among the Igbo people and the influence of modernization on the performance of Igbo traditional wrestling festival

4. Ritual contents in Igbo traditional wrestling festival

One of the captivating aspects of Igbo wrestling festival is the symbolism attached to the sport. It embodies the spirit of overcoming obstacles and challenges, reflecting the resilience and tenacity of the Igbo people. Through wrestling, individuals learn the importance of perseverance and the rewards of hard work and dedication.

Moreover, wrestling in Igbo culture is deeply intertwined with spiritual beliefs and rituals. Before matches, wrestlers often partake in traditional ceremonies and prayers to seek divine favour and protection. These rituals add a spiritual dimension to the sport, highlighting the connection between physical prowess and metaphysical forces.

One of the informants who were once a renowned wrestler noted that during their days, they use to offer sacrifices to the gods in order to achieve the feat. He further stressed that for one to emerge victorious in a wrestling contest, he has to perform incantations, enchantments and make use of supernatural power of the highest order to exert control over the situation and acquiring power and frame amount to ritual. Some wrestlers even go as far as sleeping in the graveyard in order to have communion with the spirits while others deprive themselves of sleeping with a woman a week to the day of the wrestling festival. Some wrestlers may even deprive themselves of eating any food prepared by a woman.
Some wrestlers run to touch the drums and touch his chest in return while others touch the ground and touch their chest in the process. Other wrestlers engage in

symbolic washing of their hands with sand before the commencement of the wrestling with an opponent.

The Igba Mgba wrestling contests are ceremonial events governed by certain rites and conventions, not just about physical struggle. Usually, including bathing in holy water, using certain medicines, or being blessed by seniors or spiritual leaders, the wrestlers go through purifying rites before a bout starts. These ceremonies are supposed to release any bad energy from the wrestlers and get them ready for the fight.

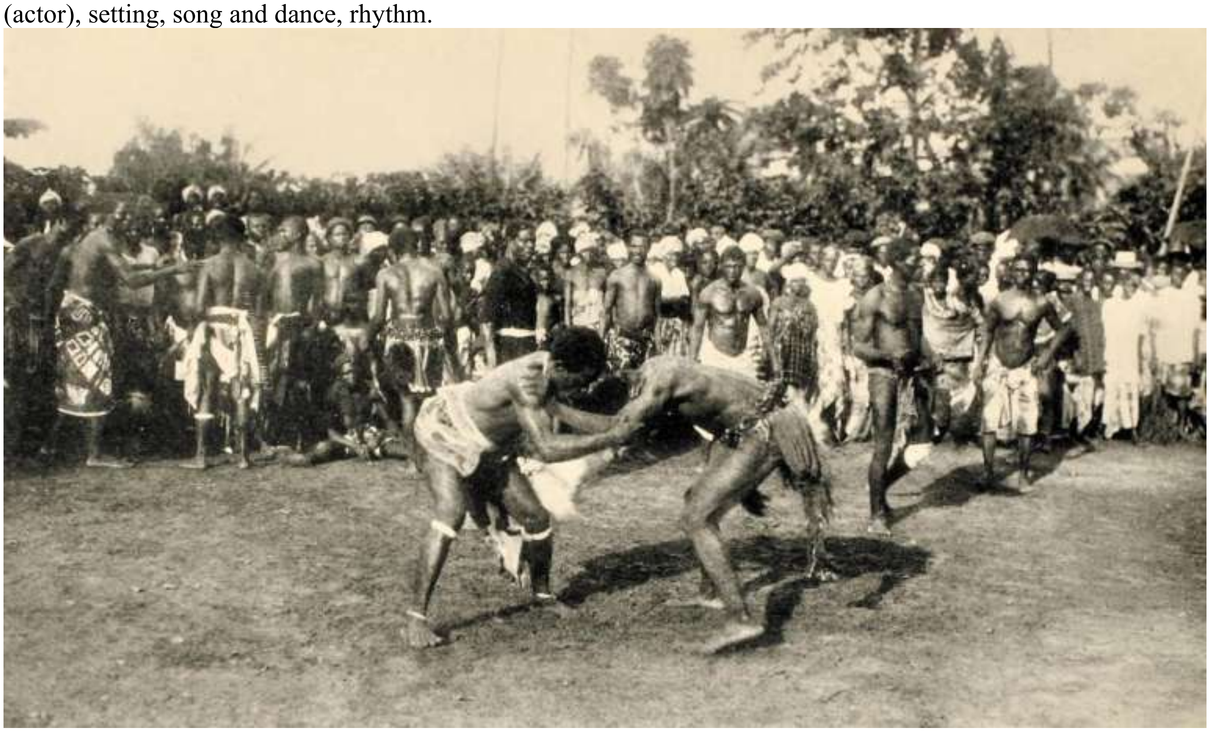
The celebration may also be attended by spiritual authorities like diviners or conventional priests. To guarantee that the wrestlers are spiritually ready for the tournament, they carry out the rites meant to call for the protection and blessings of the ancestors and gods. These leaders stress the deep-rooted ideas that support Igba Mgba and therefore strengthen the link between the physical and spiritual sides of the celebration

4.1. Dramatic Elements in Igbo Traditional wrestling Festival

The following dramatic elements found in traditional wrestling festival among the Igbo people will be discussed: Arena (stage) plot, spectacle, characters (actor), setting, song and dance, rhythm.

Arena (stage)

Usually occurring in an open field or village square, the festival provides the wrestling venue. In the village square fans swarm to see the battles, support their favourite wrestlers, and engage in the celebration. Playing traditional instruments, drummers and musicians provide a rhythmic background that energizes the wrestlers and increases the intensity of the battles. Arena is the performing area or performance space. The Igbo performing area is called theatre-in-the-round. Wrestling performance is normally done in “ama egwuregwu” (village square). This is actually a preferred stage type for traditional Igbo wrestling festival. In Igbo land, the audience seats around the performing arena. The Igbo people are used to encircling their performers for an effective relationship.



Wrestlers with loincloths as costumes in a performance arena at Elele, River state (Source: Facebook ng).

Plot

A plot comprises the events that make up a story, particularly as these events relate to one another in a pattern, or in a sequence, as they relate to each other through cause and effect. The plot of drama contributes enormously to the thematic development of the story and the emphasis mostly falls on cause and effect.

Plot in traditional wrestling festival is scenario which is an imaginatively constructed plot upon which a performance is based. The traditional Igbo wrestling festival has a story that surrounds it . This story is embedded in the music and songs that the performers or referees render to the audience. Music and songs are very important dramatic elements in Igbo traditional wrestling festival. Music gives aesthetic pleasure to the performance and helps to create mood and pace to the wrestling activities.

Spectacle

Spectacle in drama entails aspects of costuming and enhancement in production. Spectacle is one of the aspects that have elevated arts, especially drama as the playwright creates the mood of the play in order to captivate the audience. Crow (1983) calls it the 'larger than life' element in every dramatic production. In the context of this study spectacle is seen as something exhibited to view as unusual, notable, or entertaining. The focus is on Igbo traditional wrestling festival and those eye-catching aspects worn by the actors which make them stand out from the rest.

Costumes and make-up play very functional roles in traditional African drama. Costumes are visual re-enactment of a people's history and a reminder of their traditions. Apart from appealing to the eye, they also send a message to the audience. For Instance, the beads worn by the actors reminds the Igbo people of available resources to invent something new.

Costumes are utilized as a type of emblematic articulation of oneself just as an open device that deciphers its sociological impacts at some random time. Ensemble has the feature of catching the audience mental focus, increasing their disposition and passing on the message, through non-verbal methods. Costume does not only serve the purpose of clothing but most importantly plays the role of cultural identification.

Props

Prop is very important for the actors to master the use of their stage properties. Props are those artistic materials used by the actors on set. In the Igbo traditional wrestling festival, a bell is used by the performer as one of the stage properties. Props add glamour to the performance. In some Igbo communities, the prop used during wrestling contest is the broom held by members to control the inflow of the audience into the arena. Sometimes, it is used to regulate the wrestling, separate contestants that have locked themselves as well as to push the audience backwards from the wrestling arena.

Wrestlers in action at Umu ahia, Imo state (Source: Facebook ng)

These costumes worn during the performance make it aesthetic and artistic. These costumes reflect the culture of people of this particular group of people.

Moreover, the bride is decorated with outfits and beauty products such as beads, anklet and makeover. These outfits and products are significant aspects of drama

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Characters (Actors)

Finnegan (1970) in regard to drama states, “Most important is the idea of enactment, of representation through actors who imitate people and events” (P.501). In the African traditional drama, the choice and signification of character is vital and fundamental to the expression and conveyance of meaning. The characters symbolize values, beliefs and philosophy of the community, this brings people together.

Moreover, the bride is decorated with outfits and beauty products such as beads, anklet and makeover. These outfits and products are significant aspects of drama.

Wrestlers in a wrestling bout in Afikpo, Ebonyi state (source: Wrestling festival contest at Afikpo)

During the Igbo traditional wrestling festival, the wrestlers are the main characters in the occasion and are surrounded by the audience who sing praises and chants as they merrily dance. The elders, clans' people, the referees and the audience constitute the characters in the drama as all of them have a role to play in the actualisation of the wrestling festival. Igbo traditional wrestling festival just like most traditional African festivals, the audience is a participating one, and it is part of the community of the active performers. The audiences who are also part of the characters come and go at will depending on force of spontaneity brought by the tempo, rhythm, and inspiration experienced by the audience. The performance is fluid. The performance is for all present at the wrestling arena. Without audience participation, the beauty of wrestling festival is lost. It is as a result of the audience that wrestling contest becomes profoundly interactive. The audience joins in the dance and also singing the chorus. This participation of the audience forces the active performers (wrestlers) heightens their level of performance. The only way to differentiate the audience and the performer is through costumes and properties that are used. The performer popularly known as “dimgba” (wrestler) is crucial to the wrestling festival. In Igbo traditional wrestling festival, the wrestlers use their bodies and voices to entertain the audience. In Igbo wrestling festival, the wrestlers become the performers. The numbers of contestant that will wrestle at a match are not exactly fixed. One contestant comes out to challenge opponent from the opposing team, community or village. Wrestlers were trained to abstain from sex at least a week before every contest. The first wrestler springs onto the arena at will and throws challenge at opponents. If a man refused a challenge, the challenger collects sand in his palm, rubs it against his buttocks, and pours it on the coward, or he is permitted to pull at the weakling’s hair.

If the challenge is accepted, the contest begins. During this hot contest, in which their muscles are taut and stretched to breaking points, the wrestler who passes over his opponent's back has defeated him.

Wrestling festival contest at Ogrute Elugwu Ezike. (Source: Collected during wrestling bout)

Song, Dance and Drumming

Songs are an important genre of oral literature. Igbo traditional marriage ceremony would be incomplete without songs. Basically, they are poems and chants composed to be sung during the performance Igbo traditional wrestling festival. Songs are a sub-genre of oral literature and hence a literary form normally composed and sung on this particular occasion. The song is just one way of conveying a message to the audience. These songs are highly repetitive with the purpose of stressing the message to the intended person. Repetition is a literary feature which renders this Igbo traditional wrestling performance

In Igbo culture, wrestling is not merely a form of entertainment, but a symbol of communal unity and pride. It is a way for individuals to demonstrate their strength and agility while upholding the values of honour and respect. Wrestlers are highly respected within their communities and their skills are admired by both young and old. The traditional wrestling matches are not just about physical strength; they also emphasize strategy, technique, and mental fortitude. Wrestlers undergo rigorous training to hone their skills and prepare for competitions. This dedication to training reflects the discipline and determination valued in Igbo society.

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Wrestlers and drummers performing in a village square at Nnewi, Anambra state. (Source: Facebook ng)

This Repetition of words, phrases or even whole verses not only contribute to the rhythm of the song but also emphasize important points in this song. This repetition also enhances the theme of the song.

Dance

In wrestling bout, victory is a celebration of community rather than just a personal one. Usually placed on the shoulders of his fans, a wrestler's triumph is paraded around the village square. Celebrating the wrestler's power and ability, the community honours the triumph with eating, dancing and singing. As a mark of the community's respect, the winning wrestler can also receive presents like cow or other priceless objects.

In every chant, drumbeat, song chorus and dance replicate nuances that serve as part of a ritual; dance expresses the conviction, attitude, norms and value of a specific culture. It is what is installed the way of life that can be reflected in the dance of a particular social group. Dance during traditional wrestling festival recount to a story, or serve strict, political, monitoring or social needs. This is of Igbo traditional wrestling as the dance is not merely a way of passing time but it expresses the mood of the day with brings joy and bliss as it is a celebration of one of the pleasant lifetime events in the community. Therefore, the characters who are involved, dance with vigour, and an expression of happiness written all over their faces.

Traditional drama is invariably music oriented with the attendant features of dance and song. Clark (1981) asserts that if drama is elegant initiation of action with elements of ritual, language, song, mine, music and dance, then there is evidence of drama in Africa. This is quite evident in Igbo traditional wrestling festival because the performance will not be complete without dance. During the dance, the characters sing songs of praise to the bride as they dance Igbo traditional marriage dance is significant as it brings people together, for instance, when group of dancers are performing, there are audience who gather to watch and participate in the performance. In line with the above view, Enekwe (1991) states that dance play an important role in the society in realizing societal harmonious living and togetherness. This leads to deep sense of communion with each other. This brings an end to individuality in the society and in broader perspective help in preserving the people's culture of its people. The dance helps to preserve the people's culture in the sense that the language of the people which in Igbo is used in their dance, during the performances. This showcases the beliefs, attitudes, norms and values of the Igbo people. This dance also goes a long way into improving the physical wellness of an individual. This is because in dancing, every aspect of the human body in exercised
Imagery

Imagery in drama refers to the use of descriptive language that is appealing to the human mind. It leads to formation of a mental picture. Imagery adds layers of deeper symbolic meaning to the performance. Aspects of imagery include symbolism, simile, metaphor and personification. Use of imagery in performance is very crucial as it contributes to the effective conveyance of the intended message.

Drumming

The importance of drum during traditional wrestling festival is to evoke the emotion of the wrestlers, and create an excitement in the arena. Drumming during wrestling festival is also used to welcome wrestlers into arena. Wrestlers react to this welcome beat in different ways, based on the beat of the drum. Sometimes, they dance to the beat to show their strength. They also react by shouting their names, raging at their opponents or walking boldly round the arena. The beat of the drum also invokes another level of excitement in the wrestler by encouraging him to fight and defend the honour for which he was known. Here, drumming is introduced to trigger fire and desire in the wrestler to conquer and subdue his opponent. The sound of the drums becomes essential in stirring up emotions in the match to inspire excitement and passion. The effect of the beat of the drum resonates as the wrestler vows not to let the people down. In the midst of the excitement of the inspiring drumming, the wrestler boasts, "whoever doubts the depth of the great river should step into it".

The " Nkwa Mgba" (wrestling ensemble) is the most accomplished musical ensemble in Ngwa land, and keeps the wrestling arena charged with their music. This energizes the atmosphere, evoking a strong masculine feeling in the contestants' blood, and fills their bones and marrows with renewed energy and vigour to contest. The drums of the Nkwa Mgba are arranged in linear order and are about ten. They have the bass, tenor, treble and alto ranges. These drums were made of animal skins (akpukpo anu), usually from a bush animal called Mgbada. The next instruments were the wooden gong, rattle, the metal gong (agogo) and the drumming sticks.

The drummers are not less than four. These drums were well arranged in parts. While the energetic beating of the drums rent the air, holding it captive and charged, the chief drummer who is very skilful uses the drum to call out the names of the wrestlers and warn the potential contestants of how adroit they were

Meanwhile, a group of lively youths would wave the palm fronds in the air to keep off the crowd from trespassing and launching themselves into the wrestling arena.

Drumming also has an intoxicating effect that further brings the wrestler's masculinity to the fore. During matches, wrestlers engage in both attacking and defensive movements with the aid of the rhythm from the percussion instrument. However, the effect of drumming during matches sometimes reaches a maximum peak of intoxication. Finnegan (2012) affirms that wrestling tournaments are sometimes accompanied by a kind of praise on a talk drum. The participants are welcomed as they enter the ring while the match continues to offer comments and encouragement. This is also echoed by Marshal (2001) who posits that during wrestling festival in Senegal, wrestlers are always accompanied by personal drummers who usually play sabra, a traditional African drum which possesses deep symbolic meaning to the wrestlers.

Wrestlers in action with the audience enjoying their performance at Ikpamodo, Elugwu Ezike, Enugu state. (Source: Collected During one of the wrestling festival at Ikpamodo)

Rhythm

Rhythm is defined as the pace of dramatization and further more alludes to the beats of the presentation. In drama rhythm must be altered, regardless of the drama's length, and it corresponds to the emotional state of the performers. In drama rhythm is realized in exchanges of dialogue between the performance during singing and dance. This is evident in Igbo traditional wrestling contest as the performers of the songs converse at a regular interval during the performance. Most Igbo traditional wrestling festival songs are in call response mode this involved a soloist singing a line then the others respond. This creates rhythm as it happens regularly. Rhythm is also seen in the movement of a performer. This is evident in his/her dance steps, which has synchronized. This is the case in Igbo traditional wrestling festival as the dancers during the performance portray unity in their body movements. For instance, they all move their legs forward and backward as they hit the ground and the same is repeated in the successive performance.

5. Application of the Performance Theory

Performance theory by Schechimer is relevant to this study because it deals with ritual performance which Igbo traditional wrestling festival is one of them. Schechimer states that the theory depends on everyday conflicts, tensions and pleasure of life, different rites and ceremonies that have been ritualized in the society. The performance in this case acts as a tool for societal commentary where people comment in the general happenings in their life during the performers and audience to complement the performance. Performance therefore is not only about the performers and the audience it encompasses art forms, which include dance/music song, dialogue, poetry which are fused with other dramatic elements. Therefore, this study concurs with the fact that Igbo traditional wrestling festival suits Schechimer model on performance in relation to drama. Performance theory is about the ritual performances which are of importance to a particular community as it brings them together. Igbo traditional wrestling festival as a ritual performance brings the Igbo people together in celebration through dance, song and music. During the performance of Igbo wrestling festival, songs are sung accompanied with the dance. The characters put on special costumes and make up and this makes performance theory suitable for this study because it deals with performance.

6. Findings of the Study

The findings of the study revealed that Igbo wrestling festival is significant as it symbolizes strength, skill, and communal unity, Traditional wrestling events are culturally important, serving as a rite of passage for young men and a means of gaining social status. Igbo traditional wrestling festival also reflects the values of competition and honour within the Igbo society, highlighting the community's appreciation for physical prowess and tradition.

The study further established that the Igbo wrestling festival is deeply intertwined with spiritual beliefs and rituals. Before matches, wrestlers often partake in traditional ceremonies and prayers to seek divine favour and protection. These rituals add a spiritual dimension to the sport, highlighting the connection between the physical prowess and metaphysical forces.

The study also found that Igbo traditional wrestling festival showcases the following dramatic elements: actors, costume, arena (obom), audience, plot, spectacle and props. It is therefore, a traditional drama. It has a storyline and there is drumming and dancing during the wrestling bouts.

Furthermore, wrestling in Igbo culture serves as a platform for social interaction and bonding. It brings people together, fostering a sense of camaraderie and mutual support. Spectators gather to witness the matches, cheering for their favourite wrestlers and celebrating the display of athleticism and sportsmanship. It serves as a means of showcasing masculinity, physical prowess and courage. The sport is often accompanied by vibrant music, drumming and enthusiastic spectators creating a lively and engaging atmosphere

7. Conclusion

In conclusion, wrestling in Igbo culture is a testament to the strength, resilience, and communal spirit of the Igbo people. It embodies the values of honour, discipline, and unity, serving as an inspiring and educative tradition. The spectacle of the wrestling matches illustrates the value that is placed on physical agility and strength in Igbo culture. In the ways similar to today's sports, the wrestling events, even in their violence, provide vicarious pleasure for the spectators who consider the victors heroes and often carry them on their shoulders.

Wrestling in Igbo land holds immense cultural significance, serving as a cherished tradition that promotes physical and mental development, social cohesion, and the preservation of cultural identity. This ancient sport not only celebrates strength and athleticism but also embodies the spirit and value of the Igbo people. By recognizing the importance of wrestling, we can appreciate and uphold the rich cultural heritage of Igbo land for generation to come.

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Assessment of the Channels of Communication for Public Participation in Law Making Process of the 9th National Assembly, Nigeria (2019-2023)

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Abstract. The study unveiled the effectiveness of the channels of communication for public participation in law making process of the 9th National Assembly. The main objective was to assess the effectiveness of the channels of communication of the Nigeria 9th National Assembly. The study was anchored on Deliberative Democratic Theory which helps to understand the quality inclusiveness, and democratic integrity of the country's law-making process, particularly with the citizen. The study adopted survey method and Krejci and Morgan 1920 formula to select 380 respondents in Abuja metropolis. The respondents were purposely selected to allow people with in-depth knowledge participate in the survey. The study however, discovered that there is troubling narrative about the legislative process during Nigeria 9th Assembly, particularly covering public participation in Law-making. The study further discovered that none of the channels for public participation was effective in disseminating information. Law-making process channels like television, radio, newspaper, town hall meeting, and social media were not effectively utilised to communicate to the public during the law-making process. More so, several challenges were discovered on the hindrance to effective public participation in the law-making process such as lack of awareness and information about legislative procedure, ethnic complicity, technical language use during the law-making process, lack of internet, partisan and lack of accountability, constitute challenges to the public participation in law-making process in the country. However, the study recommended that the National Assembly should adopt more inclusive and transparent mechanism for public participation and media channels should be effectively utilised to reach out to the public.

Keywords: Civic Education, 9th Assembly, Channels of Communication, Public Participation, Law Making Process.

1. Introduction

Law-making process serves as the pathway by which the collective desires, needs, and aspirations of the people are formalized into binding rules. Through legislative deliberations, consultations, and approvals, public interests are carefully shaped into statutes that reflect societal values and priorities. Ultimately, this process ensures that governance is based on the consent of the governed and provide a legal framework that organizes and regulates social behaviour. As observed by Oni, Olanrewaju and Deinde-Adedeji (2019), the law-making process is a vital mechanism through which the will and aspirations of the people are translated into enforceable regulations and statutes that govern society. It is crucial for establishing a just and equitable society, protecting individual rights, promoting economic growth and maintaining public order and safety (Audu, 2021). In this regard, the law-making process can be viewed as upholding the principle of democracy, enabling laws that uphold the rights and values of the populace while adapting to the ever-changing dynamics of the modern world. The foundation of democracy is the belief that every person has an equal right to participate in decisions that impact their life (Fashagba, 2011; Luqman & Ojo, 2024). The law-making process thus, embodies transparency, representation, and active participation of the people, serving as a cornerstone of a just and equitable society. Active participation of the people in the law-making process ensures that people have a voice in the decisions that concern their lives (Irabor & Irabor, 2016; Amusan, Saka & Ahmed, 2017). In this regards, public participation is pivotal to law making process in a democratic polity (Amusan, Jegede & Saka, 2017).

Public participation in the law-making process is a fundamental principle of democratic governance, ensuring that citizens have a voice in the laws and policies that affect them (Aris & Salman, 2020). Public participation is a cornerstone of democratic governance and plays a vital role in shaping laws and policies that reflect the will and interests of the people (Aris & Salman, 2020). While challenges exist, efforts to enhance and institutionalize public participation in the law-making process are essential for promoting inclusive and responsive governance. Public Participation involves engaging the public in various stages of the law-making process, providing them with opportunities to contribute their perspectives, insights, and feedback. As averred by Ghai (2001), public participation in the law-making process embodies the democratic principle of governance by consent, ensuring that laws reflect the collective needs, values, and beliefs of the citizenry (Nwogwugwu, & Ajayi, 2015). The imperative of public participation in the law-making process is succinctly encapsulated by Wardana, Sukardi and Salman (2023) when they asserted that participation from the general public in the law-making process is an essential component that must be taken into account during the legislative process and is essential to the operation of laws in a democratic polity. Public Participation involves citizens through mechanisms like public hearings, town hall meetings, online consultations, and surveys to obtain their input on legislation and policy decisions. It strengthens democratic governance and also enhances the quality and legitimacy of laws and policies, making them more responsive to the needs and aspirations of the people. In this regard, public participation in the law-making process is a crucial aspect of democratic governance, promoting transparency, accountability, and legitimacy in the development and enactment of laws (Wardana, Sukardi & Salman, 2023).

In Nigeria, citizen participation in the law-making process is primarily governed by the provisions of the Nigerian Constitution (Constitution, 1999; Audu, 2021). The Nigerian Constitution establishes the National Assembly, consisting of the Senate and the House of Representatives. Members of the National Assembly are elected by Nigerian citizens through the electoral process (Constitution, 1999). This allows citizens to participate in the selection of their representatives who, in turn, play a crucial role in making and amending laws (Oni, Olanrewaju, & Deinde-Adedeji, 2019). The Nigerian National Assembly often holds public hearings on important bills and legislative matters. These hearings provide a platform for citizens, civil society organizations, and other stakeholders to present their views and opinions on proposed legislation. It allows for direct input from the public and ensures transparency in the legislative process. Besides, Nigerian citizens have the constitutional right to petition the National Assembly. This means that citizens can submit petitions concerning issues they want the National Assembly to address. While this may not directly result in the making of new laws, it can draw the attention of legislators to specific concerns (Saka & Bakare, 2019). In addition, the Nigerian Constitution guarantees freedom of expression, which allows citizens to voice their opinions and concerns, including those related to legislation. This freedom enables citizens to engage in public discourse and advocate for changes in the law (Adegbami, 2023). It is on the basis of this background information that this study investigates the extent of public participation in the law-making process of the National Assembly with particular focus on the 9th National Assembly.

Several studies have been conducted in respect of the legislature, its constitutional powers in a democratic polity (Mbaya, Tella, & Adole, 2013; Ekeyi, 2021; Audu, 2021; Oni & Dele-Dada, 2022; Aigbokhae, 2022; Adegbami, 2023; Dubakeme, Folarin & Oni, 2023). Few studies are in the area of public participation in the legislative process. Lack of adequate studies on public participation in the law-making process of the legislature is therefore, an obvious gap in literature which is the thrust of this study. This study intends to fill this gap in knowledge as it aims to unravel the intricacies of public participation in the law-making process of the legislature, offering valuable insights that pave the way for a more inclusive, transparent, and accountable democratic governance system. Meanwhile, in a democratic society, citizen involvement in the lawmaking process is fundamental to ensuring that legislation reflects the will and needs of the populace. It fosters transparency, accountability, and responsiveness within the legislative system. In recognition of the fundamentals of public participation in decision making process, developed countries such as Ireland, France, and Switzerland establish credible mechanisms that allow direct public involvement in shaping legislation (Ebbesson, 2007; Rose-Ackerman & Perroud, 2012; Kübler, 2024).

The return to democratic government in 1999 after decades of authoritarian rule generated high expectations that citizens would finally play an active role in shaping laws that affect their lives (Irabor & Irabor, 2016; Kolapo & Luqman, 2021). To this end, the 1999 Constitution established a bicameral National Assembly and state legislatures, enshrining formal avenues for public participation including public hearings, town-hall meetings, petitions, committee engagements, online platforms, citizen assemblies and even referenda, while also guaranteeing voting rights for every Nigerian over 18 (Constitution, 1999; Audu, 2021; Wardana, Sukardi & Salman, 2023). As noted by Irvin and Stansbury (2004) and Kim & Lee (2017), effective public participation channels are pivotal for ensuring that laws and policies reflect the needs and aspirations of the people. Despite these enabling legal framework and channels, actual public involvement in the law-making process remains low, and persistent gaps between citizen input and substantive legislative influence raise questions about the effectiveness of these channels (Audu, 2021). The low involvement of the citizens in the law-making process despite these avenues and structures for public participation and the academic debate over the effectiveness issues, demands empirical research to assess how participatory mechanisms function in practice, identify barriers to engagement and evaluate lawmakers' responsiveness to public input.

1.1 Research Objectives

- To investigate the level of public participation in the law-making process of the 9th National Assembly;
- To evaluate the effectiveness of the channels for public participation in law making process of the 9th National Assembly;
- To find out the challenges affecting public participation in law-making process of the Nigeria 9th National Assembly.

2. Conceptual Review

2.1 Public Participation and Lawmaking

According to Walters, Aydelotte and Miller (2015), the public is comprised of several stakeholders who hold different perspectives and interests over a topic. To ensure fair treatment, meaningful involvement, and social inclusion of all people, regardless of race, colour, national origin, sexual orientation, or income, the input should be gathered from a wide spectrum of stakeholder interests to carry out meaningful public participation. This will result in a wide range of views and concerns. It is therefore the responsibility of the sponsoring agency to strike a balance among these perspectives and concerns, and to communicate the decisions to the public in a way that clarifies how these perspectives were taken into consideration. In this view, Nabatchi & Leighninger (2015) adds that to engage in meaningful public participation, it is necessary to solicit public input at particular moments in the decision-making process and on those particular problems when such input has the potential to help shape the decision or action that is being taken.

Kamlage and Nanz (2017) define public participation as various channels through which members of the general public voice their opinions and, ideally, have some level of influence over a variety of political, economic, managerial, or other social issues. According to Van Deth (2014), political participation is the active involvement of individuals in the political process, including activities such as voting, attending political rallies, joining political groups, and engaging in political conversations. De Piccoli & Rollero (2010) submit that any process that directly involves the public in the decision-making process and takes into account all of the public's input while making that choice can be considered to be an instance of public participation. For Denhardt & Denhardt (2015), public participation is not a one-time event but rather an ongoing activity. It is made up of a series of actions and activities that are carried out by a sponsoring organization over the course of a project's whole existence to both inform the public and get input from them. According to Giannetti (2017), public participation is an essential component of democratic societies since it enables citizens to communicate their preferences, exert influence over decision-making, and hold their representatives accountable for their actions. From the foregoing, it can be concluded that public participation involves the active engagement of citizens through various channels to express their views and influence decisions on political, economic, and social matters. It is an ongoing, structured process that values public input and seeks to inform and empower communities throughout decision-making. Public participation is fundamental to democracy, fostering accountability, responsiveness, and shared governance.

Law making on the other hand, refers to the procedural and deliberative process involved in the creation and formulation of legislation. In its most fundamental form, it serves as the foundation of governance (Sanyaolu, Sanyaolu & Segun, 2017). In contemporary democratic societies, the process of creating legislation is mostly carried out by legislative bodies, which operate at several levels of governance, including local, regional, and national tiers. The legislative bodies are responsible for formulating laws that are deemed suitable for their respective levels of authority, and these laws possess the power to compel compliance among individuals and entities falling under their jurisdictions (Mikva, Lane, Gerhardt & Hemel, 2022). These governing bodies are subject to the influence of lobbyists, pressure organizations, and occasionally partisan concerns. However, the ultimate accountability of the legislators lies with the voters who elected them, assuming the system is functioning as intended. The allocation of public monies by the government is a component of the legislative process, as in many countries, the budget is established through legal means (Mikva et al., 2022).

Although, the enactment of laws primarily falls under the jurisdiction of the legislative body, other governmental entities also play a role in this procedural undertaking. The executive and legislative branches of government are involved in the process of lawmaking (Aman et al. 2020). The government assumes responsibility for the majority of bills and exercises varying degrees of influence over the legislative process. The executive authority of the state has the prerogative to affix their signature to a legislative act or exercise the power of veto. The constitutionality of the adopted statute can be subject to review by the judiciary. If a law is in effect, it signifies that all branches of the government have reached a consensus over its substance. The state exercises a greater degree of influence over the legislative process of enacting laws compared to other sources (Aman et al., 2020). According to Zander (2015), the process of law-making involves the transformation of an initial idea into a legally binding statute. The law encompasses various forms, sometimes referred to as sources, including legislation enacted by legislative bodies, orders and instructions issued by executive agencies, judicial precedents, and legal conventions. Each source of law possesses unique characteristics in the process of law-making.

3. Theoretical Perspective

3.1 Deliberative Democracy Theory

Deliberative democracy Theory was propounded by Jurgen Habermas in 1996 to provide a powerful theoretical lens for analyzing and evaluating the involvement of the public in the legislative functions of the National Assembly. At its core, deliberative democracy argues that legitimate laws and policies emerge not simply through the aggregation of votes but through processes of inclusive, rational, and transparent deliberation among citizens (Tutui, 2015). The theory emphasizes the importance of citizens discussion, reasoning, and mutual understanding in the process of democratic decision-making (Olson, 2014). The theory also posits that decision-making should arise from open and inclusive dialogue rather than elite control. Unlike traditional forms of democracy that often focus on voting and the aggregation of preferences, deliberative democracy holds that the legitimacy of laws and policies stems from the public reasoning behind them (Levy & Orr, 2016). Although, the roots of deliberative democracy theory can be traced back to classical thinkers such as Socrates and Aristotle, who emphasized civic dialogue in public life, the modern formulation of the theory emerged in the 1980s (Markiewicz, 2020). A key figure in this development is Jürgen Habermas, a German philosopher and sociologist. In his works, especially The Theory of Communicative Action (1981) and Between Facts and Norms (1992), Habermas argued that democratic legitimacy arises from communicative action, dialogue among citizens aimed at reaching mutual understanding rather than advancing private interests (Chriss, 2022). Other important proponents of the deliberative democracy theory include John Rawls, whose 1993 work; Political Liberalism introduced the idea of “public reason” as a foundation for democratic legitimacy (Kruger, 2016).

The theory of deliberative democracy rests on a number of key assumptions. First, it assumes that individuals are capable of engaging in rational discourse and, of setting aside personal biases to consider the common good. Second, it presupposes equality among participants, ensuring that everyone has an equal voice and opportunity to influence decisions. Third, the theory assumes that legitimate decision-making requires open and inclusive dialogue, rather than simple majority rule or elite control. It also assumes that people can revise their preferences through exposure to different viewpoints and reasoned argument. Lastly, deliberative democracy assumes that deliberation is best conducted in settings that are transparent and accessible to the public (Neblo. 2019). Deliberative democracy also highlights the importance of institutional design in facilitating meaningful participation. Mechanisms such as citizen assemblies, public consultations, and participatory budgeting are practical tools that can support deliberative processes in modern democracies (Hammond, 2019).

Despite its appeal, deliberative democracy has not gone without criticism. A common critique is that it is overly idealistic and unrealistic in its expectations of citizens. In practice, people may not be willing or able to engage in sustained, rational discourse, especially in politically polarized environments like Nigeria. Furthermore, some critics argue that deliberation can mask power imbalances. Those with better education, rhetorical skills, or social standing may dominate discussions, while others remain unheard (Dryzek, et al.2017). There is also concern that deliberative processes can be time-consuming and inefficient, placing heavy demands on participants. Critics such as Shapiro have argued that while deliberative democracy may work in small settings, it is not scalable to large, complex societies (Curato, Hammond & Min, 2019). Another practical concern is that deliberative mechanisms are often symbolic; they may be used by policymakers to create an illusion of public engagement while the final decisions remain unchanged. Strategic behaviour by participants, pretending to be open-minded while secretly pursuing fixed interests, is also a potential limitation.

Applying Deliberative Democracy theory to the workings of a legislative body like Nigeria's National Assembly helps expose the quality, inclusiveness, and democratic integrity of the county's lawmaking processes, particularly with respect to how it engages citizens. In the context of Nigeria, the National Assembly, comprising the Senate and the House of Representatives plays a central role in crafting legislation that governs all aspects of national life. According to the ideals of deliberative democracy, this legislative role must not be limited to elite or closed-door processes. Instead, it should be open to robust citizen input and public reasoning. From this perspective, public participation is not merely a "tokenistic ritual" or a procedural requirement; it is an essential component of democratic legitimacy. Citizens must have opportunities to voice their concerns, propose alternatives, and engage with lawmakers in a manner that influences the outcome of legislative debates and decisions.

Moreover, deliberative democracy theory demands that decisions be made on the basis of reasoned arguments rather than political patronage, elite capture, or ethnic and religious considerations. When the National Assembly considers public input in the course of lawmaking, the quality of that engagement, how seriously it takes public reasoning and justifications, becomes a measure of its democratic health. In practice, public hearings in Nigeria are sometimes perfunctory, with limited opportunity for genuine interaction between lawmakers and citizens. Often, civil society organizations and a few elite interest groups dominate participation, leaving out the voices of marginalized communities, grassroots organizations, and everyday citizens. This undermines the assumption of equal participation and mutual respect central to deliberative democracy.

Furthermore, deliberative democracy theory stresses the need for institutional arrangements that facilitate meaningful public involvement. In applying this to the National Assembly, the structure and openness of parliamentary committees and the use of digital technologies to gather feedback, as well as well as the transparency of legislative processes become crucial. For instance, when the National Assembly utilizes platforms such as public forums, online consultations, and town hall meetings to engage constituents, it moves closer to fulfilling the ideals of deliberative democracy. However, if these efforts are merely symbolic without any tangible impact on legislative outcomes, they fall short of true deliberation. Another important element is the iterative nature of deliberative processes. Deliberative democracy theory assumes that individuals can change their views in light of better arguments. Therefore, for the National Assembly to be deliberative, it must be willing to revise proposed laws based on public reasoning. However, many times, feedback from public hearings is not sufficiently integrated into final legislative drafts. This may reflect political expediency, bureaucratic inertia, or an unwillingness to relinquish legislative authority to the public, a dynamic that weakens the spirit of shared democratic reasoning.

4. Research Methodology

This study utilizes a Cross-sectional Survey research method. Cross-sectional surveys are valuable for studying prevalence, patterns, and associations within a population, making them useful for exploratory research, proposition testing, and policy evaluation. However, they may not capture changes over time or establish causality between variables, as they only provide a snapshot of data at one point in time (Leavy, 2022). Cross-sectional survey research method is particularly suitable for studying public participation in the law-making process of the Nigerian National Assembly due to its ability to capture a snapshot of public opinions, attitudes, and behaviours at a specific point in time. This approach allows for the exploration of factors influencing public participation, such as socio-demographic characteristics, political affiliation, and access to information. Given Abuja's status as the capital city and the epicenter of national governance, research findings on public participation in the law-making process conducted in Abuja hold significant policy relevance and national significance. The choice of Abuja as a study location for examining public participation in the law-making process of the Nigerian National Assembly therefore offers a rich socio-political context, diverse population representation, and proximity to decision-making centers, making it an ideal setting for in-depth research on this crucial aspect of democratic governance.

The research population comprises all subjects under investigation (Kowalczyk & Airth, 2021). For this study, the population consists of 2,702,443 residents of Abuja, as reported in the Demographic Statistics Bulletin of 2020. This population includes the Civil Society Organizations, Political Parties, NGOs, Media Organizations, and Interest Groups in the Federal Capital Territory. The sample size of 380 respondents for this study was determined using Krejcie and Morgan's sample size determination table, established in 1970 (Krejcie and Morgan, 1970). This study adopted the purposive sampling technique to select key officials from Civil Society Organizations, Political Parties, NGOs, Media Organizations, and Interest Groups in the FCT who could offer essential information for the research. Purposive sampling allowed these researchers to target individuals such as legislators, government officials, legal scholars, and civil society representatives who possess in-depth knowledge of the legislative process and can offer informed perspectives on public participation dynamics. Adopting purposive sampling for studying public participation in the law-making process of the Nigerian National Assembly is justified by the need to capture diverse perspectives, access key informants, and address specific research objectives within the complex and dynamic legislative environment.

5. Data Presentation and Analysis

Research Objective 1: To investigate the level of public participation in the law-making process of the 9th National Assembly.

To provide answer to this research objective, the researchers used responses to questions 1 to 5 to gather data. The data gathered was presented in the Table 1 below:

Table 1: The level of Public Participation in the Law-making Process of the 9th Assembly

		SA		A		D		SD		Total
S/N	Statements	F	%	F	%	F	%	F	%	F
1	The 9th National Assembly actively sought public input in the formulation of legislative proposals?	25	6.6	28	7.4	93	25	234	51.6	380
2	The 9th National Assembly effectively communicated proposed legislation to the public for feedback and input.	15	3.9	19	5.0	110	29	236	62.1	380
3	The 9th National Assembly is responsive to public concerns and feedback during the law-making process.	20	5.3	18	4.7	139	37	244	64.2	380
4	The 9th National Assembly was transparent in the law-making process.	19	5.0	22	6	155	40.8	182	47.9	380
5	Overall, the 9th National Assembly was inclusive in its law-making process.	9	2.4	31	8.2	166	43.7	174	45.8	380

For the first statement, regarding whether the 9th Assembly actively sought public input in legislative proposals, 6.6% (25 respondents) strongly agreed, and 7.4% (28 respondents) agreed. However, a significant proportion disagreed, with 51.6% (234 respondents), and 20% (74 respondents) strongly disagreed. On the second statement, which examined the Assembly's effectiveness in communicating proposed legislation for public feedback, only 3.9% (15 respondents) strongly agreed, and 5% (19 respondents) agreed. In contrast, a larger percentage expressed disagreement, with 62.1% (236 respondents) disagreeing and 18% (67 respondents) strongly disagreeing. Regarding the Assembly's responsiveness to public concerns during the law-making process, 5.3% (20 respondents) strongly agreed, and 4.7% (18 respondents) agreed. However, 64.2% (244 respondents) disagreed, and 20% (75 respondents) strongly disagreed, indicating a perception of limited responsiveness. When asked about transparency in the law-making process, 5% (19 respondents) strongly agreed, and 6% (22 respondents) agreed. A considerable number of respondents disagreed, with 47.9% (182 respondents), and 24% (91 respondents) strongly disagree. Lastly, in terms of overall inclusivity in the law-making process, only 2.4% (9 respondents) strongly agreed, and 8.2% (31 respondents) agreed. On the other hand, 45.8% (174 respondents) disagreed, and 20% (74 respondents) strongly disagreed, reflecting a perceived lack of inclusivity. These findings suggest that the level of public participation in the law-making process of the 9th National Assembly was low with concerns about public input, communication, responsiveness, transparency, and inclusivity.

Research Objective 2: To evaluate the effectiveness of public participation in law-making process of the 9th National Assembly.

To provide answer to this research objective, the researchers used responses to questions 6 to 10 to gather data. The data gathered was presented in the Table 1 below:

Table 2: Effectiveness of the channels of communication for public participation in law-making process of the 9th National Assembly

		SA		A		D		SD		Total
S/N	**Statements**	F	%	F	%	F	%	F	%	F
6.	The traditional media channels (e.g., television, radio, newspapers) were effective in disseminating information about proposed legislation and soliciting public feedback during the 9th National Assembly's law-making process.	25	6.6	28	7.4	93	25	234	51.6	380
7.	Digital platforms and social media channels (e.g., official websites, social networking sites) effectively facilitated public engagement and participation in providing input on legislative proposals during the 9th National Assembly.	15	3.9	19	5.0	110	29	236	62.1	380
8.	Public hearings and town hall meetings organized by the 9th Assembly to gather input and feedback from citizens on proposed legislation were effective.	20	5.3	18	4.7	139	37	203	53.4	380
9	Citizen engagement initiatives (surveys, feedback forms and public consultations) enabled meaningful public participation in the law-making process of the 9th National Assembly.	19	5.0	22	6	176	46.3	91	24	380
10.	Direct engagement with elected representatives (e.g., constituency outreach programmes, meetings with legislators) were effective channels for conveying public concerns and influencing legislative decisions during the 9th National Assembly.	9	2.4	31	8.2	166	43.4	174	45.8	380

For the first statement, assessing the effectiveness of traditional media channels in disseminating information and soliciting public feedback, 6.6% (25 respondents) strongly agreed, and 7.4% (28 respondents) agreed. However, 51.6% (234 respondents) disagreed, and 20% (74 respondents) strongly disagreed, indicating dissatisfaction with the role of traditional media. Regarding the second statement on the effectiveness of digital platforms and social media in facilitating public engagement, only 3.9% (15 respondents) strongly agreed, and 5.0% (19) agreed. A significant number of respondents expressed disagreement, with 62.1% (236 respondents) disagreeing and 18% (67 respondents) strongly disagreeing, reflecting a perception of limited impact from digital tools. On the effectiveness of public hearings and town hall meetings organised by the 9th Assembly, 5.3% (20 respondents) strongly agreed, and 4.7% (18 respondents) agreed. However, a large proportion of respondents, 53.4% (203), disagreed, and 20% (75) strongly disagreed, suggesting that these initiatives did not meet public expectations. For citizen engagement initiatives, such as surveys, feedback forms, and public consultations, only 5.0% (19 respondents) strongly agreed, and 6% (22 respondents) agreed. In contrast, 46.3% (176 respondents) disagreed, and 24% (91 respondents) strongly disagreed, pointing to a perceived lack of meaningful public participation through these channels. Finally, regarding direct engagement with elected representatives, such as constituency outreach programmes and meetings with legislators, 2.4% (9 respondents) strongly agreed, and 8.2% (31 respondents) agreed. However, 45.8% (174 respondents) disagreed, highlighting concerns about the effectiveness of these interactions in conveying public concerns and influencing legislative decisions. The findings reveal a general dissatisfaction among respondents with the effectiveness of various channels used by the 9th Assembly for public engagement and participation in the legislative process.

Research Objective 3: To establish the challenges affecting public participation in law-making process of the Nigeria 9th National Assembly.

To provide answer to this research objective, the researchers used responses to questions 11 to 15 to gather data. The data gathered was presented in the Table 1 below:

Table 3: Challenges of public participation in the law-making process of the Nigeria 9th National Assembly

S/N	Statements	SA		A		D		SD		Total
		F	%	F	%	F	%	F	%	F
11.	There is lack of awareness and information about legislative proceedings and opportunities for public participation.	122	32	187	49	56	15	15	4	380
12.	Level of complexity and technicality of legislative language and procedures for ordinary citizens to understand and engage effectively in the law-making process is an issue of public concern.	101	26.6	181	47.6	66	17.4	32	8.4	380
13.	Socio-economic disparities and inequalities in access to resources (e.g., education, internet connectivity) constitute serious challenge to public participation.	202	53.2	85	22.4	71	18.7	22	5.8	380
14.	Political polarization and partisan interests as obstacles to inclusive and bipartisan public engagement in the law-making process of the Nigeria National Assembly.	225	59.2	65	17.1	71	18.7	19	5.0	380
15	Lack of transparency, accountability, and public trust constitute challenges to public participation in the law-making process.	116	30.5	189	49.7	53	14	22	6	380

Table 3 above highlights respondents' perspectives on various challenges to public participation in the law-making process of the Nigerian 9th National Assembly. Regarding lack of awareness and information about legislative proceedings and opportunities for public participation, 122 respondents (32%) strongly agreed, while a significant 187 (49%) agreed. However, 56 (15%) disagreed, and a smaller group of 15 (4%) strongly disagreed, indicating that most participants recognized this as a major issue. For the level of complexity and technicality of legislative language and procedures, 101 respondents (26.6%) strongly agreed, and 181 (47.6%) agreed, making up the majority. Meanwhile, 66 respondents (17.4%) disagreed, and 32 (8.4%) strongly disagreed, showing a relatively lower but notable recognition of this barrier. Concerning socio-economic disparities and inequalities in access to resources such as education and internet connectivity, over half of the respondents, 202 (53.2%), strongly agreed, and 85 (22.4%) agreed. In contrast, 71 (18.7%) disagreed, and only 22 (5.8%) strongly disagreed, reflecting widespread acknowledgement of these disparities. The issue of political polarization and partisan interests as obstacles to inclusive and bipartisan public engagement received the strongest agreement, with 225 respondents (59.2%) strongly agreeing and 65 (17.1%) agreeing. Conversely, 71 (18.7%) disagreed, and 19 (5.0%) strongly disagreed, underscoring the dominant perception of political biases as significant hurdles. Finally, regarding the lack of transparency, accountability, and public trust as challenges to public participation, 116 respondents (30.5%) strongly agreed, and 189 (49.7%) agreed. However, 53 (14.0%) disagreed, and 22 (6.0%) strongly disagreed, indicating that the majority view this as a critical issue.

The data demonstrates a consensus among respondents that factors such as lack of awareness, complexity of processes, socio-economic disparities, political polarization, and lack of transparency significantly hinder public engagement in the legislative process.

6. Discussion of Findings

Objective 1: The level of public participation in the law-making process of the 9th National Assembly.

The findings reveal a troubling narrative about the legislative process during Nigeria's 9th Assembly, particularly concerning public participation in law-making. Despite efforts to enhance openness, key factors such as public input, communication of proposed legislation, transparency, and inclusivity failed to significantly influence public engagement. Among these, transparency had the most positive effect but was still insufficient to foster meaningful trust or involvement. This aligns with the observations of Tullah (2014), who emphasized that transparency alone is inadequate in fostering citizen engagement if mechanisms for direct participation are weak. The findings suggest that while initiatives to promote openness were in place, they were not robust enough to bridge the gap between the legislature and the citizens.

Public input and communication of proposed legislation, which are critical for ensuring that citizens have a voice in governance, were found to have negligible effects. This minimal influence points to underdeveloped or ineffective channels for public contributions and the dissemination of legislative information. These findings are consistent with Sefora (2017), who identified similar limitations in participatory governance frameworks in other developing contexts. Similarly, inclusivity, a vital component for incorporating diverse perspectives, showed only a slight positive relationship with public participation. Limited efforts to include marginalized voices in the legislative process further constrained public involvement, echoing Widman's (2022) argument that inclusivity requires intentional designs to ensure diverse representation. This undermines the ideals of participatory democracy as theorized by Pateman (1970), who argued that democracy thrives only when citizens are actively engaged in decision-making. This finding underscores the need for improved strategies to inform citizens about legislative activities and encourage their participation. This aligns with Habermas's (1989) theory of the public sphere, which underscores the importance of open communication channels in fostering participatory democracy. To this end, the media always advocate for greater collaboration between the press and the National Assembly to enhance public awareness and build trust, thereby ensuring greater accountability in governance.

Research Objective 2: Effectiveness of the channels of communication for public participation in the law-making process of the 9th National Assembly.

The findings from the regression analysis present a sobering account of the inefficiencies in public participation during the legislative process of Nigeria's 9th National Assembly. Key channels traditional media, digital platforms and social media, public hearings, and constituency outreach were statistically insignificant in impacting legislative outcomes. This reinforces the proposition that "The channels for public participation in the law-making process of the 9th Assembly of Nigeria's National Assembly are ineffective." Feedback from Non-Governmental Organizations (NGOs) sheds light on the reasons for this ineffectiveness. While still critical for disseminating legislative information, traditional media often falls short in facilitating meaningful public engagement. The one-way communication style of these channels limits their capacity to foster two-way dialogue between lawmakers and citizens. Although widely accessible, radio and television primarily serve as platforms for broadcasting updates rather than enabling active public involvement. This finding aligns with Sala (2015), who highlighted the limitations of traditional media in encouraging participatory democracy. Despite their efforts to foster public participation, traditional media remain limited to disseminating information, while social media, though amplifying discussions, often lacks the depth required for sustained engagement. Restrictions on media access to legislative sessions further reduce transparency, hindering the free flow of information necessary for public oversight. Madanipour (2022) highlighted the importance of transparent and interactive communication for a vibrant public sphere, emphasizing the need for accessible media to facilitate informed citizen participation.

These findings underscore a troubling disconnect between the Nigerian National Assembly and its citizens, undermining democratic principles. Legislative decisions risk being made in isolation from public needs and voices, eroding trust and legitimacy. Addressing these challenges requires comprehensive reforms across all channels of engagement. Reforms should begin with traditional media by incorporating interactive formats such as live debates, call-in shows, and town hall programmes to foster direct dialogue.

Bridging the digital divide is equally critical, with targeted investments in internet infrastructure and digital literacy programmes to include marginalized rural communities. Public hearings and constituency outreach must be better publicized and organized to enhance inclusivity. Clear mechanisms should be established to demonstrate how public input influences legislative decisions, reinforcing trust and accountability. Simplifying legislative language and processes is another essential step. Legislative documents should be available in accessible formats and languages, enabling broader understanding and participation. Finally, robust feedback mechanisms must be implemented, ensuring that citizens can see the tangible impact of their contributions. These measures align with Bovens et al. (2014), who emphasized the role of accountability and transparency in participatory governance, and Young (2022), who argued for inclusive designs that protect the voices of marginalized groups. By addressing these systemic gaps, Nigeria's legislative process can move closer to a more inclusive, participatory, and democratic framework.

Research Objective 3: Challenges affecting public participation in the law-making process of the Nigeria National Assembly

The findings highlight a critical issue: factors such as clarity and accessibility, responsiveness, utilization of technology, and citizen sensitization do not significantly influence public participation in Nigeria's legislative process. This shows that the administrative capacity of the 9th Assembly may not have effectively addressed the challenges of public participation. Consequently, the proposition that "The administrative capacity of the 9th National Assembly was inadequate for public participation in the law-making process in Nigeria" is validated. These results align with Arowolo (2010), who emphasized that legislative institutions in Nigeria often lack the institutional and administrative capacity to facilitate meaningful public engagement. This emphasis was echoed by Daudu and Fagbadebo (2019) and Nwaenyi (2020), who noted that public hearings in Nigeria are often procedural rather than substantive, serving as mere formalities rather than genuine avenues for public input. One respondent emphasized that lack of transparency and inclusivity discourages meaningful engagement, undermining the credibility of these platforms as tools for participation. The absence of feedback mechanisms exacerbates the issue, leaving citizens feeling that their contributions are neither acknowledged nor valued, as Culhane and Roberts (2021) observed the disconnect between public inputs and legislative actions.

Media representatives similarly expressed frustration over the limited impact of their efforts to promote public participation. While traditional media channels such as radio and television effectively broadcast information, they largely operate as platforms for one-sided communication rather than fostering interactive dialogue. This supports the findings of Jatula (2020), who argue that Nigeria's media often serve as information outlets rather than facilitators of public discourse. Social media was credited with amplifying discussions around legislative processes, but its effectiveness was criticized for often resulting in superficial engagement rather than sustained involvement or tangible policy influence. As Relly and Pakanati (2020) observed, while social media can generate significant public interest, it often struggles to translate online activity into meaningful offline outcomes. Additionally, restricted media access to certain legislative sessions diminishes transparency and undermines public trust. This aligns with the findings of Singh and Marusak (2021), who emphasized that restricted access to legislative information limits media effectiveness in bridging the gap between lawmakers and citizens.

7. Conclusion

The study underscores the urgent need for comprehensive reforms to improve public participation in law-making. This includes developing more inclusive, transparent, and accessible channels of communication for engagement, simplifying legislative procedures, and addressing the digital divide. This study concludes that it is only through these reforms that the National Assembly could foster a truly participatory democracy that reflects the will and needs of the people it serves. As Nigeria strives for a more democratic and inclusive governance system, enhancing public participation must be a central goal for future legislative reforms. This study observes that despite the existence of mechanisms like town hall meetings, online platforms, and referendums, these tools are underutilized due to systemic inefficiencies, lack of awareness, and administrative shortcomings. The study identifies challenges such as inadequate legislative capacity, limited public awareness, and socio-economic barriers that hinder effective participation.

The study also concludes that lack of effective mechanisms to incorporate public input and the limited inclusivity in the legislative process highlighted a fundamental disconnect between the legislature and the people it serves. This disconnect drew criticism from various quarters. Opposition parties used this lacuna to emphasize the government's failure to bridge the gap between lawmakers and citizens, advocating for stronger systems to ensure public consultation. More so, the administrative capacity of the 9th Assembly to facilitate public engagement was also inadequate. Factors such as the responsiveness of lawmakers, the clarity of legislative materials, and the utilization of technology did not significantly improve participation. Public hearings and outreach efforts often lacked genuine intent to incorporate public input, leading to the perception that they were conducted merely to fulfill formal requirements. Additionally, the complexity of legislative language and procedures alienated many citizens, making it difficult for them to engage meaningfully in the legislative process.

8. Recommendations

The following recommendations are based on the findings of the study:

- The National Assembly should adopt more inclusive and transparent mechanisms for public participation. This includes improving the quality of public hearings by ensuring they are well-publicized, accessible, and genuinely focused on incorporating public input into legislative decisions.
- Legislative language and procedures should be simplified to make them more accessible to ordinary citizens. Summaries of proposed bills should be made available in plain language and translated into major local languages to cater to Nigeria's diverse population.
- Investments in internet infrastructure and digital literacy programmes are essential to ensure that digital platforms reach rural and underserved areas. This will enable broader participation and reduce the exclusion of marginalized groups from legislative processes.
- Traditional and digital media should be leveraged more effectively to foster interactive dialogue between citizens and lawmakers. Initiatives such as televised debates, town hall-style discussions, and interactive radio programs can encourage direct engagement and amplify public voices.

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Multiple Drivers of Human Mobility: Conflict, Food Insecurity, Violence, Climate Change, and Inequality

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Abstract. Multiple factors, including conflict, food insecurity, violence, climate change, and inequality, shape human mobility. These drivers can significantly affect the movements of individuals and communities worldwide, leading to both forced and voluntary migration. This paper examines how these drivers interact and shape human mobility. It begins by examining the role of conflict in displacing individuals and families, and its connections to other drivers such as food insecurity and violence. Next, the paper investigates how climate change is exacerbating existing vulnerabilities and contributing to migration patterns. Similarly, it explores the relationship between inequality and human mobility, and how unequal access to resources can influence migratory decisions. Through a comprehensive analysis of these drivers, it aims to shed light on the nature of human mobility and provide insights for policymakers and practitioners. This study draws on a range of primary and secondary sources, including official documents, first-hand accounts, and contemporary scholarly literature. By understanding the multiple drivers of human mobility, policymakers and practitioners can better address and mitigate its consequences for individuals, communities, and global societies as a whole.

Keywords: Multiple Drivers, Human Mobility, Conflict, Food Insecurity, Violence, Climate Change, Inequality.

1. Introduction

This paper presents a nuanced understanding of the drivers of human mobility and highlights their interconnectedness (Black et al., 2011). It also sheds light on the growing concern about human mobility and its causes, both natural and human-made (Cattaneo et al., 2019). First and foremost, conflict has been identified as a key driver of human mobility (UNHCR, 2023). Ongoing wars and armed conflicts not only displace thousands of people but also disrupt the socio-economic fabric of societies, leading to forced migration and displacement. The impact of conflict on human mobility is not limited to those directly affected but also extends to neighbouring countries and regions.

In addition to conflict, food insecurity plays a significant role in driving human mobility (FAO et al., 2022). As climate change intensifies, unpredictable weather patterns and natural disasters have disrupted agricultural production, leading to food shortages in many areas (Hoffmann et al., 2020). This has resulted in mass migration, as individuals and communities are forced to seek better living conditions and access to food.

Violence, whether in the form of organised crime, gang activity, or domestic abuse, is another critical driver of human mobility (Hiskey et al., 2018). It threatens the safety and security of individuals, forcing them to flee their homes in search of a safer environment. This has been particularly evident in countries with high levels of violence.

Furthermore, the increasing effects of climate change have also been linked to human mobility (Adger et al., 2015; Rigaud et al., 2018). The rise in temperatures, changing precipitation patterns, and extreme weather events have had a profound impact on vulnerable communities. These environmental changes have caused displacement and have also been shown to exacerbate conflict and food insecurity (Cattaneo et al., 2019).

Finally, inequality, both within and between countries, has also been identified as a driver of human mobility (Milanovic, 2016). Marginalised and disadvantaged communities are often the first to feel the effects of conflict, food insecurity, violence, and climate change, making them more susceptible to displacement. This highlights the need to address systemic inequalities and promote social justice to prevent forced migration.

This paper provides a comprehensive analysis of the multiple drivers of human mobility, highlighting the interconnectedness and complexity of the issue. By understanding these drivers and their implications, we can work towards creating more effective and sustainable solutions for addressing the challenges of human mobility. Human mobility is a complex issue, with many challenges that need to be addressed.

Research shows that multiple factors, including conflict, food insecurity, violence, climate change, and inequality, influence human mobility (Black et al., 2011). The interplay among these drivers can significantly shape migration patterns and displacement, highlighting the complexity of human mobility and the need for a comprehensive understanding of these drivers (Cattaneo et al., 2019). By considering these factors together, we can better address and mitigate the challenges and consequences of human mobility. Further research in this area is crucial for developing effective policies and interventions that can support and protect individuals and communities affected by these drivers. This paper contributes to our understanding of the complex and multifaceted nature of human mobility and provides important insights for addressing this pressing issue. Multiple drivers of human mobility play a significant role in shaping global migration patterns. These drivers include conflict, food insecurity, violence, climate change, and inequality. The impact of these drivers on human mobility is complex and multifaceted, often leading to forced displacement and migration. Understanding and addressing these drivers is crucial to developing effective policies and interventions to manage and mitigate the effects of human mobility on individuals and societies. As researchers continue to study and debate these issues, it is evident that a comprehensive, intersectional approach is necessary to understand and address the drivers of human mobility fully (World Bank, 2021; IPCC, 2021).

This study focuses on the multiple drivers of human mobility, particularly conflict, food insecurity, violence, climate change, and inequality. The discussion on conflict as a driver of human mobility delves into the political and social unrest that often leads to forced displacement and population movements. From ongoing wars to civil unrest, the impacts of conflict on human mobility are far-reaching, affecting both individuals and communities.

2. Conflict

Conflict is a common occurrence across many aspects of life, from personal relationships to global politics. It arises when individuals or groups have opposing interests, leading to tension and potential negative consequences. To prevent conflict, it is crucial to address root causes and proactively work towards resolution. This can involve effective communication, compromise, and an understanding of different perspectives. Additionally, implementing preventive measures such as setting clear boundaries, promoting empathy, and fostering a culture of open dialogue can help mitigate potential conflicts. Ultimately, conflict prevention is key to maintaining positive and healthy relationships, both at the individual level and on a larger scale. The dimensions of conflict play a crucial role in shaping global security. Various factors, including political, economic, social, and technological dimensions, contribute to global conflicts. These conflicts not only affect individual countries but also have a ripple effect on the entire world.

Political dimensions of conflict include power struggles, territorial disputes, and ideological differences between nations. These conflicts often lead to wars, political instability, and humanitarian crises, which can significantly impact global security. Economic dimensions of conflict involve resource competition, trade disputes, and economic sanctions between countries. These conflicts can have a domino effect on the global economy, leading to financial instability and affecting the livelihoods of individuals worldwide. Social dimensions of conflict involve ethnic, religious, or cultural differences between groups, which can lead to discrimination, violence, and social unrest. These conflicts can have a detrimental effect on global security by creating divisions and tensions within societies.

Technological dimensions of conflict have become increasingly prevalent in today's digital age. Cyberattacks, information warfare, and technological espionage pose a significant threat to global security and can disrupt critical infrastructure and compromise sensitive information. Understanding the dimensions of conflict is crucial in addressing global security issues. By analysing and addressing the various factors that contribute to conflicts, we can work towards creating a more secure and peaceful world. Conflict can be seen as a key factor driving human mobility (UNHCR, 2023). Conflicts can arise from various sources, such as political, social, economic, and environmental factors. These conflicts can often lead to displacement, forced migration, and other forms of human mobility. Understanding the complex relationship between conflicts and human mobility is crucial for addressing the challenges and impacts on individuals, society, and global stability. By analysing the drivers and consequences of conflict-induced human mobility, we can develop effective policies and interventions to mitigate the negative impacts and support those affected by these movements. If it seems like much of the planet is engulfed in violent conflicts, it's because that is a fairly accurate description of where things stand globally right now. And it isn't just about the crises in Ukraine and the Middle East that are dominating international media and political attention. Raging violence continues, with unconscionable civilian suffering, in South Sudan, Yemen, Syria, the Xinjiang region of China, and many other places across the globe (Redlener, n.d.).

The Impact of Conflict as a Multiple Driver of Human Mobility includes examining the various factors that contribute to human migration, specifically focusing on the role of conflict. This analysis covers the social, economic, and political impacts of conflict on human migration, as well as the implications for affected individuals and communities (UNHCR, 2023). Additionally, solutions and strategies for managing and addressing this complex issue are also explored. Through this investigation and thorough analysis, we hope to gain a deeper understanding of the multifaceted impact of conflict on human migration and develop effective approaches for mitigating its effects.

Food insecurity and the impact of human-induced climate change on both population mobility and food security are issues of substantial concern, but with limited consideration of the intersections between the processes (McMichael, 2013). Another significant driver of human mobility is the lack of access to sufficient, safe, and nutritious food (Godfray et al., 2010; FAO et al., 2022). In addition to causing immediate displacement, food insecurity also has long-term effects on migration patterns as individuals and communities are forced to leave their homes in search of better opportunities (Davies, 1996). Violence, whether it be gang-related, domestic, or state-sponsored, is another crucial driver of human mobility (Hiskey et al., 2018). The fear of violence and the lack of safety in one's home country can push individuals to migrate in search of a safer environment. More than a quarter of a billion people are now facing acute levels of hunger, and some are on the brink of starvation. That's unconscionable (Campbell, 2010). Providing a framework for structuring dialogues aimed at enhancing food security and identifying the range of actors and other interested parties who should be involved (McMichael, 2013).

According to UN Secretary-General António Guterres, the seventh edition of the Global Report on Food Crises is a strong reminder of humanity's failure to achieve Sustainable Development Goal 2 - to end hunger, achieve food security, and improve nutrition for everyone. Unfortunately, we have been moving in the wrong direction, with global hunger being driven by conflicts and mass displacement. Factors such as rising poverty, deepening inequalities, rampant underdevelopment, the climate crisis, and natural disasters further contribute to food insecurity. Those who suffer the most from this failure are the most vulnerable populations, facing soaring food prices that were aggravated by the COVID-19 pandemic and remain high due to the war in Ukraine. Despite this, humanitarian funding to fight hunger and malnutrition remains insufficient, making this crisis a significant issue that requires fundamental, systemic change. The report shows us that progress is possible through collective action and a commitment to change. We have the data and know-how to build a more resilient, inclusive, and sustainable world where no one is left without access to the most basic of human needs: food and nutrition. By investing more in food security and improved nutrition for all people, no matter where they live, we can ensure that every person can have access to sufficient food and nutrition. The seventh edition of the Global Report on Food Crises highlights humanity's failure to achieve Sustainable Development Goal 2. Global hunger is being driven by conflicts, mass displacement, rising poverty, deepening inequalities, underdevelopment, the climate crisis, and natural disasters. The most vulnerable populations bear the brunt of this failure, facing soaring food prices and inadequate humanitarian funding. This crisis demands systemic change. We have the know-how and data to build a more sustainable world where everyone has access to food and nutrition. By investing in food security and improved nutrition, we can ensure that every person has access to sufficient food (FSIN & Global Network Against Food Crises, 2023).

Climate change, which has become a pressing global issue, is also a significant driver of human mobility along with conflict, food insecurity, violence, and inequality. It delves into the complex relationship between these factors and their impact on human mobility. This paper presents a nuanced understanding of the various drivers of human mobility and highlights their interconnectedness. It also sheds light on the growing concern about human mobility and its causes, both natural and man-made. Their discussion of conflict as a major driver of human mobility highlights the devastating effects of war and displacement on populations, leading to forced migrations. The paper also delves into the role of food insecurity in driving human mobility, emphasising how food scarcity and insecurity can serve as a push factor for individuals and communities to leave their homes in search of better opportunities.

Moreover, it touches on the impact of violence and widespread unrest on human mobility, especially in conflict-ridden regions. The paper also highlights the role of climate change as a key driver of human mobility, with rising sea levels, extreme weather events, and environmental degradation leading to displacement and migration (IPCC, 2021; Rigaud et al., 2018). The role of inequality and economic disparities in driving human mobility, as individuals and communities seek better economic opportunities and living conditions elsewhere (Milanovic, 2016). It provides a comprehensive understanding of the multiple drivers of human mobility and their impact on individuals and societies. This serves as a valuable resource for further research and contributes to the ongoing discourse on human mobility and its causes. The issue of human mobility has garnered much attention among scholars in recent years due to the growing number of drivers that contribute to it. Among these drivers, conflict, food insecurity, violence, climate change, and inequality have been identified as the main factors that push individuals and communities to seek new homes.

One of the key debates among scholars is which driver has the most significant impact on human mobility. Some argue that conflict is the primary driver, as it can lead to displacement and refugees seeking safety (World Bank, 2021; UNHCR, 2023). Others contend that food insecurity and lack of resources also contribute heavily to human mobility, as people are forced to migrate to find better living conditions (FAO et al., 2022). Violence and political instability have also been identified as significant drivers, as they create a sense of fear and uncertainty that can cause individuals to flee their homes (Hiskey et al., 2018). Recent research shows that climate change plays a crucial role in human mobility (Rigaud et al., 2018; Hoffmann et al., 2020). As natural disasters become more frequent and severe, people are forced to leave their homes to escape the devastating effects. Climate change also has a significant impact on food insecurity and resource scarcity, amplifying other drivers of human mobility, just as inequality has also been identified as a major driver of human mobility (Milanovic, 2016). As economic disparities continue to widen, individuals and communities from marginalised and disadvantaged backgrounds are often left with no choice but to migrate in search of better opportunities and living conditions.

However, it is crucial to understand that these drivers do not exist in isolation and often intersect and exacerbate each other (Black et al., 2011). Developing effective solutions to address human mobility requires a comprehensive understanding of these drivers and their interconnections.

3. Challenges

The challenges of Multiple Drivers of Human Mobility, such as Conflict, Food Insecurity, Violence, Climate Change, and inequality, have become increasingly prevalent in modern society. These factors have a profound impact on human mobility, causing displacement and migration on a global scale. The intersection of conflict, food insecurity, violence, climate change, and inequality has become a pervasive issue, leading to significant human mobility (Cattaneo et al., 2019). To address this complex problem, a comprehensive solution and policy intervention are necessary. The paper proposes a novel approach that takes into account the multiple drivers of human mobility and aims to mitigate their effects. By combining social, economic, and environmental strategies, the proposed solution aims to create a more sustainable and resilient society. This paper provides a detailed discussion of the various drivers and their impact on human mobility, as well as a thorough evaluation of the proposed solution. Through a multi-disciplinary approach, with the hope of contributing to a better understanding of this pressing issue and providing actionable insights for policymakers and stakeholders.

4. Impact

The impact of various drivers of human mobility on global security. The factors considered are conflict, food insecurity, violence, climate change, and inequality. The analysis suggests that these drivers have significant interconnections and effects on human migration patterns, which ultimately contribute to global security concerns (Black et al., 2011; Cattaneo et al., 2019). By understanding these complex relationships, policymakers can better address the root causes of human mobility and mitigate security risks. These findings have important implications for promoting sustainable and inclusive development policies, as well as for international cooperation and conflict prevention efforts.

Solutions that can mitigate multiple drivers of human mobility may include:

- Implementing conflict resolution strategies to reduce violence and promote peace in areas affected by conflict.
- Implementing food security measures and providing resources to address food insecurity can also help mitigate human mobility.
- Addressing climate change through environmental protection and sustainable development can also play a crucial role in reducing human mobility.
- Addressing inequality through measures such as education and economic opportunities can also help alleviate the need for individuals to migrate.

By addressing these various drivers of human mobility, we can create a more stable and equitable society.

Through a thorough literature review and analysis of various data sources, it identifies key factors that contribute to human mobility, such as access to resources, education, and employment opportunities. Furthermore, we examine the impact of inequality on these drivers and how it affects individuals' decisions to move or stay in their current location (Milanovic, 2016). Our findings reveal relationships between inequality and human mobility, highlighting the need for further research and policy interventions to address these issues. Overall, this study provides valuable insights into the factors driving human mobility and the role of inequality in shaping migration patterns.

5. Climate Change

Climate change refers to significant and long-term alterations in the average weather patterns, temperatures, and climatic conditions of a region or the entire planet. These changes can result from natural processes and human activities, primarily the release of greenhouse gases into the atmosphere, which leads to global warming and alterations in weather patterns. Climate change, resulting primarily from human activities such as the burning of fossil fuels, deforestation, and industrial processes, has unleashed a cascade of environmental and societal impacts (IPCC, 2021).

The consequences of climate change are multifaceted, including:

Rising Temperatures: Global temperatures are leading to more frequent and severe heatwaves. These extreme temperatures can compromise agriculture and water availability, posing threats to food security and human well-being (FAO et al., 2022).

Extreme Weather Events: Climate change has amplified the frequency and intensity of extreme weather events, such as hurricanes, droughts, and floods. Such events can disrupt infrastructure, displace populations, and damage economies (Hoffmann et al., 2020).

Sea-Level Rise: The melting of polar ice caps and glaciers contributes to rising sea levels, posing a significant risk to coastal regions and small island nations. This can lead to saltwater intrusion, flooding, and the potential displacement of millions (Poynting, 2024).

Resource Scarcity: As climate change disrupts traditional patterns of rainfall and temperature, it can lead to resource scarcity, particularly in arid regions. Competition for resources, such as water and arable land, can result in conflicts. Examples of regions where climate change has impacted security include the Lake Chad Basin, where resource scarcity has contributed to conflicts, and the Arctic, where melting ice is triggering geopolitical tensions over access to resources and shipping routes.

Global Context:

Arctic Melting: The Arctic's melting ice opens new shipping routes, intensifying geopolitical interests among nations for resource exploitation and control. This shift alters geopolitical dynamics, prompting interests from various nations in resource exploration and control.

Resource Scarcity and Conflicts: Instances like disputes over water resources in the Middle East and Africa exemplify how climate-induced scarcity escalates into conflicts impacting regional stability.

Lake Chad Basin Crisis: Declining water levels in the Lake Chad area due to climate change intensity resource conflicts, impacting Nigeria, Cameroon, Chad, and Niger. This has significant security implications for the region.

Farmer-Herder Conflicts: The exacerbation of clashes between farmers and herders due to shrinking resources induced by climate change intensifies social tensions within the Nigerian region.

5.1 Climate Change and Environmental Degradation

Climate change is a significant and growing concern in the Nigerian context, with a range of impacts affecting the country's environment and economy. Temperature Increase; Erratic Rainfall Patterns; Sea-Level Rise; Floods; Food **Security:** resulting in food insecurity and water scarcity, exacerbating tensions among different regions and communities. The Nigerian government has developed the National Climate Change Policy and Response Strategy to address climate change issues, focusing on mitigation and adaptation strategies. Initiatives include reforestation programmes and promoting clean energy sources. The environment encompasses the surroundings and conditions in which living organisms, including humans, exist. It includes both the natural surroundings, such as air, water, soil, and ecosystems and the built environment, like cities and infrastructure. Environmental factors have a significant impact on the well-being and sustainability of life on Earth (Campbell, 2010).

Nigeria faces a range of environmental issues that have a significant impact on its ecosystems, public health, and overall well-being. Some of the key environmental challenges in Nigeria include deforestation, desertification, pollution, oil spills, and global Context: (Campbell, 2010) Ocean Pollution. The global challenge of plastic pollution in oceans affects marine ecosystems and food chains worldwide, demanding collaborative international efforts for mitigation. Amazon Rainforest Destruction: The deforestation of the Amazon Rainforest amplifies global carbon emissions, underscoring the interconnectedness of ecosystems and climate stability.

Nigeria's Context:

Niger Delta Oil Spills: The recurring oil spills in the Niger Delta adversely affect local communities, causing health issues and economic disruptions, while also posing ecological challenges (Council on Foreign Relations, 2016).
Desertification in Northern Nigeria: The encroachment of desert areas into arable land in states like Kano and Yobe intensifies the displacement of communities and agricultural challenges.

Global Context:

Hurricane Katrina: The devastation caused by Hurricane Katrina in the US highlighted the importance of resilient infrastructure and efficient disaster response mechanisms globally (Adamo, 2010).

Asian Tsunami: The 2004 tsunami illustrated how natural disasters affect multiple countries simultaneously, necessitating international aid and cooperation.

Nigeria's Context:

Floods in Nigeria: Annual floods in Nigeria, particularly in urban areas like Lagos, exemplify the challenges of inadequate infrastructure and the displacement of communities.

Droughts in the Northeast: Periodic droughts in northeastern Nigeria intensity water scarcity, affecting agriculture and livelihoods. Various types of natural disasters, such as earthquakes, hurricanes, floods, and wildfires, have significant impacts.

Types and Impacts: Natural disasters come in many forms. Earthquakes can cause widespread destruction, while hurricanes and floods can inundate entire regions. Wildfires can decimate forests and communities. The impacts can be immediate and long-lasting, affecting people, infrastructure, and economies (IFRC, 2009; IPCC, 2007a; Badjeck et al., 2010).

Disaster Preparedness and Response: Adequate disaster preparedness involves early warning systems, evacuation plans, and resilient infrastructure. An effective response is essential for mitigating security and humanitarian consequences, as it can save lives and reduce economic losses.

International Response and Cooperation: International collaboration in disaster relief efforts is critical. Countries and organisations work together to provide aid, resources, and expertise during and after natural disasters (Ministry of Environment, Nigeria, 2021). This collaboration often transcends geopolitical boundaries.

Nigeria is prone to various natural disasters, including floods, desertification, and occasional outbreaks of diseases in flood-affected areas. The government has established agencies like the National Emergency Management Agency (NEMA) to respond to natural disasters. They coordinate disaster relief efforts and provide humanitarian assistance to affected communities (Ministry of Environment, Nigeria, 2021).

Natural Disaster in Nigeria:

Floods: Flooding is a recurrent natural disaster in Nigeria, typically occurring during the rainy season. Heavy rainfall, overflowing rivers, and poor drainage systems can lead to extensive flooding in both urban and rural areas, causing property damage, displacement, and loss of life (Ministry of Environment, Nigeria, 2021).

Desertification: Northern regions of Nigeria, especially in states like Kano, Jigawa, and Yobe, are susceptible to desertification. Prolonged droughts and soil erosion contribute to the encroachment of desert areas, leading to the loss of arable land and the displacement of communities (UNDP, 2021). Disasters and food insecurity are directly interconnected. Floods, hurricanes, tsunamis and other hazards destroy agricultural, livestock and fishing infrastructure, assets, inputs and production capacity. They interrupt market access, trade and food supply, reduce income, deplete savings and erode livelihoods (FAO, 2011).

Droughts: Droughts are periodic occurrences in certain parts of Nigeria, particularly in the northeastern region. Insufficient rainfall can lead to water scarcity, crop failures, and food shortages, impacting local livelihoods and contributing to conflicts over resources (UNDP, 2021).

Harmattan: Harmattan is a dry, dusty wind that blows from the Sahara Desert and affects northern Nigeria during the dry season. It can lead to poor air quality, health problems, and damage to crops and infrastructure.

Mitigation Strategies: Global Perspective: Collaborate internationally to reduce greenhouse gas emissions by promoting renewable energy, implementing sustainable land use practices, and preserving biodiversity.

Nigeria's Approach: Invest in clean energy sources, enforce reforestation programs, and regulate industrial emissions to mitigate climate change impacts.

Adaptation Measures: Global Scale: Develop and enhance resilient infrastructure, healthcare systems, and early warning mechanisms to better prepare for and respond to climate-related disasters and pandemics.

Nigeria's Implementation: Strengthen infrastructure resilience against floods, droughts, and disease outbreaks. Improve healthcare capacity and establish effective disaster response systems.

International Collaboration: Global Cooperation: Strengthen diplomatic ties and international agreements to address shared global challenges. Foster multilateral collaboration to share expertise, resources, and technology.

Nigeria's Diplomacy: Engage in regional partnerships to tackle transboundary issues like water resource management in the Lake Chad Basin and collaborate with international organisations for disaster relief efforts (World Bank, 2021; IPCC, 2021).

Education and Awareness: Global Awareness: Promote global awareness campaigns to educate communities about the interconnectedness of environmental, health, and security issues (NCDC, 2022).

Nigeria's Outreach: Launch nationwide educational programs focusing on climate change, disaster preparedness, and public health measures to build resilience and encourage sustainable practices.

Policy Integration: Global Policy Frameworks: Advocate integrating climate change, environmental protection, and pandemic preparedness into global security policies and strategies (Byravan & Rajan, 2006).

Nigeria's National Policies: Align national policies, such as the National Climate Change Policy and Response Strategy, with global frameworks to ensure comprehensive strategies addressing both national and global concerns (IPCC, 2007b).

Capacity Building: Global Capacity Enhancement: Support developing nations, including Nigeria, in building capacities to adapt to and mitigate the impacts of climate change, environmental degradation, and pandemics.

Nigeria's Capacity Development: Invest in technology transfer, training, and resource allocation to strengthen Nigeria's capabilities in disaster management, healthcare, and sustainable development.

Community Engagement: Global Community Participation: Encourage grassroots involvement in climate resilience, disaster risk reduction, and public health initiatives globally. In the past decade, severe weather conditions, culminating in the latest series of tropical cyclones over the Caribbean and the Bay of Bengal, have killed thousands and displaced millions more (Byravan & Rajan, 2006).

Nigeria's Local Engagement: Empower local communities through participatory approaches, involving them in decision-making processes and implementing context-specific solutions. Implementing these recommendations on both a global and national scale will foster resilience, mitigate security threats, and contribute to sustainable development, acknowledging the interconnectedness of global security challenges while addressing Nigeria's specific vulnerabilities.

6. Conclusion

Human mobility is not the product of a single factor but rather the outcome of overlapping and reinforcing drivers such as conflict, food insecurity, violence, climate change, and inequality. These forces interact in complex ways, creating conditions that compel individuals and communities to move, often under duress. The evidence in this study underscores the urgent need for holistic, intersectional approaches to migration policy. Addressing human mobility requires more than short-term humanitarian responses; it demands long-term strategies that tackle root causes, promote peace, strengthen food systems, mitigate climate change, and reduce inequality.

Ultimately, understanding the multiple drivers of human mobility is essential for building resilient societies and fostering global cooperation. By integrating social, economic, political, and environmental solutions, policymakers and practitioners can not only mitigate the negative impacts of displacement but also harness human mobility as a force for development and social transformation. The challenge is immense, but with collective action and commitment, it is possible to create a more just, secure, and sustainable future where mobility is a choice rather than a necessity.

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Democratisation and Political Development in Nigeria under the Fourth Republic

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Abstract: This article explores the rationale for democratisation and political development under the Fourth Republic of Nigeria. In the process of this underlying process, Nigeria is the largest democracy in Africa which experiences unending transition from the military regimes to democratic rules after the cessation of the British rule in 1960. However, the success of the founding election in 1999 was a sine qua non for the national unity of the country as well as for the interest of dispersed territory. Thus, the process of democratisation often assorted to political challenges which have threatened the national unity of the country. The performance has provoked the intervention of the scholars to wonder about the sustainability of the country in the face of the current challenges. The assessment of the first and second wave of democratisation have witnessed this situation between 1974 and 1991, of course, there is hope and fortune for the Nigeria democratic process to establish political arrangements in line with the principles of procedural legitimacy and triangular politics as the major criteria for sustainability of the Fourth Republic in Nigeria.

1. Introduction

Nigeria is a populous country of an estimated 172 million people with 350 ethnic groups which speak three major languages with several sub-languages. The three common languages are: Hausa, Yoruba, and Ibo. Its territory is geographically extensive and settlement is dispersed. Politically, these features are recognized in a federal system of the country. Despite this diversity, it is possible to make broad generalisation about the progress and performance of democratisation as the means of assessing the democratic process of the Fourth Republic. The process of democratisation and political development would address the issues about Nigeria's democratic project. First, the trend in political development which informs mobilization of the diversity of a plural society which rooted from the colonial rule, Nigeria as a case study in Africa was colonized by the British through the amalgamation of the Northern and Southern protectorate of 1914. This historical antecedent had established the socio-political and economic relations more complex in the federation of the country. Secondly, democratisation transcends to a self-government rule after the political independence of 1960 which sets the new structures for governance. This political framework was applicable to the West Minister Model in a parliamentary system of government. Such that the statutory functions of the Head of State were distinctively separated from the Head of Government (then).

The root cause of this development was linked to the setting up of the first electoral commission. By the virtue of the Nigerian Electoral Provision Council of 1958, the Electoral Commission of Nigeria was established to preparing ground for the 1959 parliamentarian elections under the West Minister Model. This first electoral commission had a chairman and five other members in the federation of the country. Ogbogbo (2009: 48), the electoral commission was organised by the task of the public civil servants to administer it for the conduct of free and fair elections, registration of the political party, delimitation of electoral constituencies, and announcement of the electoral results. The major political parties which contested for the parliamentary and regional elections were: (NPC) Hausas in the Northern Region, (AG) Yorubas in the Western Region, and (NCNC) Ibos in the Eastern Region. Before the general elections, the federal constitution of Nigeria implemented a policy on the proportional representation which specified seats according to the size of each region.

Awe (1960: 103-108) reported the constitutional arrangement adopted in the political affairs of the First Republic which recommended fifty percent of seats to the North, while the other fifty percent of seats will be shared between the West and the East, however, placing the North at political advantage. As a result of this political permutation, the Northern People Congress (NPC) led the parliamentarian government cum Tafawa Balewa as the Prime Minister. In this practice, Action Group (AG) from the West, and National Congress for Nigeria and Cameroun (NCNC) from the East formed the broad-based opposition. Subsequently, the outcome of 1959 federation elections was greeted with intra-party and inter-party conflicts in the country. More so, the Prime Minister Tafawa Balewa, who was the Head of Government as well as the party leader from the Northern Region had maintained the political popularity throughout the era of the First Republic because of the majority in the parliamentarians.

The table below summarises the alternation between civil/military and democratic/authoritarian rule in Nigeria since independence on 1 October, 1960.

Table 1: Governments and Regimes in Nigeria since Independence

Government/Regime	Democratic/Authoritarian	Duration	Basis (election? Coup?)	Comments
Civil Rule	Democratic	1959-1966	Coup	Political crisis
Military	Authoritarian	1966-1966	Coup	Counter Coup
Military	Authoritarian	1966-1975	Coup	Counter Coup
Military	Authoritarian	1975-1979	Election	Transition
Civil Rule	Democratic	1979-1983	Coup de' tat	Political Crisis
Military	Authoritarian	1983-1985	Coup	Counter Coup
Military	Authoritarian	1985-1993	Elections	Political Crisis
Interim/Military	Authoritarian	Six Months	Nil	Palace Coup
Military	Authoritarian	1993-1999	Elections	Transition
Civil Rule	Democratic	1999-2007	Elections	Crisis/Corruption
Civil Rule	Democratic	2007-2011	Election	Crisis/Corruption
Civil Rule	Democratic	2011-?		

Source: *Author's compilation*

Neither democratic rule nor authoritarian/military rule has been able to provide a long-term sustainably legitimate political model for Nigeria. Crises associated with corruption, electoral manipulation and violence have helped propel this alternation. Under these circumstances democracy is susceptible to decay, while military rule can provide only a short-term contingency solution. Civil rule has been in place since 1999 but its decay into a neopatrimonial system of government provides stability but only limited democracy. The concept of patrimonialism is a prevailing feature of politics in many African states, in which democracy in any full sense is compromised with a top-down policy of the incumbent power to dictate for the people as against the backdrop of democratic practice:

"The distinctive institutional hallmark of Africa regimes is neopatrimonialism. In neopatrimonial regimes, the chief executive maintains authority through personal patronage, rather than through ideology or law. As with classic patrimonialism, the right to rule is ascribed to a person rather than office. In contemporary neopatrimonialism, relationship of loyalty and dependence pervade to formal political and administrative system and leaders occupy bureaucratic office less to perform public service than to acquire personal wealth and status. The distinction between private and public interest is purposely blurred. The essence of patrimonialism is the word by public officials of personal favours, both within the state (notably public sector job) and in society (for instance, licenses, contracts, and projects). In returns for material rewards, clients mobilize support and refer all decisions upwards as a mark of deference to (patron) Bratton and Van de Walle (1994: 458)"

To justify the application of neo-patrimonialism in the current democratic project of Nigeria involves an assessment of promise and performance of the political elite that cut across the federal system. These political elite encourage favouratism at all levels for members of the ruling political party. However, the class of positions ranged from executive president, states governors, local government chairmen and subunits members (minister/commissioners) are political entourage as well as superpower that determined the economic and political faith of the people. For example, President Olusegun Obasanjo vehemently withheld 10.8 million naira. Adeniyi (2011: 21) noted that the fund was a statutory allocation for the Lagos State Local Government Areas. The seizure of this fund by the president started in 2004 when Governor Bola Tinubu created 17 additional local governments in Lagos State to make 37 local government areas. In this sense, President Olusegun Obasanjo deliberately punished the people of Lagos State based on the ground that the Action Congress of Nigeria (ACN) was the ruling party in Lagos. In this sense, the President Obasanjo may have refused the allocation because of the benefit for

Governor Bola Tinubu. In this connection, President Obasanjo may have refused the allocation because of the benefit for Governor Bola Tinubu. The election of the Late Umar Musa Yar'adua of 2007 was favourable for the release of the allocation to the Lagos State when Governor Raji Fashola assumed office in the same year with the president.

The optimism surrounding the transition to a democratic system of government, which was inaugurated on May 29, 1999, and headed by President Olusegun Obasanjo, was tempered by the daunting array of challenges carried over from the past military regimes which confronted the new and inexperienced democratic system Bratton and Lewis (2000:1-2). The establishment of new institutions, the development of effective political procedures, and the resolution of numerous policy problems presented urgent issues to be addressed in the nascent democracy. Among the more pressing concerns confronted by the new government was economic policy. A combination of sagging global markets, chronic mismanagement, and endemic corruption fostered an extended economic malaise, and much of the Nigerian public anticipated that better governance should be reflected in improved economic conditions. Indeed, a challenge for democratic government was and remains how to harness economic reform of democracy and democracy for economic reform in order to meet the hopes and aspirations of the people after the hardship they had experienced during the military regimes.

This study also interrogates whether this current phase of evolution to a democratic system of government will be a lasting solution to political decay in Nigeria. The quest for answers is generally linked to the process of the third wave of democratisation particularly African countries that have adopted liberal democracy. These new democracies display, to various degrees, continuities with past authoritarian processes. Writing in 1997, Bratton and Van de Walle (1997:6-10) observed the contemporary patterns of African transition to democratic system of government as one way for autocratic leadership to broaden support for itself other willing political agents with a softer, more liberal form of authoritarian rule, but one which is far from accountable. This calls into question the extent to which a new democratic government in Africa can be described as democracy? And to what extent do processes of regime change in Africa resembles democratisation? To put it another way, is Nigeria democratising or de-democratising in her current democratic project.

2. Conceptual Clarification

The concept of democratisation is a new political vocabulary for the analysis of public agents in a democratic system in this modern era. However, the political analysts in the various fields have assembled to construct vast empirical theories in line with the global politics on the process of democratisation which emerged in the Western countries through the evolution which took different political patterns. First and foremost, democratisation is a relative term of democracy. Huntington (1991: 13-16) labelled the concept as a period or evolution that comes inform of growing waves which systematically transcends in the arena of world politics. However, democratisation is also a group of democratic transitions from non-democratic regimes to democratic regimes. Alumona (2010: 98) observes that democratisation is a process that occurs over a period of time, where the state and the entire populace are the major actors who must show commitment to ensure that sustainable democracy operates well in the entire society. Diamond (1997: xiv) stated the third wave of democratisation has transformed the balance of political regimes in the world. Whitehead (2002: 26-27) added that democratisation is best understood as a complex, long term, dynamic, and open-ended process. It consists of progress towards a more ruled-based, more consensual and more participatory type of politics.

In a similar vein, Huntington (1991: 109) argued that the concept of democratisation should be shifted from how the authoritarian government collapsed, to the processes of democratic institutions. These processes take different forms but a typical occurrence starts when the principal officers of government are chosen through competitive elections in which the bulk of population participate. Also, the democratic government should be changed and selected through the model of procedural legitimacy. Procedural legitimacy, Smith (2003: 275) aptly noted, resides with democratic forms of government as pro-democracy movement in a healthy political space with regard to the elite and electorate competing for political power. Apart from this argument, Huntington (1991: 50) maintained that procedural legitimacy in a political system that reflects ability of the voters to choose their rulers through elections. Subsequently, if the rulers failed to perform, they lose legitimacy, they are defeated in elections and different set of rulers takes over.

The evolution of democratisation in this modern era came with assorted views of scholars that have grasped various ideas in delineating the prevailing political term and locates it to the context of practice in the contemporary democratic system of government. The empirical connection between the theory of Huntington and Bratton are vast in the literatures of democratisation. Indeed, Huntington described the impact of democratisation as the establishment of a democratic government through the form of election. Election serves as life of democracy and an end to authoritarian regimes, while Bratton (1997:194-195) viewed democratisation from different perspectives which involves the construction of participation and competitive political institutions: "The process of democratisation begins with political challenges to authoritarian regimes, advances through the political struggles over liberalization, and requires the installation of a freely elected government. It concludes only when the democratic rules become firmly institutionalised as well as valued by political actors at large". Therefore, democratisation is an open ended process which extends to the pinnacle of the state for national integration of diverse national, particularly African countries which have currently linked up to the deliberative democracy.

More so, democratisation involves regime transition from authoritarian regimes and concludes when democratic government is first installed. The end of transition is marked by cessation of overt disputes about the rule of the political game and the establishment of a new procedural type that could accord legitimacy to the elite through the citizen's involvement in balloting. On the other hand, democratisation as the regime transition to democracy can be said to have occurred only when a regime has been installed on the basis of a competitive election, freely and fairly conducted within a matrix of civil liberties, with result accepted by all participants. The acceptance of the validity of founding elections by losing parties is crucial because it marks the uncertainty agreement on democratic system of government. In the same sense, smooth transition to a democratic government is best distinguished according to the mechanism of the regime installation rather than by added requirement of the alternative leaders. Thus, few African countries have fulfilled the obligation to democracy, but in the process of operating this task, this study focuses primarily on the openness and fairness of the electoral process on the willingness of election losers, and gainers.

In this literature, Bratton (1997:198) aptly examined the founding elections in Africa countries immediately after 1990 as many political offices were opened to electoral competition. For example, the head of government was relatively opened to multiparty system which engaged choices in the governance of life. Another dimension which established new development in the movement for democratisation in Africa was the effective opposition which confronted authoritarian regimes of one-party system. In this scenario, urban protest movement against dominant political party was constructed in line with preceded process of competitive elections. The leaders emerged to meet this challenge in very few instances. The distinction between convergence and splintering of opposition forces is nicely captured by contrasting Republic of Congo and Zambia.

In another sense, Bratton (1997: 201) correspondingly expressed the founding election with a view to free and fair as the criteria for legalizing competitive elections. Thus, most African elections were disputed based on the platform which it stands on because incumbent and oppositions clashed over campaigns and voting procedures. In the same connection, opposition leaders claimed that voters registration list were either outdated, disenfranchising large members of eligible citizens especially young citizens who were expected to opt for change in the political systems. The credibility of a competitive elections are commonly observed by various agents ranging from domestic and international which are permitted to evaluate the elections for international standard.

Apart from conducting elections, Bratton (1997:203-205) further mentioned that other useful innovations include election outcomes, participation and completion are germane to processes of democratisation. This political innovation emerges in the turnout for elections within the wing of the incumbent and opposition parties in African politics. First, the transition from one party to multiparty competition was recorded as daunting in few African countries. For example, in Malawi and Zambia, even in Nigeria, transition elections had much more uncertain outcome than election conducted previously under single-party regimes in which there was only one candidate for the presidency who won without competing with other candidates. In another vein, election which is conducted under multiparty and the incumbent power holder was dropped as the election witness transparency under free and fair. In Africa incumbent party enjoys electoral advantages over the opposition political parties, but such advantages were permanently marked in Africa's neopatrimonial regimes where the chief executive monopolises and rule through prebend.

Another remarkable view in this literature, Bratton (1997:206-207) concluded that the electoral participation and elite competition are combined to evaluate the character of founding elections right from campaign level to the outcome of the result. In African scenario, the political elite are often able to control the process of political competition so that they can come out on top. Even where elections resulted in the ouster of entrenched strongman, new leaders quickly lapsed into autocratic and patrimonial practices of their predecessor. Thus, the victors in Africa's elections are often simply old-guard politicians who chose the right moment to break with the past. Observers have charged that recent political changes in Africa have not directly involved overall citizens in the process of election from the campaign level which is the foundation of the political institution. However, the impediment to this issue was informed by the political behaviour of the old-guard politician, who wants power at the absence of low political education.

In another vein, Adesoji, (2006: 43) established various approaches to the concept of democratisation. The transitional approach emphasises political processes and elite initiatives and choices as accounting for moves from authoritarian ruler to liberal. This connotes that certain actions, choices, and strategies of political elite are beneficial to democratic institutions. In a similar vein, democratisation stands on interrelationships of the political elite to organize for effective political structures which could help in overall achievement for the people in the area of power, economic, social and political, as they gradually change through history which provides constraints and opportunities as it also drives political elite and others along a historical trajectory in liberal democracy. Jayasuriya (1994: 143) succinctly argued that democratisation is the movement towards realisation of a democratic order which needs to be located in actors and social movements of civil society groups. The civil society group is an area of human activity which was primarily directed at the satisfaction of political needs which require an association greater than the family affairs. Schlumberger (2007: 106) expressed that the concept of democratisation and democracy are combined to established political institutions. In 1980, democratisation was viewed as a process shaped by strategic actors rather than by structural socio-economic prerequisite. These actors determine the outcome of transitional process by their interests, perceptions, strategies, and interactions. In a similar sense, democratisation is a process which leads to democratic political system as an open arena for the human interaction.

The notion of democratisation was discussed by Acharya (2003: 377), who explicitly explained the significance of democratisation to mean transnational approach in a regional politics of the world. This framework described the mechanism through which each continent changed from authoritarian regimes to democratic rules with the influence of foreign policy. The following suggestions have contributed to the evolution of democratisation: firstly, democratic transition may create unanticipated moments of boldness in foreign policy, which could break long-standing stalemates in regional conflicts. This is partly because of the impulsive move by newly democratic states to distance themselves from the policies of their authoritarian predecessors. Secondly, by seeking a broader range of views on foreign policy and permitting greater domestic discussion and debate over foreign policy goals, democracies may be able to offer alternative solutions to existing regional conflicts. In fact, contrary to a popular belief that newly installed democracies destabilise their neighbourhood by seeking to export their revolution, one finds evidence that democracies often deal creatively and responsibly with their neighbours, including those with whom they might have been embroiled in conflict. Thirdly, democratisation creates more domestic transparency in ways beneficial to regional understanding and trust. Transition to democratic rule brings in its wake availability of greater information about a state's national security and financial policies and assets. This could reduce suspicions among neighbours and expand regional security and economic co-operation. Fourthly, Democratisation may lead to more open and regularised interactions among states, reducing the importance of inter-personal contact. Lastly, Democratisation produces greater openness and the rule of law not just within states, but also between them. Rule of law in the domestic context often leads to demands for rule-based interactions in the regional arena. This can be more conducive to regional collective problem solving.

In this opinion, Bratton (2004:1) noted that democratisation and state are two fundamentals threshold which accommodate democratic rules prevailing in the African societies. Similarly, democratisation establishes orderliness among different civil groups to stair the political affairs on the principles of democracy which also helps the state to function effectively by the political wheel of the people to accommodate these features: authority, legitimacy and bureaucracies. Carbon and Memoli (2012: 2) correspondingly viewed that democratisation and state-building are key terms in the international agenda as both are processes which are often evoked together; however, they refer to two analytically distinct underlying concepts, namely, democracy and state.

The argument of democratisation was accompanied by the pressing explanations of scholars to resolve at the universal meaning. These magnanimous efforts have uninsured the risks taking in the practice of democratic institutions. Therefore, Huntington (1991: 294-316) has indicated the general obstacles to democratisation, particularly in the new countries which adopted democratic practices after 1991. These obstacles include:

The political inexperience which marked the political systems of the new arrivals to democratic government after 1990. This dramatic experience which spanned 1990, and was considered as a set of democratic tests in the history of third wave democratisation. Within this period, some third world countries were still under the leadership of authoritarian regimes in which Nigeria was among the political backsliders.

The political leaders that were in power during the authoritarian regimes between and 1990, later confronted with democratic attitude after the third wave of democratisation as instrument of change. Wherein, the new political leaders that emerged after that year established democracy in line with undemocratic ideology that worked against the process of democratisation.

A profoundly anti-democratic culture would impede the spread of democratic norms in the society, deny the legitimacy to the democratic institutions, and thus greatly complicate if not prevented the emergence and effective functioning of the institutions, e.g. Islam, traditional Confucianism, and undemocratic movements.

Lastly, high levels of poverty and inequality impede the growth of democratisation because citizens cannot see material benefits from democratic forms.

3. Pathway to democratisation in Nigeria

There is exigency needs to explain the political forces which accelerate democratisation in the Fourth Republic of Nigeria. According to Huntington (1991: 41), who postulated the circumstances that informed the third wave of democratisation which are in varying degrees. However, each country's political background in the authoritarianism is the principal premise of democratisation of the global world particularly among developing countries of Africa, Asia and Latin America. The evolution of democratisation is a transition from undemocratic to democratic which undergo through internal arrangements either by the people or the authoritarian government to change the political character of the state. Basically, regimes change generally depends on the nature of history, in fact, the regimes which have moved toward democracy in the third wave were diverse. They include one-party systems, military regimes, and personal dictatorship.

In the case of Nigeria in Africa, Ihonubere (1996: 194) noted that it is easy for the military cabals, largely because it legal monopolises the means of coercion through guns, bombs and armored tanks, to intervene in politics, as against the votes of the people that accord legitimacy to the government. To be sure, fractionalisation of the ruling elites, and fragility of the state helps to explain why military has emerged as the most powerful contenders in struggle for power in contemporary Nigeria. However, two novel developments occurred in 1993 where members of the political class openly invited conservative army officers to intervene, and held consultation with them before they did so, particularly with the northern oligarchy. Ikpe (2000: 156-157) maintained that the patrimonial attitude of General Babangida increased in number for support of the annulled June 12, election of 1993. The military Head of State recruited clients and supporters all over the country, his primary support came from the north. This is because he was such an ardent believer in Northerner dominance of Nigerian politics. This research argues that the acclaimed winner of the June 12 election was a Southerner, an undisputed lead, forcefully demonstrates this commitment. Every available evidence indicates that any power shift from North to the South was unacceptable to the Northern military and political elites who have dominated power since 1960.

Another implication for the management of the country was the establishment of the Interim National Government (ING) which was headed by Chief Ernest Shonekan, who hailed from the South West. His government was used to appease the southerners for non actualisation of the June 12 election. Despite this development, there was a considerable violence in the South West, particularly in Lagos. The failure of the Interim National Government to integrate the affairs of the country culminated in the wild-wind coup of General San Abacha in 1993. General Abacha's leadership in the country was more disastrous because his despicable attitude toward fascism was dramatically established. Thus, the basic success of General Abacha's coup was not a surprising one in the political system of Nigeria but, it was a game plan with General Babangida upon the leadership of the country which should come from the North. Ikpe (2000: 158) reported that Abacha used everything against Nigerian interest, against the Nigerian people, and only for himself, and family. Not only the security apparatus, even the political and economic system were used for his benefit. In his tenure, right to the oil bloc was distributed to the northerners particularly those that were loyal to him.

In this sense, Westra (1998: 154) stated the process of Abacha's dictatorship in November, 1993 in the establishment of a fascist regime where he disbanded all elected bodies, such as state legislative, thirty houses of state assemblies, local councils, and all political activities. He also suspended the 1979 constitution, including all provision for human rights it contained. Moreover, in April 1994, a Civil Disturbances Tribunal was established with power to impose death penalty, capital offences, and reviewed punishment by including unrest crimes and attempted murderer. In May 1994, some supporters of the Movement for the Survival of Ogoni People (MOSOP) were arrested including Ken Saro-wiwa.

The minority communities under the regime of Abacha, both the South-South and the South-West suffered different circumstances. Ihonvbere (1996:214) explained that before the death of Ken Saro-wiwa, there was a peaceful demonstration in the country on environmental pollution with regard oil spillage which damaged the source of economic income of the people from fishing. Abacha was less concerned to address the fundamental problems facing the people of Ogoni community. There was a draconian attempt by deploying soldiers to different strategic locations in the areas. Basically, the inter community classes among the neigbours, such as Ndoki, Andoni, and Okrika were emasculated. Thereafter, considerable arrest was made which included the leader. Consequently, the leader and others members were hanged to death on the 10 November, 1995. The reason behind this action was the leverage over the environment which serves as economic source for the nation under General Abacha authoritarian regime.

The evolution of democratisation in Nigeria started with the protest which was established by the pro-democracy groups with active members from the South West, and few members from the North and East also joined to face out the military rule. This movement was engineered from the South-West, the Yoruba community through Afenifere group (Peace Lovers) and the Egbe omo Oduduwa (Descendant of Yoruba). Ihonvbere (1996: 211) opines that these tribal groups filled the political environment with new ideas in the formation of the National Democratic Coalition (NDECO) and Campaign for Democracy (CD) in 1994. The principal goal of the movement was to reinstating the June 12 mandate of Chief Moshood Abiola. Among its prominent members were respected Nigerian who played significant role during the early years of independence, notably Anthony Enahoro, Michael Ajasin, as well as intellectuals and new generation of politicians, such as: Kofoworola Akerele, Bolaji AKinyemi, Ralph Obiora, Gani Fawehinmi, and a host of others.

The political struggles by the citizens of Nigeria corroborated with the civil society groups in the opposition of the authoritarian regimes of General Sani Abach. Perhaps, in these movements, Ihonvbere (1996:212), there were ups and downs with regard to struggle as the executive of the Nigerian Labour Congress was dissolved, while the Campaign for Democracy and National Democratic Coalition members were promptly arrested and detained. The student of Edo State University organised a public protest about ethnic cleansing in Ogoniland and various indiscrimination arrest, about 25 persons were reportedly killed by the police and army under Abacha regime. Therefore, under this regime the country was at the stage of collapse.

The position of Abacha was unpopular with considerable opposition that was mounted to discredit his agenda in the country. The military juntas established strategies to gain the popularity in the country by introducing people to new development. And this was method of divide and rule particularly in the South-West region that support the June 12 mandate. Kraxberger (2004: 421-425) explained that the constitutional conference was introduced to remove various political tensions with a view to creating more states in the country. This development splits the ideas of Afenifere (Yoruba Group) from the South-West into pro and anti –military rule. Despite this fact, the group in Ibadan had surmounted for the boycott of the National Conference, Ekiti chapter vowed to attend it, in the interest of state creation which was eventually achieved. The adamant of Ekiti for participation in National Conference of 1994 however gave birth to the emergence of Oodua People Congress (OPC), a powerful ethnic militia as well as vulnerable group complimented by the youths to demonstrate over Abacha's autocratic rule particularly in the South West. The soldiers have arrested prominent people from the area such as: Gani Fawahimi, Chief Olu Falae; Nobel laureate Wole Soyinka, General Alani Akinrinmade, and others sought refuge in exile. This military action provoked the vulnerability of youths in the crisis.

Kraxberger (2004: 425-426) maintained that it was in this environment of political reposition and ferment that the Oodua People Congress (OPC) was formed, its principal leader was Otunba Ganiyu Adams. The rationale for the creation of Oodua People Congress (OPC) was to question the activities of the military as well as national integration of the Yoruba people in the country and diaspora. The justification of this was the annulment of the June 12, in 1993 (then) General Abacha was second in command to General Babangida. The second phase of the ethnic militia at the tune of 1994 was a significant improvement on intellectual members which cut across different professions from the South West. The Oodua People Congress rejected the divide and rule politics of Abacha regime. Similarly, the OPC became a strong association from the descendant of Oduduwa in Nigeria and diaspora to challenge the military authority of General Abacha on the subject that: “Abacha must go”. The OPC proclaimed war against federal government for the marginalization of the Yorubas, and pointed to the annulment of Abiola’s success in the history of democracy in Nigeria.

The regime of Abacha was a despicable type as well as immoral from every quarter of the world. This makes the international community to wonder how the Nigerian would survive under the autocratic agenda of the military juntas. There was no improvement on human lives, despite this hardship; political and socio-economic deterioration accrued in staggering, poverty, unemployment, corruption, malnutrition which threatened the political ecology. Because of these aforementioned challenges, various international communities have committed their efforts in the entrenchment of democratic prospects that could improve on the unity of Nigeria through diplomatic interventions.

The patterns of diplomatic interventions issued by the international communities were in varying degrees. Westra (1998: 154) reported that the principal mission was registered by President Clinton of United States, who delegated Jesse Jackson as a special emissary for mediation upon the action of Abacha in Nigeria. Harneit-Sievers (1998: 356) justified that there were gross violation of human rights under the Abacha regime between 1993 and 1998. Nigeria had become a pariah state against which a number of international sanctions had been imposed. Because of this recalcitrant policy of Abacha, Ihonvbere (1996: 215) noted that Nigeria was suspended from the Commonwealth of Nations following the motion moved by President Nelson Mandela of South Africa in 1995. Apart from these accounts, the European Union and other Western Nations reviewed diplomatic relations, and supply of arms has been suspended. Consequently, Sessay and Ukeje (1997: 38) reported that Nigeria was given a two-year deadline within which it should democratise and impose its human rights records.

In a nutshell, Abacha died in 1998 by short illness at Aso Rock Villa Abuja. Some Nigerians wondered that the nature of his death was either apple or sexual enterprise with an Indian lady. Historically, the aberration of Nigerian political system was dominated by military regimes for 29 years. Therein Abacha and Babangida regimes were the worse in the history of Nigeria because there were impasses in politics and socio-economic which would have driven the operation of democratisation cum affirmation of the June 12 elections that was considered as free and fair by the international observers. Therefore, the fortune of democratisation in developed countries of today lied on the past historical backgrounds which open to political pressures. The first and second wave of democratisations had witnessed this development. Nigeria as a case study in Africa should not divulge to organise a viable political development for sustainability.

4. Challenges to Democratisation in Nigeria

Nigeria as the largest democracy in Africa often witnessed several transitions which could hold the unity of the country stable. But the transitions were constructed on the political structure of the unitary system of government which informed various electoral decays as manifest in the institutional designed. For this fact, Nigerian democracy reflects underdevelopment. Thus, democratisation process in Nigerian political system is technically structured by large scale challenges which are combined to obstruct her fifteen years of democratic project. However, these challenges are historically linked to internal politics where democratic government often informed by major political actions for the process of institutional design among the political agents in the federation of Nigeria. Therefore, this study is akin to discuss relevant issues that surround representative government in Nigeria from the literature of scholars in the field of social sciences. It was observed that the general challenges of democratisation and political development attempt to explain the crises which faced the first and second waves of democratisation also appeared in the third Wave of democratisation, particularly the countries which joined liberal democracy after 1990.

The military was considered as the major player which often appears at the corridor of power for the governance of the country on the account of political crisis between the incumbent power holders and the political contenders struggling to take the power through electoral process. Yaqub (2004: 89) noted that the 1966 military coup was bloody because it claimed lives of few parliamentarians; they are Prime Minister Tafawa Balewa, Akintola, Sir Ahmadu Bello and a host of others. In a similar vein, in 1979 General Olusegun Obasanjo as the Head of State successfully transformed the country into a democratic government which elected Alhaji Shehu Shagari in the Second Republic. The democratic transition was emasculated by a military coup staged in 1983 and a counter military coup led by Major General Ibrahim Babangida in 1985. The military government started a democratic transition that was to transfer power to a civilian government between 1990 and 1993. The elections were conducted without actualization of the political mandate for civil rule. Therefore, this translates to the opinion of the people to wonder about the unity of Nigeria under the Fourth Republic. Ake (2001: 6) juxtaposed that the military intervention in the civilian rules was unintentional in Africa but by the character of politics that engender military regime.

In the same vein, it is necessary to address the issue of minority rights and majority rule in Nigeria in the present democratic projects. This issue largely contributes to the rise and fall of a new democratic system. In the current democratic dispensation of Nigeria, there is much gap between the opposition in the Freedom. This framework accounts for the population of each ethnic state in the federation. For example, Hausa/Fulani which dominates North East, North South and North West are recognised as majority. While, the South West, South South, and South East are also recognized as minority ethnic groups. In this sense, majority rule in the context of democratisation is based on population advantage over the minority rights. The justification of this is resource control being the right of the Ogoni people. Dibua (2005: 5) explained the environmental degradation and the effort to recourse control by the minorities communities in Nigeria. This political formula engendered danger in the political system of Nigeria, and this practice which was operated in the First and Second Republics became a stereotype in the current democratic project as representatives are affiliated with their respective nationalities in the Fourth Republic. Suberu (2003: 1-4) observed the minority tension and protest in Nigeria which lies in their long disadvantage as position emerged in the political system. This contextual challenge translated to ethnic conflict in the north, among the non-Hausa-Fulani communities, and in Rivers State, among the oil producing communities.

As regards this fact, the issue of minority rights and majority rule started after the political independence of 1960. Thus, Nigeria is ethnically diverse with 250 groups, among the minority groups are: Yoruba, Igbo, Ibibio, Tiv, Nupe, Igala,Ogoni, Urobo, Itsekiri, and a host of others. The Kanuri, and Fulani groups have affinity with Hausa. Therefore, the political power has overstayed in the hands of the majority Hausa. International Crisis Group (2006: 15) supported the view that the Yoruba, Igbo, and Ogoni are under the leadership of the Hausa groups in the country. Meanwhile, the PDP as the ruling party in the country had designed a new agenda in the application of the unitary democratic system under the Fourth Republic for the power to be shared among the six geo-political zones in the federation of the country. This political arrangement is undemocratic as well dangerous to the national unity of the country. President Olusegun Obasanjo (Yoruba, South West) 1999-2007, late President Umar Musa Yar'adua (Hausa, North West) 2007-2009, and President Goodluck Jonathan (Ijaw, South South) 2009-2015. There is crisis/disagreement in the political arrangement because the Hausa vowed to return the political power to the North in line with the agenda of the ruling party (PDP). This is because Hausa/Fulani has not completed their tenure in the leadership of the country with regard late Umar Musa Ya'adua in 2009. This study argues that the next political zone should be South East (Ibo) according to the sharing formula. The President Goodluck Jonathan may contest for re-election in 2015 to complete his two tenure. In a nutshell, the government of each leadership in the country should run two tenure as the alluding politics of the PDP.

The political violence transformed to minority struggle for secession from the sovereign government of Nigeria. This aberration consequently resulted in the emancipation of ethnic militias in the South West, South South and South East. Among the ethnic militias such as Oodual People's Congress (OPC), Ijaw Youth Movement (IYM), Movement for Acualization of the Sovereign State of Biafra (MASSOB) et cetera. Exceptionally, Arewa People's Congress (APC) or Arewa Consultative Forum (ACF) is the majority ethnic nationality that operates in the north. Perhaps, each nationality sometimes disagreed with the central government over national issues which always result in crisis.

The resolution to the challenges for the future existence of Nigeria was informed by the establishment of the national conference as a political avenue to discuss about the national issues/unity with the assembly of people from the six geopolitical zones. The political debate that arose in 2005 during President Olusegun Obasanjo government was initiated as National Question:

"the national question is the perennial debate as how to order the relationship between the different ethnic, linguistic, and cultural groupings so that they have the same rights and privileges, access to power and equitable share of national resources; debate as to whether or not we are on the right course towards the goal of nationhood; debate as to whether our constitution facilitates or inhibit our march to nationhood, or in between the goal itself is mistaken and we should seek other political arrangement to facilitate our search for legitimacy and development Musa (2010: 25)"

Another view about the issue of the National question worth mentioning is, Ogundowole (2003: vii) who philosophically explained national question as a phenomenon in the investigation of human existence on the basis of natural circumstances that orchestrates people's identity for a nationhood which enhance means of identifying as well as resolving political structure of the country. From this examination, this study argues that national question as a political approach in the establishment of future existence for political development. Additionally, Ogundowole (2003: 121-122) stressed the political ideology of the present elite to control the affairs of the country through power sharing. This approach was considered as a political dilemma that would embody violence and hatred among the political elite.

Corruption in Nigeria becomes the major enterprise and it dominates the political system to the extent that every public and private organisations are inflicted with the syndrome. This indication contributes to democratic failure in the past and the present government. Johnston Michael (1995:5) defined corruption as act of abusing the public roles and resources for private benefit. Funke (1991: 166) averred that the word corruption denotes something which is immoral and dishonest. This study shows that corruption in public life is usually associated with actions which devalue certain principles of trust and fairness which people hold dear. However, tribalism, racism, bribery and graft, undue influence and pressure are equally forms of corruption which exists in the federation of Nigeria. The justification of this position in fact, every national assignment by top bureaucratic members is a mechanism for corruption because there is kick-back approach in the business. The kick-back approach is the gain or commission from the contract award to agents. They have white partners from Europe that partake in this unfair job.

The failure of elections in Nigeria can be attributed to many factors. Enojo (2010: 89) emphasises electoral violence which since independence has always been part of the political process. Anifowose and Babawale (2003: 64) added that the 2003 general elections were rigged by the elites in power. Ojo (2008: 21) and Okolie (2010:1-2) are of the view that the 2007 general elections were the worse in the history ofelection administration in Nigeria with both international and local observers concluding that it was badly flawed. Awopeju (2011: 1) and Obakhado and Imhanlahimi (2009: 10) have claimed that low participation in the 2007 and 2011 presidential elections was due to loss of confidence by the people in electoral processes. Rawlence and Albin-Lacey (2007: 1-2) characterized Nigerian elections in terms of stolen 'rights' because they were marred by extraordinary displays of rigging and intimidation of voters in many areas throughout the country. In many states, very little voting took place as ballot papers were diverted to the offices and homes of government officials and participant to be filled with fake results.

On the other hand, one interesting area in democratisation of Nigeria has been inter-governmental relations within the federating states. From 1999 to the present there have been robust in term of dealing with national issues which are germane to democracy, including revenue allocation and management of national crisis in the federation of the country. The three institutional components of government in Nigeria include are, central government, state government, and local governments, which are collectively combined as the Federal Republic of Nigeria. The Independent National Electoral Commission (INEC) offices were established in the state and local government areas. The political structures are stratified, such that, the president is the head of state of the federation, while, governors are executive heads of the component states, and each local government area has a chairman as its executive head. Apart from these structural accounts which have impacted on democratisation, another relevant perspective which should be divulged is political opposition in the country is often constructed in line with multi-party electoral system. In a nutshell, the presidential election in the federation is nostalgia in rigging at the state levels through political clients of the same party. For example, PDP as the super political party in the federation of Nigeria has the central power to the subordinate states and local governments in the national matters.

Oromareghake (2013:24-29) has argued that democratisation in Nigeria has been deeply compromised by various forms of electoral malpractice since political independence in 1960, and credible elections have not been forthcoming. It is true that the 2011 elections were judged free and fair by the international and internal observers, but there was low turn up by the electorate. Momoh (2006:71) assessed the Nigerian experience as de-

democratisation between 1999 and 2003 on the ground that the responsible leaders with the interest of the people have not emerged which is the major consideration of democracy as well as making democracy feasible.

In the literature of Bratton (2008:3),the general obstacles to democratic elections in Africa are highlighted as follows:

(1) Elections are struggles over access to and control of resources, (2) African leaders are political demagogues, (3) African election campaigns have been exercises in manipulation by politicians (4) Campaign strategies in Africa feature material inducement and political intimidation, (5) the modus operandi of elections in Africa is open to vote buying, (6) Africa elections are prone to large scale violence (7) In sum, these features amount to denial of citizens' freedom to express their electoral preferences. Nigeria, as a case study in Africa, conforms with many of these features. Nevertheless, the 2007 federation elections in April which featured contests for the federal presidency, state governorships and legislative assemblies at state and national levels promised a political watershed. This study investigates whether Nigeria could conduct credible elections that would usher in credible leaders that have interest of the citizens at heart.

5. Political Development

Political development offers a broad range of meanings in the literature of political science but its discussion focuses on the evolution of changes which astronomically diffuse to different sets of people to transform its socio-political system from tradition to modernisation. This explanation was justified by Deutsch (1961: 493) that political development rhymes with social mobilisation as a process of overall change which happens to substantial part of countries which are moving from traditional to modernism. Thus, these changes influence and sometimes transform political behaviour which is fused with historical situations and virtually between politics and economic development. Apart from this explanation, Nye (1967: 418-419) noted that political development is best used to refer to the recurring problem of relating governmental structures and processes to change. Virtually, modernization and capacity of political structures cope with social change, to the extent, it prevails in some times. This context generally assumes that structures and processes co-exist with legitimacy for the people's to support for as output desire. The legitimacy and effectiveness become relevant when the sectors of population participate in the process of maintaining governmental structures overtime.

The language of political development means more than the aforementioned literatures, Pye (1965: 5-14) observed certain aspects of characteristics from the explicit postulation which touches the overall activities of human existence in a democratic state. Similarly, the political development should be synonymous with democratic institutions and practices which is an essential ingredient of modernisation.

The literature, Olsen (1968: 699-700) argued over the proposition of Martin Lipset on the context that political democracy is highly dependent on socio-economic expansion in such realms as industrialization, urbanization, and education. The argument of this theory is viewed from another version of meaning as the broader process of national political development of which democratisation is only one possible aspect which explains process of democracy in the modern states. Therefore, political development as the institutionalization of political organizations and procedures with level of institutionalization is determined by the adaptability in an organized society, complexity, autonomy, and coherence or unity of a political system. Eckstein (1982: 454) supported with the view that political development is associated with democratisation and other integrity values which are accrued with professionalism in the modern political system.

More importantly, Tanter (1967: 150-151) explained political development in line with the practices of the modern political system. However, system analysis offers a broad range of governmental structures as the people and the government socially interacts through the web of demands and supports. The political interaction is designed to balance the power of the state. In the same connection, demands is integrated and processed in the political system for the output by the government and it comes inform of laws. Basically, if the demands of the people are covered, there is possibility for political instability in the state. This outcome opens a political opportunity for the opposition party to gain legitimacy for the next elections in the country. For example, the procedural alteration of the Democratic Party (DP) and Republican Party (RP) in the politics of the United States.

Rutten (1991: 265-266) aptly explained the correlation between the concept of politics and economic development as the mainstream of public policies which are significant in the modern political institutions. Subsequently, economic policy is made by the incumbent power holders as the political gain which reflects people's welfare in the political system. This framework has been described as the transformation of structures and the successes of the overall performance. Pious and Ojonemi (2014: 203) maintained that political development appreciates the tenets of representative democracy which gives room for effective mass participation in decision making process in government. Democratisation of the polity simply refers to a situation where the people are allowed to freely elect or select their representatives in accordance with democratic ethics and principles as the only game in town.

In view of these aforementioned literatures, Nigeria as a nation succinctly established the principal election in 1959 which put the country on the track of a democratic regime. This achievement was opened to process of managing the political affairs of the country that is geographically dispersed. Thus, the colonial structure was established by the leadership of Lord Lugard in 1914. This process had set forth for the emergence of the colonial constitution for the management of Nigeria regionally. The political development (then) had informed other constitutionals arrangements in the country. One of these was the General Lyttleton constitution, which march the country to the political independence in 1960.

Ogbogbo (2009: 48) reported that Governor General Lyttleton established a federal constitution which introduced some changes in the country's electoral laws. It was therefore felt that there was a need to set up an electoral body for the purpose instead of the previous ad hoc arrangements. By virtue of Nigerian (Electoral Provision) Order-in-Council of 1958, the electoral commission of Nigeria was established. Subsequently, the commission released the guidelines for the subsequent elections. It is instructive to note that this marked the beginning of the management of electoral matters in Nigeria. This commission conducted the general elections of 1959 and 1964. These elections were marred by electoral violence and allegation of rigging. The failure of these elections provoked the military to intervene in the politics of Nigeria in 1966.

There was no moral justification for the military past interventions in Nigerian politics which started from the April coup de' tat of 1966, it manifested as the agent of political development. Ihonubere (1996: 194-196) stated that military coups in Nigeria was an aberration in the process of competing for power of the state. The rationale behind the unconstitutional approach was by political, social and economic unrest in the country. Whereas, the involvement of the military in the Nigerian Politics has opened the country to underdevelopment in the socio-economic live. To justify this position was the civil war which claimed lives and property between 1967 and 1970 was an example in the history of Nigeria. In another view, Military regimes are not recognised for the prospects and political development by the international community and national intellectuals. Consequently, military is considered as an agent of political development when it co-exists with a democratic rule. Dunmoye (2008: 177-178) aptly noted the essential functions of the military existence as agent of democratisation in relation to social interaction with other arms of government for the survival of the state in this post-modern period. Not only the performance and legitimacy of the military considered when, acting as an arm of the state and an important institution of society, which is central to the democratic state.

The emergence of the Fourth Republic in 1999 with the founding elections which installed democratic systems in the federation of Nigeria was a hallmark in progress and performance as it brings the government closer to the people for hope and confidence in the institutions that were established. This political achievement was distinctive from the First and Second Republics of (1960-1966) and (1979-1983) which lived for short periods.

6. Sustainability of Democratic Government in Nigeria

The introduction of democracy as an inherent transformation from authoritarian regimes to a democratic rule constitutes democratic institutions which are formed by the people for the legitimate government to hold. However, establishing a democratic government to engage in deliberative decision is distinctive from sustainability of the democratic institutions. Thus, what is indispensable to the practice and performance of democratisation and political development in the current political system of Nigeria is sustainability of the democratic institutions which entails environmental politics as it involves planning by public agents for susceptibility by the constitutional framework. The general condition for the fledgling democracies in Africa to sustain her current democratic institutions, particularly in Nigeria's Fourth Republic which faces complex challenge is germane to the principal's goals of democratisation.

The principal goal of democratisation focuses on democratic consolidation. Juan and Alfred (1996: 20-30) and Diamond (1997: xviii) have considered these conditions for new democratic regimes as democratising as well as political development:

The existence of the state is the first condition that promotes democratic consolidation. Because state is the standpoint of democracy. The people in it must highly recognise its existence for maximum loyalty. With regard to the obedience of the people to the state, Nigeria is a colonial territory with different authorities which currently exist in her political environment.

Democracy cannot be sought as consolidated until a democratic transition has been brought to completion.

No regime should be called a democracy unless their rulers govern democratically. For this condition, the freely elected executive should not infringe upon the minority rights and legitimate functions of the legislature, and thus fail to rule within the bounds of a state of law, their regimes are not democracies.
Periodic elections should be guaranteed.

Accountability and Transparency: It connotes the connectivity between the rulers and the ruled to uphold the corporate affairs of the state. Thus, democracy is based on consent of the people and must constantly remain answerable to the people who created it. Gauba (2003:425) described democracy as a political apparatus that would ensure proper accountability and transparency of the rulers and the ruled.

Civilian-Control of the Military: Civil-military relations are one of the prospects of democratic consolidation. The civilian government should be able to control the authority of the military in the state. Dunmoye (2008:178) noted that the civil-military relation in a democracy has to be located within this ambience.

Rule of Law: This point exposes the activities of the government that is in power whether it rules through the constitution or arbitrariness of self-principles. Okotie (2008:86) admitted that there is need to consider rule of law as the backbone of democracy that every member of a nation even rulers must obey the law which is the strongest prospect of democracy, where the rule of law is ignored, every facet of democratisation process becomes threatened with anarchy.

Huntington (1991: 270-279) proposed some conditions which influenced the first, second, and third wave consolidations which are also helpful to Nigerian democratic project. These conditions include: high level of socio-economic development, qualitative education for the populace, foreign actors influence, and the hearts of political actors and public response to solve complex problem that affect the corporate existence in a divided society in Nigeria. Apart from these conditions, he advances that truth and justice are prerequisite to smooth running of democracy and this can be achieved by adequate prosecution of the elite in power for public to believe in them. Consequently, there are no permanent conditions for consolidation of democracy but the above would be helpful to Nigeria to sustain her nascent democratic system.

In conclusion, Nigeria is the largest democracy in Africa based on the population and the socio-economic structures. Perhaps, this recognition will be utilised in the process of democratisation and political development. However, the current democratic project is susceptible to various socio-political crises which have weakened the national unity. Therefore, all hope is not lost in this struggle for sustainability because democracy involves transformation with new rules which could help to maintain the system. In this sense, the current system should reflect procedural legitimacy and triangular politics as the practice for the country with dispersed geography. First, the procedural legitimacy is limited to democratic game as the only universal principle in the leadership and competition for the power of the state to emerge. In this connection, Nigeria as a diverse territory should follow the requisite procedural rules for the management of this diversity with egalitarian means of building political institutions from the votes of the citizens which will determine the legitimacy of the government in power. On this position, procedural elections should be free and fair for the opposition parties and civil society groups to accept the outcome of the results. The modus operandi in procedural legitimacy is the adaptability in the population to alternate power of the state among different political parties, for example, PDP, ACN, APGA, ANPP, APGA, LP etc. This reflects democratisation and political development as the conditions for mobilization of the populace as well as political liberalization of the Fourth Republic as against dominant political party. For, example, People Democratic Party (PDP) which dominated the political environment of the country, 1999-2014. Lastly, triangular politics informs socio-political arrangement with regard the federation of Nigeria. This ideal is produced for the people to have the spirit of nationalism as the total submission to the country's sovereignty irrespective of their affinities. The typical examples are the federation of the United States of America and Canada which sticks to democratic procedures.

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Commodification of Motherhood in Nigeria: An Afrocentric Examination of Commercial Gestational Surrogacy

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Abstract. Commercial gestational surrogacy is a growing area of Assisted Reproductive Technology (ART) that is increasingly prevalent around the world, including in Nigeria. Contributing factors include rising fertility issues; increased financial pressure; and technological advancements in the field of reproductive medicine. Although commercial gestational surrogacy can be beneficial for individuals who wish to become parents, it raises serious ethical, social and philosophical questions regarding the commodification of motherhood and human reproduction. The objective of this study is to provide a critical assessment of commercial gestational surrogacy in Nigeria using the Afrocentric lens. In doing so, this study adopted an Afrocentric perspective to understand how Nigerian women perceive motherhood, community, human dignity and personhood. This study argued that commercialising reproductive labour reduces the value of motherhood from being viewed as a sacred socio-cultural institution to a business based contractually driven relationship. Using Afrocentric philosophy and African ethical thought this study asserted that commercial surrogacy is at odds with many African traditional views on motherhood as a communal relational institution that is both morally important and valued rather than just providing a service. This study discussed the socioeconomic aspects that make poor women more susceptible to exploitative practices while engaging in surrogacy agreements due to lack of legal regulations in Nigeria. This study acknowledged that if commercial surrogacy remains unregulated in Nigeria, then it may continue to perpetuate unequal treatment of women by exacerbating their vulnerability to economic exploitation and degrading maternal dignity. This study concluded that Nigeria needs a culturally sensitive and ethically conscious legislative framework to protect the rights of women; to protect the dignity of motherhood; and to ensure that reproductive technologies aligned with the socio-cultural norms of Africa.

Keywords: Commercial Gestational Surrogacy, Commodification, Motherhood, Afrocentrism, Reproductive Ethics, Assisted Reproductive Technology.

1. Introduction

The tradition of regarding children as central to the institution of marriage is prevalent across many African cultures, including Nigeria. Marriage has historically been viewed not only as a union of two people, but also as a partnership of families and generations. The presence of children provides strength to these partnerships, preserves family lines, supports the preservation of culture, and creates identity among communities. Historically, scholars have noted that reproductive fertility and parenting were highly valued in many African cultures due to their symbolic nature; fertility was a means of creating new life and ensuring that social identities would endure through generations. Hence, fertility and parenthood represented social accomplishment and inheritance succession (Mbiti, 1990).

In addition to providing an heir in many African societies, one significant value of children in marriage is to provide a means for the continuation of family lineage. This is especially true in those societies where lineages are passed down through patrilineage; children, most commonly sons, preserve family names and inheritance patterns. Childless marriages can often be perceived as incomplete or socially unstable (Onimhawo & Adamu, 2015). Procreation is very much tied to African concepts of immortality since descendants ensure that the memories and legacies of their deceased ancestors will live on (Mbiti, 1990). In this way, children enable the continuation of both the living and the dead within the framework of traditional African belief systems.

In most Nigerian societies, it is common for older adults to rely upon their adult children for support in their later years (Isiugo-Abanihe, 1994). In the light of this reliance on their offspring for assistance in later years, raising children is generally understood as a form of investing in future family economic and social welfare. The act of bearing children is often equated with maturation, responsibility, and successful completion of the various stages of life. Conversely, being childless can bring about stigmatization in societal expectations, and even marital discord (Onimhawo & Adamu, 2015). Research conducted by Amadiume (1987) notes that fertility is directly correlated to women's social standing and familial power in many Nigeria societies. In these societies, therefore, children tend to fortify the emotional connections between married partners and elevate their reputation in the larger society and extended family.

From a religious and cultural perspective, children are viewed as gifts from either the gods or ancestral spirits. Both traditional African religions and modern Christian and Muslim communities in Africa see child-bearing as evidence of the favour of the divine towards a family. Birth ceremonies and subsequent naming rituals serve to reinforce the notion that children represent hope for the future, continuity with past generations, and shared communal identity.

Therefore, when a couple does not produce children, it can cause significant negative effects on both their physical and social wellbeing. In extreme cases, the stigma experienced by an infertile person can extend beyond the immediate family to parents-in-law and extended family members. This added dimension increases the feelings of guilt and shame already being felt by the infertile individual. These cultural misunderstandings along with the emotional burden associated with having no child particularly for women, make living with childlessness extremely difficult, as childlessness is often thought to be a curse from the gods due to past misdeeds.

In order to overcome these misgiving, modern science has created alternative methods outside of the normal human reproductive process (i.e., copulation) to provide childless couples with opportunities to experience the privilege of raising children (Adamu, 2023). Some examples of these non-natural ways of producing human life, include *Intra Uterine Insemination* (IUI), *In Vitro Fertilization* (IVF), and more recent options: *Gestational Surrogacy* (GS) or "outsourcing" pregnancy.

These relatively new human reproduction technologies have stimulated discussions and debates in bioethics concerning these technologies, which continue to grow more complicated each day as proponents, ethicists and religionists continue to discuss whether or not it is appropriate to use these technologies.

Motherhood is at the centre of most African cultures. Traditionally, motherhood was considered to be both biological, social, moral and a communal institution that ensures family continuity, lineage preservation and communal identity. Motherhood is a highly valued cultural ideal in Nigeria, and is often linked to womanhood, dignity and fulfilment. But commercial gestational surrogacy question this understanding of motherhood, as the commercialization of gestational surrogacy in Nigeria has raised very serious ethical, cultural, legal, and social issues related to the definition and value of motherhood in Africa. Historically, motherhood was viewed as a sacred and communal in African societies. The rise of commercial gestational surrogacy however has changed the definition of motherhood from a completely social and cultural construct to a commodity-based arrangement. Therefore, the issue of buying, negotiating, contracting and outsourcing women's reproductive capabilities in the Nigerian has become relevant, compelling and urgent (Adamu, 2023).

Proponents of surrogacy argue that it allows for reproduction options for couples who are unable to conceive naturally. A key argument made by advocates of gestational surrogacy is the idea that it provides reproductive freedom to people and couples wishing to become pregnant but are unable to do so due to infertility or illness (Horsey, 2015; Shenfield et al., 2017). The argument is that these people have a moral right to seek alternatives to becoming parents. Surrogacy gives these individuals and couples the ability to exercise this important part of reproductive autonomy, especially women with non-existent or severely damaged uteri, recurrent miscarriage, medical conditions which make pregnancy unsafe (Brinsden, 2003; Pennings, 2004). Another argument by proponents is that although traditional surrogacy was primarily for infertile heterosexual couples, gestational surrogacy has now opened up opportunities for single individuals who wish to have children and for same sex male couples who cannot biologically carry a pregnancy (Golombok, 2020; Horsey, 2015).

Since gestational surrogates are not biologically linked to the Child, proponents claim that this removes many of the fears about parental identity and conflict that arise when considering surrogacy (Teman, 2010). Often, the biological link will still exist between the intended parents and the Child and the surrogate will serve only as the gestational carrier (Shenfield et al., 2017). Others argue that while there are certainly cases of commercial surrogacy, there are also many cases of altruistic options who choose to become surrogates to assist others in experiencing the joys of having children. This type of act is typically viewed as an example of compassion, generosity and solidarity towards others (Blyth, 1994; Teman, 2010).

Advocates argue that medical advancements such as gestational surrogacy benefit society. As long as they provide solutions to human suffering and improve the quality of lives; then we tend to view them positively (Robertson, 1994). Since gestational surrogacy represents an advancement of assisted reproductive technology for those who were previously unable to create offspring, proponents believe that society should generally supports gestational surrogacy (Brinsden, 2003; Robertson, 1994).

From a philosophical standpoint, liberal ethics support the use of informed consent and voluntary decision making (Robertson, 1994; Wilkinson, 2016). Therefore, as long as all parties entering into a legally binding surrogacy contract understand what they are getting themselves into and are protected by adequate legislation, proponents argue that government should respect these types of contracts versus prohibiting them (Pennings, 2004; Robertson, 1994).
Furthermore, proponent argue that gestational surrogacy creates financial opportunity for women who become surrogate mothers (Spar, 2006; Wilkinson, 2016). Some argue that in jurisdictions where compensated surrogacy is permitted and regulated, surrogates are entitled to legitimate compensation for their time, effort, discomfort and potential health risk incurred during the process (Anderson, 1990; Satz, 2010).

Critics of surrogacy argue that this form of surrogacy exploits poor women particularly in developing countries like Nigeria; because these women often do not have access to education, employment, or income; they are often forced to make decisions based upon poverty and lack of alternatives (Pande, 2010; Rudrappa, 2015). Additionally, the process of becoming a surrogate may create unequal power dynamics between the commissioning parents and the surrogate mother (Anderson, 1990; Satz, 2010).

Furthermore, since there are no federal laws regulating commercial surrogacy in Nigeria, unscrupulous medical professionals can take advantage of this void for profiteering (Anderson, 1990; Satz, 2010). The absence of regulation can lead to issues of "baby factories", contract violations, and disputes over parental rights (Ezugwu et al., 2022). Surrogate mothers may experience physical harm during pregnancy, mental trauma after giving birth (i.e. depression), stigma from friends and family members, loss of personal autonomy and identity after giving birth (Pande, 2010; Teman, 2010). Children conceived via surrogacy may also face uncertainty regarding their identities and parental rights. Although Nigeria is rapidly adopting assisted reproductive technology, there is an urgent need to have a wholistic examination of the ramification of this emerging phenomenon (Horsey, 2015).

From an Afrocentrist standpoint, commercial gestational surrogacy challenges traditional conceptions of kinship, motherhood, shared communal responsibilities toward children, and human dignity as defined within African communities (Asante, 2007; Gyekye, 1997). Most African cultural traditions emphasize the holiness and sanctity of reproduction and the collective nature of both child-bearing and child-rearing (Mbiti, 1969; Menkiti, 1984). Commercializing pregnancies may therefore run counter to long-standing African moral principles prohibiting the monetization of human life and biological functions (Gyekye, 1997; Bujo, 2001).

This interplay between modern reproductive biotechnologies and indigenous African moral philosophies regarding kinship, motherhood, and community care presents a unique philosophical and sociological challenge that requires thorough study. While numerous studies have explored surrogacy from a variety of biomedical, legalistic, and feminist approaches, few studies have specifically investigated the Afrocentric implications of commercial gestational surrogacy in Nigeria (Nwokocha, 2012; Oyekanmi & Ajayi, 2020). Moreover, much of what has been written regarding surrogacy has focused upon Western frameworks of ethics without adequate consideration of the cultural realities of Nigeria, indigenous value systems in Africa, and communal views of motherhood (Asante, 2007; Menkiti, 1984). Thusly, there exists a pressing need for an extensive Afrocentric investigation into the ways in which commercial gestational surrogacy is contributing to the commoditization of motherhood in Nigeria and to its consequences for women, children, families, and society at large.

This study relied on a qualitative methodology that combines philosophical analysis and critical evaluation. A qualitative methodology is most appropriate in this case since we are focusing primarily on ethical, cultural, philosophical, and social aspects of commercial gestational surrogacy in Nigeria (as opposed to statistical or experimental data). Therefore, the study has a strong emphasis on normative inquiry and interpretive analysis of the commodification of motherhood within the Nigerian socio-cultural context. This study used an analytical method to analyse the concepts of motherhood, commodification, reproductive labour, gestational surrogacy, and Afrocentrism. By means of conceptual analysis, the study critically evaluated the meaning, assumptions, and implications of commercial gestational surrogacy as they relate to African ethical thought and communal values. The analytical approach allowed the study to investigate if the commercialization of reproductive functions undermines the dignity traditionally associated with motherhood in African societies.

Also, the study used a critical and normative philosophical method to assess the moral implications of commercial gestational surrogacy. The normative aspect of the paper is especially relevant because the study aims at determining whether it is ethically acceptable or not to treat reproductive capacities as market commodities. The study critically examined competing claims made by liberal theorists, feminist scholars, bioethicists, and Afrocentric philosophers regarding reproductive autonomy, bodily integrity, economic exploitation, and communal morality.

For the most part, the study depended upon African philosophy, and gender studies, consulted important philosophical texts by African authors including John Mbiti, Ifeanyi Menkiti, Kwame Gyekye, and Molefi Kete Asante so that there can be an Afrocentric theoretical basis for the study. In addition, the study examined feminist and Marxist scholarship on commodification and reproductive labour in order to provide more general theoretical perspectives about the commercialization of motherhood.

Additionally, the study employs an Afrocentric theoretical orientation as its major analytical tool. Afrocentrism was used to explore how African communal values, conceptions of personhood, kinship structures and maternal identities contribute to the development of moral explanations for commercial gestational surrogacy. Using Afrocentrism as an analytical tool permits the study to assess whether commercial surrogacy is consistent with or inconsistent with African culture and moral understanding of motherhood and human dignity.

Therefore, the scope of the methodology is limited to a philosophical, ethical and socio-cultural analysis within the Nigerian context. While references could possibly be made to international surrogacy practices for comparison purposes only, the main focus of the study is Nigeria and its unique cultural circumstances. This methodology adequately addressed the objectives of the study it was thus well suited in accomplishing these goals through providing a systematic structure for assessing the ethical complications of commercial gestational surrogacy and their consequences for motherhood in present-day Nigeria.

2. Conceptual Clarification

Commercial gestational surrogacy is an agreement between two parties; one party (the woman agreeing to bear the baby) will agree to carry and give birth to a child on behalf of the other party (the intended parent(s) in exchange for money. Gestational surrogacy is different from traditional surrogacy. Traditional surrogacy uses the surrogate's egg to create the baby she carries; therefore, the surrogate is biologically related to the child. Gestational surrogacy involves creating the embryo using the egg and sperm of the intended parents or egg/sperm donor via IVF and implanting the embryo into the uterus of the surrogate. Gestational Surrogacy subtypes include: Gestational Surrogacy with embryo from both intended parents (GS/IP): this is when both intended parents' gametes were used to create an embryo which was then transferred into the surrogate's uterus. Gestational surrogacy with egg donation (GS/ED): in this type of arrangement, a third party has donated their egg(s) for the creation of an embryo, which will be transferred to the surrogate who will carry it during pregnancy. Gestational Surrogacy with Donor Sperm (GS/DS): the donor provides sperm that has been fertilized by the intended mothers' eggs in order to produce embryos for transfer. Gestational Surrogacy with donor embryo (GS/DE): a couple or individual may use a donated embryo as opposed to creating embryos through egg and/or sperm donation.

The commodification of human resources is a form of capitalization; it represents the transformation of non-capitalizable elements into capitalizable ones. The first stage of this transformation lies in the assignment of an economic value to a resource which was previously non-economic. For example, reproductive labour, has been transformed into a product that can be bought, sold, rented or used as collateral.

The commercialization of one's own body parts such as eggs, uterus or milk; these are all examples of how a person can transform themselves into a product for sale on the open market. This type of commodification is seen as problematic from both a philosophical standpoint and a social perspective. Philosophically speaking, this is problematic because it transforms what was once valued for its inherent value into a mere object of purchase or sale. From a social viewpoint this is problematic because it treats individuals and individual experiences as commodities rather than as members of society.

In commercial gestational surrogacy, a woman's womb and her reproductive labour become two separate products which she rents out. When a woman uses her body as a surrogate she transforms motherhood into a commodity, and she does so for the purpose of earning money. By renting out her womb and her reproductive processes to others, a woman reduces motherhood to its most basic element. She no longer sees herself as someone whose primary function is to bear children but rather as someone who provides a service to other people. That service being the rental use of her womb. And while some will say that this is merely a matter of personal choice, many believe that the transformation of the experience of bearing children into an experience based upon providing a product to another party devalues the experience of giving birth.

This same type of commodification is occurring in Nigeria. While there are different perspectives regarding the relationship between commodification and African culture, one perspective is that commodifying motherhood and childbearing goes against traditional African values. Traditional African cultures view motherhood and childbearing as not just biological events but also social events. They see them as ways to create and maintain family lineages and communities.

Marx (1979) stated that commodification is the result of capitalism where "social relations" are converted into things that can be bought and sold. Asante (2003), a leading proponent of Afrocentric philosophy emphasized that commodification is detrimental to African cantered values that focus on community and humanity as opposed to commercialism.

Commodification is particularly relevant in Nigeria where the use of commercial gestational surrogacy is becoming increasingly popular. Many Nigerian women who cannot afford to have children are using commercial surrogacy as a means to have children. However, this trend has raised concern among many in Nigeria. One concern is that poor women are being exploited by wealthy couples who pay them large sums of money to carry their babies. Another concern is that the use of commercial surrogacy is creating ethical debates regarding whether women should be able to buy and sell their reproductive functions.

The process of creating and supporting children begins long before they are born, continues through their growth into adulthood, and includes the transmission of knowledge and values from generation to generation. While many people associate motherhood exclusively with having given birth to a child, it is clear that there are many other elements involved in this experience. Mothering involves a combination of caregiving, emotional support, education, socialization, and passing down values and traditions from parents to their children.

As with so many other aspects of family and community life in Africa, motherhood is held in high esteem by many people across the continent. Women who give birth to children are often recognized as being at the heart of family life and are frequently viewed as playing the greatest single role in the upbringing and development of their children. Because of the significant role women play in these areas, motherhood is very much tied to a woman's sense of self and her position within the family and community. As a result, when women bear children, they are often looked upon with great pride and respect.

Sociologists recognize two basic aspects of motherhood. One is biological: pregnant women carry their babies inside them until the baby is ready to be born. Breastfeeding is also part of this biological aspect of motherhood. The second is social and cultural. Societal and cultural aspects of motherhood involve caring for a child after birth. This includes providing emotional support and teaching a child how to navigate their world. Many African communities view child-rearing as a group effort. Instead of focusing solely on the immediate family unit, many cultures believe that multiple generations should contribute to the care and well-being of young children.

Mbiti (1990) emphasizes the importance of procreation and continuing the family line as fundamental parts of African society. He believes that without motherhood, family and societal existence would be impossible. Similarly, Amadiume (1987) argues that in many African societies, motherhood is a source of social power and defines a woman's identity. Amadiume states that the expectations surrounding what a good mother will do are shaped by culture.

The definition of motherhood today differs significantly from previous definitions due to advances in technology such as artificial insemination and surrogate pregnancies. Additionally, the feminist movement has contributed to changes in the way people define motherhood. Finally, modern families come in many shapes and sizes, which further expands our understanding of motherhood.

Commercial surrogate pregnancy presents additional complexities regarding motherhood. When commercial surrogacy takes place among three parties (for example, if one woman provides the eggs used during IVF treatment, a second woman carries the resulting embryo for nine months, and a third individual or couple raise(s) the child after birth), each party performs a distinct set of maternal tasks. The potential exists for conflicting maternal identities, attachments between caregivers and children, conflicts over cultural values, and commodifying motherhood.

Ethics regarding reproduction (reproductive ethics) relates to the area of ethics that evaluates and studies the moral and societal questions and problems which relate to human reproduction and assisted reproductive technology (ART). The primary objective of reproductive ethics is to provide guidance regarding what is ethically acceptable and unacceptable in relation to conception, pregnancy, childbirth, fertility treatments, birth control, abortion, surrogacy, genetic modification and the role/obligations of parents.

With the growth of ART, there are now many more options available for those experiencing infertility. However, there are many new and complex ethical dilemmas that surround ART. Some of these include questions related to consent, exploitation, commodification, the identity of parents, and the status and moral value of human embryos.

There are two areas in particular that raise significant challenges in reproductive ethics. First is the challenge of balancing individual reproductive rights with other values including human dignity, social justice, cultural values and the greater good of society. Second is the challenge of protecting and ensuring the reproductive health, safety and rights of individuals whose ability to reproduce is compromised by virtue of their physical condition.

For example, if a woman becomes a gestational surrogate due to economic disadvantage and poverty-related pressures she may not be able to exercise her own free will relative to her body. Thus, she may be coerced into becoming a gestational surrogate under the threat of losing basic necessities. Such an environment raises serious questions regarding an individual's true freedom of choice and creates an imbalance of power within the relationship between potential surrogate mothers and would-be-parents.

Another area of importance in reproductive ethics is the protection of human dignity. Human reproduction should not simply be viewed as a commodity for purchase and sale. If human reproduction were reduced to nothing more than commerce then women and children would likely be treated as objects and commodities rather than as human beings deserving of dignity. In some instances, reproductive technologies have been used to facilitate the purchase and sale of human eggs and sperm. There are legitimate fears that reproductive technologies could ultimately result in human beings being bought and sold like goods or services on the open market.

An additional area of inquiry in reproductive ethics is that of social justice and equality. Who can gain access to reproductive technologies? Will such technologies further exacerbate existing inequities among various groups of people? For example, in developing countries such as Nigeria it is argued by some that reproductive technologies favour the interests of wealthy elites while leaving poor women vulnerable to exploitation as gestational surrogates or egg donors.

Commercial Gestational Surrogacy in Nigeria: Nature and Degree of Commodification of Motherhood

Reports have shown that Nigerian women have begun using surrogacy as an additional way to earn money. Many of them now act as surrogate mothers for individuals or couples who cannot reproduce biologically and offer to carry a pregnancy on behalf of others for payment (Independent Communications Network, Cited in P.M. News, 2014). This growing trend towards commercializing surrogacy also shows itself in many online sites such as Surrogate Finder (https://surrogatefinder.com) and Find Surrogate Mother (http://nigeriansurrogates.com), where potential surrogate mothers and egg and sperm donors can post profiles for contact by intending parents. A report based on the information available at both of those websites demonstrates that a large proportion of all registered surrogate mothers live in urban areas. Lagos had the largest amount of registered surrogate mothers, followed by Edo State, Abuja FCT, Rivers State, Ogun State and several other states throughout the country (Ebhomele, 2014). These statistics demonstrate that there has been a steady development toward establishing a commercial market for reproductive services within Nigeria.

Financial reasons may be one of the primary motivations for many of the women who agree to act as surrogate mothers. For example, Temitayo stated she was motivated to become a surrogate because her father and mother died she was young leaving her financially alone and needing to support herself and her younger sister (P.M. News, 2014). Additionally, many of the surrogate mothers are presenting themselves as acting out of a sense of altruism by stating they feel sorry for childless couples and want to bring joy to families who are having difficulty with reproduction (Ebhomele, 2014).

Although surrogacy is still viewed as a rare and somewhat taboo practice in Nigeria, there are many indications that it may be becoming increasingly accepted. As an illustration of this trend, Professor Osato Giwa-Osagie, founder of the fertility clinic at OMNI Advanced Medical Centre in Lagos, was able to announce the successful birth of one of the first surrogates in Nigeria in 2007. Although the surrogate mother reportedly was paid a small sum (approximately N200,000) for her role in the pregnancy, the total cost of the procedure and subsequent delivery costs would have exceeded N1million (Omo 2014).

As reported in The Nation (April 9, 2014) "Surrogacy", according to fertility specialist Abiola Adewusi, Manager of the Medical Assisted Reproductive Centre (MART), is "the most viable reproductive option" available to those whose uteri have developed abnormalities and/or health issues that render pregnancy either extremely dangerous or unlikely. According to Ms. Adewusi, since surrogacy is still so new in Nigeria; however, "more and more people are now coming to us seeking our assistance with their infertility-related challenges".

In addition to such medical professionals as Dr. Adewusi, several well-known Nigerians have recently come forward and spoken out about their experiences with surrogacy. Perhaps the best known of these is Miss Universe Nigeria 2008 winner Adenike Oshinowo, who gave birth to twins via gestational surrogacy in the U.S. following years of battling with endometriosis. When asked why she had decided to speak publicly about the surrogacy process; however, she indicated that because she wanted to help educate others about how surrogacy can provide alternatives to traditional methods of childbearing.

Notwithstanding the fact that there appears to be greater levels of acceptance than previously existed for both the medical and personal aspects of surrogacy; however, there remain strong moral objections to the commercial nature of gestational surrogacy. These objections are perhaps most vocally represented by the Catholic Bishops' Conference of Nigeria (CBCN); which recently spoke out against commercial gestational surrogacy at the International Family and Pro-Life Conference held in Abuja on June 7th, 2014. Speaking specifically about his own concerns regarding surrogacy; then-President of the CBCN Ignatius Kaigama stated that he believes that women's reproductive capacities are rapidly becoming commodified due to a growing global biotechnology industry. Furthermore, Kaigama argued that any practices that involve paying a woman for access to her womb, eggs and ova will ultimately result in a devaluation of all women and in the reduction of human fertility to simply another product available in a marketplace.

While supporters of commercial gestational surrogacy see it as a method by which individuals experiencing infertility can become parents; opponents, including those affiliated with the Catholic Church; see it as nothing short of the commodification of women and human reproduction. Thus, as surrogacy becomes more widespread in Nigeria, it is likely that there will continue to be extensive debate surrounding the ethics of commercial gestational surrogacy.

Commercial Gestational Surrogate Mothers in Nigeria are increasingly being used to facilitate assisted reproduction between intended parents and a woman who carries the pregnancy in exchange for compensation. To understand the extent to which the commodification of motherhood occurs through the use of commercial gestational surrogate mothers in Nigeria, one needs to consider the commercialization of women's reproductive capacity, the contractual treatment of pregnancy and childbirth, and the ways in which maternal relationships are being converted into a form of transactional activity.

A major factor contributing to the level of commodification occurring in commercial gestational surrogacy is the fact that a woman's ability to carry a pregnancy is being treated as a service that can be purchased. In order for commercial gestational surrogacy to occur, both parties need to enter into a contract that outlines how they will proceed in terms of the pregnancy and birth. Once a contract is signed, the surrogate mother agrees to undergo all necessary medical interventions related to her pregnancy, including those associated with maintaining the health of the foetus she is carrying. At the same time, the intended parents agree to compensate the surrogate mother financially for her involvement in the pregnancy. In this way, commercial gestational surrogacy introduces a new layer of commercialism to what was once a culturally and morally based relationship.

One reason why commercialization of gestational surrogate mothers may be particularly prevalent in Nigeria is due to socioeconomic factors. A large number of women who choose to become surrogate mothers do so out of necessity due to economic hardship. As such, these women cannot make informed decisions about whether or not to become surrogate mothers. Therefore, some individuals argue that commercial surrogacy exploits poor women by treating them as commodity owners whose reproductive capacities can be bought and sold on the open market. Furthermore, because many of these women are acting under duress and are unable to make informed choices regarding their own bodies and reproduction, their experiences should be viewed as examples of reproductive exploitation rather than as reproductive choices.

The degree to which commodification occurs through commercial surrogacy in Nigeria is quite high. Because money is typically at the centre of these relationships, it is clear that commercial surrogacy creates a space where a woman's reproductive body is reduced to nothing but a product that can be bought and sold. While altruistic surrogacy exists where a woman decides to bear a child for another family without receiving payment for doing so, commercial gestational surrogacy establishes that there is a price tag attached to a woman giving birth. This process could potentially cause a woman's role in reproducing life to resemble nothing more than labour in a capitalist system. Marxist theory defines commodification as the transformation of human capacity and social relationships into items for sale and barter. In Nigeria, reproductive labour has been rendered subject to market valuation through commercial surrogacy. Commercial Gestational Surrogate Motherhood is being used in Nigeria to demonstrate how much of a commodity motherhood has become due to the commodification of reproductive labour, contractualization of pregnancy and market value placed on birth.

3. Afrocentric Ethical Implications of Commercial Gestational Surrogacy

From an Afrocentric perspective, commercial gestational surrogacy rises some fundamental issues of interest: First, the commodification of motherhood and the female body. Motherhood is viewed as a very respectable and dignified activity in many African cultures and is closely tied to community continuity. With the commercialization of pregnancy via surrogacy, however, motherhood becomes devalued when pregnancy is treated as a commodity.

Second, the risk of exploitation of economically vulnerable women. Women may be pressured into becoming surrogate mothers due to poverty, joblessness, and/or other forms of social inequality in Nigeria. In terms of the principles of Afrocentric ethics, these activities would fall under the category of unjust and exploitative, as they violate principles of justice, care for others in the community, and protecting those who are vulnerable.

Third, commercial gestational surrogacy will cause problems with how Africans perceive lineage, family identity, and what constitutes a "family" since traditionally families were formed based on childbirth in communities where all members were part of a larger family unit. In traditional African societies, childbirth has historically been a communal event and was considered a way to connect with ancestors. Through surrogacy, there is now a separation between genetic motherhood, gestational motherhood and social motherhood which could potentially cause problems in defining the role of a mother.

Fourth, one of the most concerning aspects of commercial gestational surrogacy is the de-sacralization of the act of procreation. In African culture and philosophy, procreation is considered to be a spiritual process that involves divine blessings and ancestral continuity. According to John S. Mbiti (1990), in many African cultures, procreation is believed to play a key role in ensuring the continuation of life as well as connecting the living with previous generations. Therefore, when people make money off of a process that is so sacred to the African experience, it could potentially be damaging to the sanctity of procreation.

Firth, From an Afrocentric perspective, there are also concerns related to the emotional well-being and dignity of surrogate mothers. Many times, during pregnancy, a strong bond develops between the mother and her developing foetus. For example, in commercial surrogacy arrangements, at the time of birth, the surrogate mother is typically required to hand over custody of the child to its intended parents as stated in a contract. This separation may result in emotional trauma for both parties involved. An African cantered morality places great emphasis on the importance of being emotionally connected with each other and maintaining communal ties. The instant separation of the baby from his/her mother may be considered unethical.

Finally, due to the lack of complete regulation of surrogacy laws in Nigeria, many risks exist for surrogate mothers including physical harm, mental anguish and identity confusion. Similarly, children conceived through surrogacy may have questions regarding their identity and citizenship status as well as who their rightful parents should be. Afrocentric ethics emphasize creating harmony among people, justice and collective responsibility for the common good. Therefore, the absence of sufficient legislation that protects people's rights is detrimental to the creation of an environment of responsible reproductive practices.

While critics see several reasons why surrogacy might create negative consequences for women, proponents see surrogacy as providing fertile couples with new options for having children without facing the societal pressures associated with infertility in Africa. The idea behind this is that if fertility treatments become available then men will no longer feel ashamed of their inability to father children. However, an Afrocentric ethicist would recommend that any form of reproductive solution take in cognizance the precedence of human dignity, community values and cultural integrity before making decisions based on money.

An Afrocentric view sees motherhood as sacred and communal instead of commercialized. The primary themes present throughout the majority of African cultural philosophy include the value placed on women's lives, the reverence of childbirth itself, and the shared importance of raising future generations. From an Afrocentric perspective then, it could be argued that the commercialization of reproductive services erodes the fundamental cultural significance associated with motherhood

Afrocentrism represents an intellectual, philosophical, and cultural approach that centres the lives, beliefs, histories, and experiences of African peoples. The goal of Afrocentrism is to interpret social, political, cultural, and historical phenomena through an Africa centred lens, instead of through the lens of Western or Eurocentric worldviews. Thus, it highlights the significance of African identity, traditions, community values, and indigenous knowledge systems in understanding the complexities of African reality.

Asante (2003) significantly advanced the idea of Afrocentrism by arguing that African peoples should be seen as active agents of their own history and cultures and not simply as passive recipients whose existence has been defined through Western interpretations. For example, Asante argues that Afrocentrism serves to restore African cultural awareness, dignity and self-determination by placing African values and experiences at the centre of research and social thought.
African communities have responded to the marginalization of African civilizations which reduces African societies to assumptions based on Western stereotypes. Therefore, Afrocentric researchers are working towards having the legitimacy of African philosophies, traditions, religions, languages and social systems recognized as authentic ways of epistemology and axiology.

Communalism is one of the key tenets of Afrocentrism. In contrast to American capitalist ideology of over emphasis on individual success, most African societies place greater emphasis on collective responsibility, family ties, community solidarity and peace among members of society. In addition to emphasizing collectivism over individualism, Afrocentrism also prioritizes human dignity, spiritual development, respect for elder persons and interconnectedness of all people within their respective communities. Examples of these communalistic principles can be observed throughout various aspects of life including marriage, motherhood and parenting, kinship relations, moral reasoning and social justice.

In terms of motherhood and childbirth and reproduction, Afrocentrism views childcare and pregnancy as communal duties that require shared responsibility between parents and families rather than simply being personal and commercial decisions. Childbirth and motherhood are seen as a way to maintain lineage continuity and preserve one's cultural heritage. Therefore, Afrocentric scholars will sometimes oppose those practices which attempt to commodify women's bodies (such as commercial gestational surrogacy) as well as those practices which view human reproduction as nothing other than economic activity or exchange.

John S. Mbiti (1990) explains that African philosophy focuses greatly upon the value placed on relationships with others, the strength of community and the connection between generations. These emphases represent some of the same core values emphasized by Afrocentric thought as well as provide a similar type of critique against globalization/modern technology.

Today, Afrocentrism is employed in academic fields such as philosophy, sociology, history, literature, religion, gender studies and political science to critically analyse the experiences of Africa from the standpoint of indigenous cultures. Using Afrocentrism as a framework to study the effects of reproductive technologies upon Nigerian families, cultural values, women's dignity, traditional understandings of motherhood is an example of employing Afrocentrism in modern scholarship.

Viewed from an Afrocentric perspective, commercial gestational surrogacy may conflict with several African cultural norms. These include respect for human dignity, collective well-being, and sanctity of birth. Molefi Kete Asante (2003) suggests that communitarianism (the emphasis on group rather than individual interests) and morality (respecting others' rights and responsibilities) take precedence over commercialism in an African cantered worldview. Additionally, John S. Mbiti (1990) notes that historically, in many African societies, procreation has represented communal and sacred responsibility toward one's lineages (ancestors). Thus, the commercialization of bearing a child may represent an erosion of the moral and cultural substance of motherhood. Therefore, an Afrocentric analysis suggests that there should be stronger ethical and legislative guidelines established to protect the dignity of all females while maintaining the African cultural values surrounding motherhood and family life.

4. Conclusion

Commercial gestational surrogacy poses numerous concerns from an Afrocentric perspective in regards to: commodification of motherhood and the female body; exploitation of economically vulnerable women; disruptions in kinship; human dignity; and the sacral nature of motherhood. Reproductive technology can provide solutions for childless couples; however, an Afrocentric approach promotes caution in order to avoid reducing motherhood and human reproduction to only commercial ventures.

An Afrocentric perspective understands motherhood beyond market exchange and view motherhood as something that transcends individual rights and market exchanges. Historically, African societies view reproduction as a form of communalism and kinship obligation, as well as a social obligation. Afrocentric philosophers emphasize human dignity, community interdependence and familial obligations. A person is understood relationally rather than individually. In Afrocentric philosophy, commercializing reproductive work contradicts values in Africa that define motherhood as a holy social obligation rather than a private contractual agreement.

Additionally, commercial gestational surrogacy generates many other difficult ethical dilemmas relating to exploitation, informed consent, physical autonomy and reproductive justice.

Therefore, the numerous ethical concerns raised by commercial gestational surrogacy warrant philosophical analysis in light of the deep-rooted cultural significance of motherhood within Nigerian society. While extant literature exists today addressing the issue of surrogacy globally, very little academic research examines commercial gestational surrogacy from an Afrocentric philosophical viewpoint within Nigeria. Much literature focuses on legal, medical or feminist perspectives toward surrogacy while ignoring the philosophic implications of motherhood as an African communal value and conception of personhood. This study addresses this gap by providing an Afrocentric review of commercial gestational surrogacy in Nigeria, and arguing that while commercial surrogacy may provide reproductive alternatives for infertile couples, its commercialization poses potential threats to maternal dignity, devalues women's reproductive capacity as a saleable commodity and threatens African communal ideals of motherhood.

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A Comparative Analysis of Morpho-Syntactic Error Patterns in Memoranda from Two Tertiary Institutions in Nigeria

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Abstract. Appropriate language usage is a sine qua non for effective communication requisite for excellence and professionalism. In Nigeria, researchers have investigated and decried the poor communication in the English language at various levels of linguistic analysis in different professions and domains, including tertiary institutions where foci have been on students and lecturers. Findings of these researches are both exciting and insightful. However, not much attention has been given to the administrative staff, especially in their memoranda writing. It is against the backdrop of this research gap that this paper has focused on a comparative analysis of morpho-syntactic error patterns produced from Registry Departments of two Colleges of Education in Nigeria. The Interlanguage Theory (Selinker, 1972) served as the theoretical framework. The purposive sampling technique was used to select one hundred (100) internal memoranda, fifty (50) from each of the institutions, for the study. A mix of qualitative and quantitative approach design was applied in the data analysis to achieve the stated objectives of the study. Findings of the study revealed eleven (11) morpho-syntactic error patterns, namely article, capitalisation, genitive, misformation/spelling, misordering, pluralisation, punctuation, redundant/collocational/formulaic, subject-verb agreement, tense/aspect and word choice errors, and the comparative analysis indicated similarities and divergence in the morpho-syntactic errors made by the staff of the two institutions. This study has shown that the errors identified in the memoranda were not accidental slips but systematic and predictable, reflecting the influence of the writers' first language, insufficient mastery of formal institutional writing, and heavy reliance on workplace formulaic expressions.

Keywords: Colleges of Education, Morpho-syntactic errors, Institutional writing, Internal memoranda, Registry Departments.

1. Introduction

This paper is a comparative analysis of morpho-syntactic errors in internal memoranda issued by the Registry Departments of two federal colleges of education in Nigeria. The study examines common error patterns, showing types and frequencies of morpho-syntactic errors produced in the Registry Departments of two colleges of education with a view to proposing strategies for enhancing formal written communication.

Language, according to Ekechi (2018), is the most distinctive characteristic of human beings, for no other creature uses language the way humans do and it is the most complex and sophisticated communication system that uses meaningful codes, signs and symbols. Language reflects the attitudes and norms within a society and these norms are established in the ways men and women use language in society (Adeagbo and Abarowei (2024). Distinctively, language is a human phenomenon; the most frequently used and the most highly developed medium of human communication. Therefore, one crucial goal of language, whether in speech, writing or any other medium, is for communication. Therefore, one of the most important aspects of good communication is the receiver's ability to accurately decode the message. Communication is hampered when lexemes' morphological composition, meaning, and sentence structure are flawed. This creates a barrier and distorts the message.

Effective written communication is a critical component of administrative and academic functions in any educational institution. This is because lucid and accurate information dissemination mechanism is crucial for both administrative and academic success of any educational institution. In the Nigerian context, the Registry Departments of federal colleges of education play pivotal role in circulating and managing official correspondence, which are essential for the smooth operation of the institutions. The Registry Department has the responsibility of managing administrative tasks, maintaining records, and enhancing communication in various departments and units and among other stakeholders within and outside the institution.

According to Ladipo (2017), the Registry Department keeps and administers the records, traditions, culture and documents that actualise the academic values of an educational institution. She further explains that it represents the necessary bureaucracy and collegiality for the coordination of activities in the institution by operating its structure along predetermined rules and regulations which may change from time to time. On account of these huge burdens placed on the Registry Department, the quality of written communication or lack of it, directly impacts or impedes the institution's effectiveness. It is against the backdrop of these critical roles of the Registry Department that this paper focuses on it.

Within the context of written media of communication in an educational institution, there exist memoranda, letters, reports, bulletin, handbooks and newsletters. Making memoranda the focus of the study is influenced by its significant role as an in-house tool for communication and information sharing in an educational institution. Specifically, memoranda are used to disseminate information, updates and announcements across the institution, thereby keeping staff, students and other stakeholders within and outside the community informed about policies, procedures, events and changes that ensue. Two, memoranda are used to clarify guidelines, directives, policies and procedure with a view to ensuring that people who are concerned understand the expectation and requirements, and act accordingly. Three, memoranda serve as means of documenting decisions taken by relevant authorities or committees, thereby providing record or evidence for future reference. Four, it can be used to address and resolve issues, providing a clear comprehension of the problem and the solution. Five, memoranda can be used to share experience and best practices across the institution, thereby promoting knowledge sharing and collaboration. In a nutshell, memoranda issued by the Registry Department of an educational institution help to ensure that accurate and consistent information is shared across the institution, supporting effective communication and decision-making. However, the quality of written communication in the memoranda often deteriorates due to morpho-syntactic errors, which can lead to misinformation, misunderstanding and miscommunication, reducing the professionalism of the documents, and ultimately impinging on the institution's operational effectiveness.

The status of the English language being the world's lingua franca, has positioned it as the hub of discourse in communication and linguistics in different countries, including Nigeria. Some scholars have traced the introduction and institutionalisation of the English language in Nigeria back to trade, missionary activities and colonialism (Sogunro, 2026). Actually, there are varieties of the language in countries where it is either first or second language. In Nigeria, English serves as the official language, second language and lingua franca. Its spread, promotion and functions are not only diverse and impressive but also pervasive, owing to many factors which include the country's plurilingual landscape. The English language serves as the language of administration, education, politics, science and technology, law, commerce, the media and interpersonal relations. Consequently, official correspondences, both in public and private transaction, are conducted in the language. Particularly, in education, English language is taught and used from the foundation level of education to the tertiary level. Pointedly, it performs a dual role of being taught as a school subject as well as the official medium of instruction. Ayodabo (2015) opines that these critical functions of English make it so significant that its quantity and quality of use serve as yardsticks for evaluating intelligibility and competence and its usage remains central in almost all the domains of life in Nigeria.

There is an observable trend of non- standard usage of English among different demographic groups and in different domains. More disturbing is that such errors are observed in tertiary institutions not only among students but also among staff in their use of English at the various levels of linguistic analysis, that is, phonological, syntactic, morphological and semantic. Generally speaking, errors in second language usage refer to violation of rules and conventions of a second language that one is using. Their manifestation in speech or writing indicates the user's inability to use appropriate units, categories and structures of that target language. Specifically, morpho-syntactic errors depict word and sentence structure infelicities.

The essentiality of this study is brought to the fore because identifying and addressing the common errors in memoranda of the Registry Departments of the selected colleges, namely Federal College of Education (Special), Oyo and Federal College of Education, Abeokuta, will enhance clarity and effectiveness of communication in those institutions. Also, insights from error analysis can inform training programmes aimed at improving the language skills of administrative staff, engendering professional development. Furthermore, when clear and accurate communication is achieved, it drives overall educational outcomes of institutions.

1.1 Aim and Objectives

The aim of the paper is to do a comparative analysis of morpho-syntactic error patterns in memoranda produced from the Registry Departments of two selected institutions. Specifically, the objectives are to:

- identify and analyse the recurring types of morph-syntactic errors present in the memoranda issued by the Registry Departments of the two selected institutions;
- classify and discuss the distribution and frequency of these errors; and
- compare and contrast the morph-syntactic error patterns across the two institutions with a view to distinguishing similarities and divergences.

2. Literature Review and Problem Statement

Linguists in Nigeria and other countries where English functions as a second language have studied inappropriate usage of the language and its implications in different domains, including education, advertising, media, national development, and publishing. In this study, there is an examination of the works of some of them, namely Saputri (2017), Odeleye and Adetuyi (2018), Mandor (2021), Padilla & Padilla (2021), Haris (2022); Akello (2024); Nwokwu & Chukwuokoro (2024), and Soleye & Babalola (2025). Saputri (2017) studies "Morphological and syntactical error analysis on the students' descriptive composition of private vocational high school". This descriptive method research uses the purposive sampling technique in choosing error samples. Using the Linguistic Category Taxonomy and Surface Strategy Taxonomy, the study classifies the morphological errors (adverbs, adjectives, nouns, singulars and plurals) and syntactical errors (omission, deletion, misformation and misordering) found in the study. Findings of the research show a prevalence of morphological and syntactical errors in the Indonesian students' descriptive composition, emanating from intralingual and interlingual transfers. This study focuses on students' writing and does not include Registry staff of an institution. Odeleye and Adetuyi (2018) do "An overview of errors committed in written English by students in the Federal College of Education (Special), Oyo, Oyo State." The study is anchored on Corder's Error Analysis Theory and employs a mixed methods approach (qualitative-quantitative design) to analyse its data. Findings of the research highlight the following error types in the students' essay writing: spelling, tense/aspect, concord, preposition, article, punctuation, capitalisation, contraction/abbreviation, collocation and sentence structure. This investigation focuses on errors committed by students in their essay writing and not on errors made by the Registry staff of the institution in their memoranda writing.

Mandor (2021) in "Morpho-syntactic Errors in Nigerian Newspapers: A Content Analysis", examines errors in print media, highlighting frequent morpho-syntactic errors such as wrong verb forms, subject-verb agreement issues, and inappropriate use of prepositions. This study provides a broad view of errors in a different domain but does not specifically address errors in educational institution documentation. Padilla and Padilla (2021) investigate "Morpho-syntactic Errors in Official Documents: A Case Study of Philippine Government Offices". Their findings reveal that common errors include incorrect verb tenses, subject-verb agreement issues, and misuse of prepositions. Although this study provides valuable insights into errors in official documents, it is specific to the Philippines and does not cover Nigerian educational institutions. Haris (2022) investigates "Morphological and syntactical errors in students' descriptive writing" This research is conducted among students in Jakarta and uses the qualitative research design as well as descriptive method. The research also adopts the simple random sampling in the data for the study. Findings of the study establish that there are morphological errors (such as inflection, derivation, noun, adjective, verb, adverb, preposition, and pronoun), and syntactical errors (such as passive voice, tense, noun phrase, prepositional phrase, subject/predicate, subject-verb agreement) in the respondents' descriptive writing. This scholarly patronage is on students' writing and not on the writing of administrative staff in any tertiary institution. Furthermore, Akello (2024) investigates the "Problem of Tense usage among Nigerian speakers of English: implications for communication and education". By analyzing data from academic literature and linguistic surveys, the research aims to highlight areas of difficulty in tense usage among Nigerians. Findings of the study establish the need for targeted educational interventions and greater emphasis on the English language use among learners. In addition, Nwokwu and Chukwuokoro (2024) investigate "Structural errors related to word formation among undergraduate students of the Department of English and Literary Studies, Ebonyi State University, Abakiliki". Adopting Item and

Process Analytical theoretical framework and using the descriptive research design method, the study found that students' error problems are in the area of morphological processes due to factors such as misapplication of word formation rules and first language interference. The research establishes word formation and structural infelicities in the writing of the students of the institution and no attention is given to the writing of the administrative staff of any higher institution. Finally, Soleye and Babalola (2025) do "An analysis of first-year undergraduate students of English in Southwestern Nigeria". The research, anchored in the Government and Binding Theory, employed the descriptive qualitative approach in the analysis of the data. Findings show errors related to number, tense, aspect, nouns and pronouns. The study concentrates on students' writing without any attention to the writing of the administrative staff of tertiary institutions in the Southwestern Nigeria, in particular and Nigeria as a whole. Despite these existing, comprehensive and insightful studies on the English language errors, there remains a gap in research specifically focusing on a comparative analysis of morpho-syntactic errors in memoranda issued by Registry Departments of Nigerian colleges of education. Therefore, this paper seeks to fill this gap by identifying and analyzing these common error patterns, comparing their similarities and differences with a view to proposing strategies for improving written communication within the institutions.

2.1 Effects of Morpho-syntactic Errors on Memoranda

Morpho-syntactic errors in memoranda can engender reduced clarity and comprehension.
Deviant sentence structuring and wrong word forms can make it harder for a reader of a memo to comprehend the intended message. Yule (2010) affirms that the primary function of syntax is to create sentences that make sense to the reader, thus when morpho-syntactic errors disrupt this function the message of the memo may be entirely lost or misconstrued.

Also, inappropriate use of language in memoranda raises doubts on professionalism and credibility of a tertiary institution's administrative staff.

In formal settings, like a college of education, good communication reflects the standards of an institution. In an academic institution, formality and accuracy of language use serve as an acid test of professionalism of staff. Therefore, the prevalence of morpho-syntactic errors in the communication tools may reflect poorly on the institution's language standards and by extension, on its overall professionalism (Hinkel, 2015). Another area where morpho-syntactic error takes its toll on memoranda is the negative impact it has on student learning and communication.

In an academic institution, students look up to the teaching and non-teaching staff as role models of effective communication. Therefore, if morpho-syntactic errors are observed in memoranda in college of education where teachers are produced, it may lead to the cascading of such errors. Corroboratively, Hinkel (2004) argues that poor linguistic performance by educators can lead to a 'domino effect' where students internalise such errors and repeat them in their own writing. It could also diminish students' confidence in their own language skills.

Furthermore, the memory workload of readers may increase as they attempt to mentally correct expressions with morpho-syntactic errors. This added effort, according to Truscott (1996) may lead to fatigue, and consequently hamper understanding of expressions. In communicating policies, directives and deadlines, morpho-syntactic errors could also lead to misinterpretations that affect staff and students. In agreement on the negative impact of morpho-syntactic errors, Ferris (2004) contends that such errors are particularly problematic in academic and professional contexts as they mirror poorly on both the individual and the institution's literacy standards, stressing that priority should be given to correct expressions in documents from educational institutions, as formal written communication shapes an institution's identity and its external perception.

2.2 Formal Institutional Writing in Memoranda: Roles and Features

Formal British writing, also known as formal institutional language is a special type of language that is employed in professional contexts, such as memoranda in educational institutions. Knobbs-Sharer (2023) describes it as a language used in professional and academic writings where clarity and accuracy are essential and it is structured, precise and follows strict grammatical rules, making it easy to understand and to interpret. Its structure, rich and appropriate vocabulary, correct use of grammar and punctuation marks it off from informal language. According to Knobbs-Sharer (2023), formal language is a significant component of institutional communication and performs several functions. First, it establishes the link between the writer and their audience thereby showcasing professionalism. Second, it assists in delivering complex ideas in a lucid and concise manner, making it easy for readers to comprehend and interpret the content. Finally, formal language helps to reinforce the message and improves the credibility and prestige of the writer.

As regards its features, formal British writing uses standardised grammatical structures, precise vocabulary and objective tone (Crystal 2006). Memoranda couched in formal British writing are devoid of colloquialisms, slang and casual expressions. Also, formal British writing within institutions employs a high level of nominalisations and passive constructions, all of which contribute to impersonal style (Biber et al., 2002; Biber & Gray, 2010). Therefore, formal memoranda convey information objectively without bias or emotional expression.
Additionally, memoranda written in formal British English avoids contractions with a view to maintaining formality (Swales & Feak 2012). It means that expressions such as “Don’t”, “It’s”, and “We’ll” might be considered inappropriate in memoranda. Also, formal British writing in memoranda emphasises lucidity and precision, thereby avoiding ambiguity.

Furthermore, initial capitalisation of institutional terms such as official entities, events or documents is a core feature of formal British writing in memoranda, even though such words are common nouns. Cuttis (2013) observes that initial capitalisation of common nouns is often stylistic and serves to reflect the formal structure of institutional environments. Such words include “Management”, “Board”, “Department”, “School”, “Form” and “Council”. Another feature of formal British writing is avoidance of redundancy while still adhering to fixed patterns of words and structures common in official documents. Politeness strategies which include the use of modal verbs like “shall”, “may”, “might” or an adverb like “likely” are critical features that also function to maintain decorum and professionalism in directives and notifications (Hyland 2005).

The foregoing characteristics support the institutional goal of achieving clarity and formality in written communication, and as observed by Lillis & Mikenna (2012), they are employed in formal writing not just about following rules but also about establishing authority and credibility.

2.3 Theoretical Framework

This study is anchored in Interlanguage Theory (IL). This theory was developed by Selinker (1972) and he describes it as a second language learner knowledge independent of both their first and second languages. Selinker postulates that errors of second language learners and users are systematic and predictable. The findings of this study align with this stance. Furthermore, the core features of IL, namely language transfer, overgeneralisation, simplification and fossilisation are found to be the sources of morpho-syntactic errors in the memoranda produced in the Registry Departments of the two institutions.

3. Research Methodology

The study adopted comparative research design and it is considered appropriate because it allows for a comparative exploration of how morpho-syntactic errors align or differ in memoranda from the two selected institutions. Purposive sampling technique was used to select a total number of one hundred (100) memoranda, fifty (50) from each of the institutions produced between 2021 and 2024. A mixed method (qualitative-quantitative design) was applied in the analysis. Statistical techniques used were frequency counts and simple percentages of the error patterns. Informed consents were sought and received from the two institutions for the research that produced this paper.

Error Patterns’ Classification

The error classification used in the study is based on Honey (1998) as adapted in Padilla and Padilla (2021). The error types show the internal memoranda writers’ anomalous versions that vary from the formal institutional version which is the target version in the study. Thus, the observed error types are the ones committed by memoranda writers from the Registry Departments of the two selected colleges of education. Article errors refer to incorrect use, misuse and omission of the definite and indefinite articles. Capitalisation errors relate to common nouns that have initial capitalisation and common nouns that are institutional terms but do not receive initial capitalisation. Genitive errors involve wrong use of possessive markers showing singular and plural forms respectively. Misformation/spelling errors refer to wrong couching of word forms, including the use of Americanisms in formal institutional memoranda. Misordering errors involve putting words or set of words in the wrong order in structures.

Pluralisation errors refer to the omission or addition of the plural markers in count and uncount nouns respectively. Punctuation error occurs where punctuation marks, such as full stop, comma, hyphen and slash are wrongly included or omitted in an expression. Redundant/collocational/formulaic errors involve unnecessary addition, wrong word combination and misuse of fixed expressions or idioms. Where the verb form of a sentence fails to agree with its subject in number, gender or person, subject- verb agreement error occurs.

Tense/Aspect error type relates to wrong time reference and verb inflection, indicating tense and aspect substitution and omission, and overgeneralisation. In relation to word choice errors, they refer to inappropriate selection of words in given contexts.

Table 2: Samples of the Error Patterns

Error Typology	Samples of Errors	Correct Forms
Article	" from ( ) School of Secondary Education","( )temporary appointment" , " ( ) successful tenure", "forwarded to ( ) undersigned", "to reach ( ) Dean's Office, "due to ( ) disconnection" (Datum Ọ2, O6, O7, and A8, A11, A45).	"from the School of Secondary Education", "a temporary appointment", "a successful tenure" , "forwarded to the undersigned", "to reach the Dean's Office", "due to the disconnection" (Datum O2, O6,O7, A8, A11, A45).
Capitalisation	"…the 2020/2021 academic session…", "…the Students Hall of residence…", "programme", "Registration and Submission","the committee", "governing council" (Datum Ọ1, O4, O39, A1, A4, A8)	"...the 2020/2021 Academic Session", "…the Students' Hall of Residence", "Programme", "registration and submission" "the Committee", " Governing Council" (Datum: O1, O4,O39, A1,A4,A8).
Genitive	" Students Identity Card " (Student's), "…the Students Hall of residence" (Students'), "…Worker's Day…" , "three (3) month s terminal leave" (months') (Datum O3, O12, A1 A40).	"Student's Identity Card" "the Students' Hall of Residence" "Workers' Day" "three months' terminal leave" (Datum O3, O12, A1, A40)
Misformation/Spelling	"skillful", "SUMMON" "bonafide" "reshufflement", (Datum Ọ2, O6, A3, A4)	"skilful", "SUMMONS", "bona fide", "reshuffle" (Datum O2, O6, A3, A4)
Misordering	"concerned students", "promotion mock exercise" "Registration Course Form", "Establishment, Personnel and Training Division of the Registry (EP&T)" (Datum O3, O10, 014, A9).	"students concerned" "mock promotion exercise", "Course Registration Form", "Establishment, Personnel and Training (EP&T) Division of the Registry" (Datum O3, O10, O14, A9)
Pluralisation	" both first and second semester" , "NCE FINAL RESULT" "personal effect", "furnitures" (Datum O4, O11, A3, A49)	"both first and second semesters", "NCE FINAL RESULTS", "personal effects", "furniture" (Datum O4, O11, A3, A49)
Punctuation	"January, 2021" ("January 2021"), " 9 am", "The above named", "crisis free" ((Datum O9, O14, A3, A32)	"January 2021", "9 a.m." "The above-named", "crisis-free" (Datum O9, O14, A3, A32)
Redundant/ Collocational/Formulaic	"Please, kindly" "Consequently, therefore", " be returned back" ("be returned" or "be brought back", "slated to hold", (Datum Ọ2, O6, A1, A32,)	"Please" or "Kindly", "Consequently" or "Therefore", "be returned" or "be brought back" "slated for" or "to be held" (Datum O2, O6, A1,A32)
Subject-verb Agreement	"He display" "Identity cards is" "…guidelines makes", "This letter supersede" (Datum Ọ3, O34, A5,A34).	"He displays", "Identity Cards are", " guidelines are", "This letter supersedes" (Datum O3, O34, A5,A34)
Tense/Aspect	"be inform", "forward proposal as it affected your department", "observed that some lecturers have not submitted", "can now be foster as requested" (Datum Ọ5, O26, A49, A50).	"be informed", "forward a proposal as it affects your Department", "observed that some lecturers had not submitted", "can now be fostered as requested" (Datum O5, O26, A49, A50)
Word Choice	"duration for" (of"), "NOTIFICATION FOR"("OF") "on or before" "advice to represent" (Datum O18, O21, A3, A50)	"duration of" "NOTIFICATION OF" "by" "advised to represent" (Datum O18, O21, A3, A50)

Table 2 above shows the classification and distribution of the errors in frequency. This table has satisfied the quantitative aspect of the mixed method approach adopted in this study. The analysis shows that the punctuation error pattern is the most dominant morpho-syntactic problem area, showing 412, 32.6% of the total errors. This finding corroborates with earlier parallel findings of the dominance of punctuation errors among the second language users of the English language (Alufohai, 2016; Nurlaily, 2022).

The study's findings significantly reflect how workplace written discourse, particularly in the Registry Departments of the two institutions investigated promotes fossilisation of non-standard English patterns. Although misordering, genitive and subject-verb agreement errors appear less frequent, they remain linguistically significant because they also establish areas of difficulties for writers of memoranda in the study sites.

Comparative Analysis and Discussion

This aspect of the paper is aimed at comparing, contrasting and discussing morpho-syntactic errors identified in the memoranda across the two institutions with a view to establishing similarities and divergencies.

Significantly, readers need to be reminded that the comparison is on a fair basis because the same number of memoranda, fifty (50), from each of the two institutions and their themes revolve around matters concerning staff and students.

Table 3: Comparison of Error Categories in the two institutions

	Error Category	FCES, OYO			FCE, ABEOKUTA		
		No of Errors	Ranking	Percentage	No of Errors	Ranking	Percentage %
1.	Article	125	2nd	18.8%	63	3rd	10.7%
2.	Capitalisation	35	5th	5.3%	51	5th	8.7%
3.	Genitive	11	10th	1.6%	9	8th	1.5%
4.	Misformation/Spelling	17	8th	2.6%	36	6th	6.1%
5.	Misordering	14	9th	2.1%	5	11th	0.9%
6.	Pluralisation	18	7th	2.7%	36	6th	6.1%
7.	Punctuation	249	1st	37.4 %	163	1st	27.8%
8.	Redundant/Collocational/ Formulaic	113	3th	16.9%	149	2nd	25.4%
9.	Subject-verb Agreement	06	11th	0.9%	14	7th	2.4 %
10.	Tense/Aspect	21	6th	3.1%	7	9th	1.2%
11.	Word Choice	57	4th	8.6%	54	4th	9.2%
	Total	666		100%	587		100%

The table above shows that the total number of errors identified in the memoranda from the Federal College of Education (Special), Oyo (hereafter tagged FCEO) is six hundred and sixty-six (666) and those of the Federal College of Education, Abeokuta (hereafter tagged FCEA) is five hundred and eighty-seven (587), with a difference of seventy-nine (77) errors. This finding shows that the Registry Department's staff of FCEO commits more morpho-syntactic errors than those of FCEA.

Generally speaking, the finding suggests that FCEA Registry's Staff are more morpho-syntactically competent and professionally sound that those of FCEO.

Notwithstanding, the finding further reveals that the errors of both FCEO and FCEA are systematic and predictable, corroborating Selinker's (1972) Interlanguage Theory.

Specifically, the table above shows similarities and differences in the error patterns of the two institutions.

First, the article error category indicates that FCEO has 125 (2nd, 18.8%) errors in its memoranda whereas FCEA has 63 (3rd, 10.7%). This comparative analysis shows that the Registry staff of FCEO makes more article errors than those in FCEA. Also, the finding shows that while the article error pattern in FCEO ranks 2nd, it ranks 3rd in FCEA.

Second, finding shows that there are 35 (5th, 5.3%) capitalisation errors in FCEO and 51 (5th, 8.7%) in FCEA, indicating that FCEA manifests more capitalisation errors in its memoranda than FCEO. However, the two institutions are on a par regarding ranking in capitalisation error pattern (5th for both).

Third, in genitive error category, FCEO manifests 11 (10th, 1.6%) and FCEA shows 9 (8th, 1.5%) errors in its memoranda. Thus, the Registry staff of FCEO makes more genitive errors than those of FCEA.

Fourth, there are 17 (8th, 2.5%) misformation/spelling solecisms found in the memoranda of FCEO and 36 (6th, 6.1%) identified in those of FCEA.The finding indicates that misformation/spelling errors are more prevalent in FCEA than in FCEO.

Fifth, misordering errors identified in the memoranda from FCEO are 14 (9th, 2.1%) and 5 (11th, 0.9% in FCEA. This finding shows that the Registry staff of FCEO commits more misordering errors than those of FCEA.

Sixth, in relation to pluralisation category, 18 (7th, 2.7%) errors are identified in the memoranda of FCEO and 36 (6th, 6.1%) in those of FCEA, indicating that the Registry staff of FCEA make more pluralisation errors than those in FCEO. While the pluralisation error pattern ranks 7th in FCEO, it ranks 6th in FCEA.

Seventh, there are 249 (1st, 37.4%) and 163 (1st, 27.8%) punctuation errors identified in the memos of FCEO and FCEA respectively. This finding indicates that there are more punctuation anomalies in FCEO than in FCEA. Additionally, it shows that FCEO is on a par with FCEA in terms of punctuation error pattern's ranking (1st for both). This further shows that punctuation error pattern is the most dorminant among all the categories in the two institutions.

Eighth, redundant/collocational/formulaic errors identified in memos from FCEO are 113 (3rd, 16.9%) whereas they are 149 (2nd, 25.4%) in FCEA. The finding indicates that the Registry staff of FCEA commits more redundant/collocational/formulaic errors than those of FCEO. Furthermore, the finding shows that redundant/collocational/formulaic error typology is the second most domiant in FCEA and the third most prevalent in FCEO.

Ninth, there are 6 (11th, 0.9%) subject-verb agreement solecisms identified in memos from FCEO and 14 (7th, 2.4%) in those from FCEA. This finding indicates that the Registry staff of FCEA commits more subject-verb agreement errors than their counterparts from FCEO. In addition, the finding shows that while the subject-verb agreement error pattern occupies the 11th position in the hierarchical order of errors in FCEO, it takes the 7th position in FCEA.

Tenth, regarding the tense/aspect category, 21 (6th, 3.1%) errors are identified in memos from FCEO whereas 7 (9th, 1.2%) errors occur in FCEA. Also, while the tense/aspect error pattern in FCEO takes the 6th position, it ranks 9th in FCEA.

Eleventh, while 57 (4th, 8.6%) word choice errors are identified in the memos produced in the Registry Department of FCEO, 54 (4th, 9.2%) are observed in those from the Registry Department of FCEA. This finding further shows that word choice error pattern ranks 4th in the hierarchical order of errors in both institutions.

4. Findings

The paper, in achieving its stated objectives, found that there are prevalent morpho-syntactic errors in the internal memoranda produced from the Registry Departments of the two institutions under investigation. It further reveals that the errors are systematic and predictable, thereby aligning with Selinker's (1972) Interlanguage Theory. From the one hundred (100) memoranda (50 from each of the institutions) analysed in the study, a total number of one thousand two hundred and fifty-three (1253) errors were identified. Following Honey (1998 adapted in Padilla & Padilla 2021), the errors are classified under eleven (11) error patterns, namely article, capitalisation, genitive, misformation/spelling, misordering, pluralisation, punctuation, redundant/collocational/formulaic, subject-verb agreement, tense/aspect and word choice.

Another finding of the study is that the sources of the identified errors, including language transfer, overgeneralisation, simplification and fossilisation, are rooted in the writer's interlanguage development and second language acquisition. These findings are in corroboration of previous research, establishing that errors of second language learners and users are not only systematic and predictable but also rooted in language transfer (Nwigwe & Izuagba, 2017; Resueno & De Leon, 2023).

Regarding the distribution, frequency and simple percentage of the identified errors in the two institutions, the study's finding shows that punctuation error pattern, with 412 instances (249+163), is the most dominant among all the categories. The least is the misordering/spelling pattern with 19 (14+5) cases. Although the misordering/spelling category is identified as the least frequent, it remains linguistically significant because it establishes an area of challenge for writers of memo in the two institutions.

In relation to the comparative aspect of the study's objectives, finding shows that out of the total number of one thousand two hundred and fifty-three (1253) morpho-syntactic deviations identified in the data, the staff of FCEO commited six hundred and sixty-six (666) errors, accounting for fifty-three per cent (53%) whereas those from FCEA made five hundred and eighty-seven (587) errors, accounting for forty-seven per cent (47%). This suggests that the staff of FCEO make more errors than their counterparts from FCEA. In view of the error patterns, finding reveals that the staff of FCEO made more errors in six (6) out of the eleven (11) categories, namely article, genitive, misordering, punctuation, tense/aspect and word choice whereas their counterparts from FCEA commited errors in five (5) categories, namely capitalisation, misformation/spelling, pluralisation, redundant/collocational/formulaic and subject-verb agreement. These findings establish the facts of similarities and divergencies in the comparative analysis of morpho-syntactic error patterns in the memoranda crafted in the Registry Departments of the two institutions.

Finally, the pedagogical implication of the study's findings suggests evidential gaps in the teaching and learning of English grammar at the primary and secondary levels as well as the Use of English at the tertiary level of education in Nigeria, as the writers of memos in the study are products of these systems. To this end, Canagarajah (2006) cited in Mandor (2021) suggests that language teachers ought to lay emphasis on grammar and accuracy.

5. Recommendations

The study creates an awareness that is not only significant in strengthening effective communication in institutions but also the implication for second language teaching.

Therefore, it is recommended that the institutions organise workshops on formal institutional writing for Registry staff, focusing on common error patterns, effective feedback techniques and interlanguage-aware teaching strategies. The study's findings might be of assistance in developing staff - training manual in the institutions' Registry Departments. Errors, their patterns and sources identified in the study can be used to develop effective teaching materials with a view to improving English language teaching and learning process. Additionally, introducing a routine monitoring and eagle – eyed proofreading mechanisms for all outgoing memoranda could be profitable. Furthermore, members of staff of the Registry Departments of the institutions can leverage various online English language learning tools and platforms with a view to enhancing their personal proficiency levels.

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Financial Inclusion and Poverty Reduction in Developing Countries: A Systematic Review and Meta-Analysis of Empirical Evidence

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Abstract. In developing countries, financial inclusion has become a central component of development policy aimed at reducing poverty and promoting inclusive economic growth. Expanding access to financial services, including savings, credit, digital payment systems, and insurance, may enhance household welfare by enabling individuals to manage risks, accumulate assets, and invest in productive activities. However, empirical evidence regarding the effectiveness of financial inclusion in reducing poverty remains mixed and context-specific. A systematic review and meta-analysis of empirical studies examining the relationship between financial inclusion and poverty reduction in developing countries. The study followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines. A comprehensive literature search was conducted across Scopus, Web of Science, EconLit, and Google Scholar for studies published between 2000 and 2024. Eligible studies empirically assessed financial inclusion interventions and poverty-related outcomes, including income, consumption, household welfare, and asset accumulation in developing economies. Following predefined inclusion and exclusion criteria, 52 studies were included in the qualitative synthesis, of which 31 provided sufficient quantitative data for meta-analysis. Financial inclusion was generally associated with poverty reduction and improved household welfare. Access to financial services contributed to increased savings, improved consumption stability, greater resilience to economic shocks, and enhanced opportunities for entrepreneurship and small business development. The meta-analysis demonstrated a statistically significant relationship between financial inclusion and poverty reduction, although effect sizes varied by financial service type and geographic context. Digital financial services, particularly mobile money platforms, showed relatively strong poverty-reducing effects through lower transaction costs, improved remittance flows, and expanded access among previously unbanked populations. Savings products also demonstrated consistent positive welfare effects, whereas evidence regarding microcredit was mixed, with variable impacts on entrepreneurial activity, income generation, and household poverty indicators. Financial inclusion can contribute meaningfully to poverty reduction and inclusive economic development in developing countries; however, financial access alone is insufficient to eliminate poverty. Its effectiveness depends on broader socioeconomic and institutional conditions. Comprehensive financial inclusion strategies should therefore integrate digital financial innovation, consumer protection, financial literacy, gender-sensitive approaches, market access, and wider development interventions to maximise poverty-reducing impacts.

Keywords: Financial inclusion; Poverty reduction; Developing countries; Digital financial services; Mobile money; Microcredit; Household welfare; Systematic review; Meta-analysis.

1. Introduction

Financial inclusion, over the past two decades, has emerged as a central pillar of development policy aimed at reducing poverty and promoting inclusive economic growth in low- and middle-income countries. The term financial inclusion refers to the ability of individuals and businesses to access and use affordable financial products and services, such as savings accounts, credit, insurance, and payment systems, to meet their needs and are delivered responsibly and sustainably (Demirgüç-Kunt, Klapper, Singer, Ansar, & Hess, 2018). The World Bank and other international development institutions, including the International Monetary Fund and the United Nations, emphasised financial inclusion as a critical enabler of the Sustainable Development Goals (SDGs), particularly those related to poverty reduction, economic growth, and reduced inequalities.

However, despite notable progress in expanding financial services globally, a significant proportion of the world's population, especially in low-income countries, remains excluded from formal financial systems. As contained in the World Bank's Global Findex database, there are about 1.4 billion adults worldwide who remain unbanked, the majority of whom reside in developing economies (Demirgüç-Kunt, Klapper, Singer, & Ansar, 2022). It is important to note that financial exclusion is particularly prevalent among rural communities, women, individuals engaged in informal economic activities, and low-income populations (Beck, Demirgüç-Kunt, & Levine, 2007). This exclusion often limits households' ability to save securely, access credit for productive investments, manage financial risks, and smooth consumption during economic shocks. Consequently, this limited access to financial services eventually results in cycles of poverty and economic vulnerability.

In response to these challenges, governments, development partners, and financial institutions have increasingly promoted financial inclusion as a mechanism for fostering economic empowerment and poverty alleviation. Initiatives aimed at expanding financial access have taken various forms, including the expansion of microfinance programs, the growth of mobile banking and digital financial services, and regulatory reforms designed to encourage inclusive financial systems (Cull, Demirgüç-Kunt, & Morduch, 2014). Innovations such as mobile money platforms have transformed the financial landscape in several developing countries by lowering transaction costs and extending financial services to previously unbanked populations. For instance, evidence from Kenya suggests that the widespread adoption of the mobile money platform M-Pesa has significantly improved financial access and household resilience among low-income populations (Suri & Jack, 2016).

The theoretical link between financial inclusion and poverty reduction is grounded in several strands of economic theory. Access to financial services enables households to accumulate savings, invest in education and health, start or expand small enterprises, and manage financial risks (Honohan, 2008). Credit access can support entrepreneurial activities and income-generating opportunities, while savings mechanisms can enhance financial resilience during adverse events such as illness, crop failure, or economic downturns. Moreover, well-functioning financial systems facilitate efficient allocation of capital and support broader economic development by mobilising savings and promoting investment (Levine, 2005).

However, despite widespread policy enthusiasm, the empirical evidence regarding the poverty-reducing effects of financial inclusion remains mixed and sometimes contradictory. While several studies report positive impacts of access to financial services on household income, consumption, and business development, other research suggests that the benefits may be limited, unevenly distributed, or highly context-dependent (Banerjee, Karlan, & Zinman, 2015). For example, randomised evaluations of microcredit programs have shown modest or heterogeneous impacts on poverty outcomes, raising questions about the effectiveness of microfinance as a universal poverty reduction strategy. Similarly, some studies highlight potential unintended consequences, such as borrower over-indebtedness or the limited sustainability of microenterprise activities.

The rapid expansion of digital financial services over the past decade has further intensified scholarly and policy interest in the relationship between financial inclusion and poverty reduction. Digital finance, including mobile money, digital credit, and electronic payment systems, has expanded financial access in many developing regions, particularly in sub-Saharan Africa and South Asia (Ozili, 2018). These technologies have the potential to overcome traditional barriers to financial access, including geographic isolation, high transaction costs, and limited banking infrastructure. Nevertheless, questions remain regarding the magnitude and sustainability of their impacts on poverty alleviation and economic empowerment.

Given the growing body of empirical research examining financial inclusion and poverty outcomes, there is a need for a systematic synthesis of available evidence to identify consistent patterns, methodological gaps, and policy implications. Systematic reviews and meta-analyses provide rigorous approaches for aggregating findings across studies, allowing researchers to evaluate the strength and consistency of empirical relationships across diverse contexts and methodologies (Suri & Jack, 2016). Such approaches also help address issues of publication bias and methodological heterogeneity that may influence individual study results.

This study is a systematic review and meta-analysis of empirical literature on financial inclusion and poverty reduction in developing countries, and the aims are to:
1) Examine the overall relationship between financial inclusion and poverty reduction
2) Identify which types of financial services, such as credit, savings, and digital payments, have the strongest impact on poverty outcomes, and
3) Explore contextual and methodological factors that influence the effectiveness of financial inclusion initiatives.

By synthesising empirical evidence across diverse settings, this review contributes to the growing literature on financial inclusion, and it provides policy-relevant insights for governments, financial institutions, and development partners seeking to design more effective inclusive financial systems in developing economies.

2. Literature Review

The relationship between financial development and poverty reduction has long been a central theme in development economics. Over the past several decades, scholars and policymakers have increasingly focused on financial inclusion as a mechanism through which financial systems can contribute to equitable economic growth and poverty alleviation. Financial inclusion emphasises not only the depth of financial systems but also the extent to which individuals, especially those from disadvantaged and low-income groups, can access and effectively utilise financial services. It further reviews the theoretical foundations and empirical evidence regarding financial inclusion and its relationship with poverty reduction, with particular attention to developing economies.

Conceptual Foundations of Financial Inclusion: Financial inclusion refers to the process of ensuring access to appropriate financial products and services needed by individuals and businesses, including savings, credit, insurance, and payment services, delivered responsibly and sustainably (Demirgüç-Kunt, Klapper, Singer, Ansar, & Hess, 2018). The concept emerged partly in response to the recognition that traditional financial sector development, measured through indicators such as credit-to-GDP ratios or banking sector growth, does not necessarily translate into improved welfare for poor households.

Earlier literature on financial development focused largely on the macroeconomic relationship between finance and economic growth. Seminal works in this area argue that well-functioning financial systems facilitate economic growth by mobilising savings, allocating capital efficiently, monitoring investments, and facilitating risk management (Levine, 2005). However, these macroeconomic perspectives did not explicitly address whether financial development benefits poor households or reduces income inequality.

Subsequent research shifted attention toward the distributional effects of financial development. In another study, it was demonstrated that financial development tends to disproportionately benefit lower-income households by easing liquidity constraints and expanding economic opportunities (Beck, Demirgüç-Kunt, & Levine, 2007). Their findings suggest that improved financial access can reduce income inequality and promote pro-poor growth. Nevertheless, aggregate financial development indicators often mask disparities in access to financial services across population groups.

The concept of financial inclusion, therefore, emphasises accessibility, affordability, and usage of financial services among underserved populations. According to the World Bank, financial inclusion is a key component of inclusive economic development because it enables households to manage risks, invest in education and business opportunities, and cope with economic shocks (Demirgüç-Kunt, Klapper, Singer, & Ansar, 2022). Financial inclusion has consequently become an important policy priority for governments and international organisations seeking to advance sustainable development goals.

Financial Inclusion and Poverty Reduction: The theoretical relationship between financial inclusion and poverty reduction is grounded in several strands of economic theory. According to Stiglitz & Weiss (1981), one key framework is the credit constraint theory, which posits that poor individuals often lack access to formal credit markets due to collateral requirements, high transaction costs, and information asymmetries. Without access to credit, low-income households may be unable to invest in productive activities such as small businesses, agricultural inputs, or education. Expanding access to financial services can therefore help relax credit constraints and stimulate income-generating activities.

Another relevant perspective is the consumption smoothing hypothesis, which suggests that access to savings and credit enables households to stabilise consumption in the face of income volatility. In many developing countries, households experience irregular income flows due to seasonal employment, agricultural cycles, or informal sector activities. Financial services such as savings accounts, microcredit, and insurance can help households manage financial risks and avoid falling deeper into poverty during economic shocks (Dupas & Robinson, 2013).

Similarly, financial inclusion may also promote poverty reduction through entrepreneurship and small enterprise development. Access to credit can enable individuals to start or expand small businesses, which can generate employment and income opportunities. Microfinance institutions emerged largely in response to this perspective, aiming to provide small loans to individuals who lack access to conventional banking services. The success of microfinance initiatives, such as those pioneered by the Grameen Bank, has stimulated extensive academic research on the role of microcredit in poverty alleviation.

However, critics argue that financial access alone may not be sufficient to reduce poverty if other structural barriers, such as limited market opportunities, inadequate infrastructure, or low levels of financial literacy, persist. Therefore, the effectiveness of financial inclusion initiatives may depend heavily on broader socioeconomic and institutional contexts.

Empirical Evidence on Financial Inclusion and Poverty Reduction: A growing body of empirical research has examined the impact of financial inclusion on poverty outcomes across developing countries. Early cross-country studies generally found a positive relationship between financial sector development and economic growth, with potential benefits for poverty reduction. It was shown that increased access to financial services was associated with lower poverty rates across countries, suggesting that financial inclusion could play a significant role in improving household welfare (Honohan, 2008).

More recent research has focused on micro-level empirical evidence linking access to financial services with specific poverty indicators such as income, consumption, asset accumulation, and employment. Several studies have documented positive impacts of financial inclusion on household welfare. A study found that the expansion of mobile money services through M-Pesa in Kenya significantly improved household consumption and lifted approximately 2 per cent of Kenyan households out of extreme poverty (Suri & Jack, 2016). The study highlights how digital financial technologies can expand financial access and improve economic opportunities for marginalised populations.

Similarly, field experiments were conducted in Kenya and found that providing simple savings accounts to informal sector workers increased savings levels, investment in business activities, and household expenditures (Dupas & Robinson, 2013). Their findings suggest that even basic financial services can have substantial impacts on economic behaviour among low-income populations.

In addition to savings products, access to credit has been widely studied as a mechanism for poverty alleviation. Microfinance programs, in particular, have attracted significant attention. Early studies often reported strong positive impacts of microcredit on poverty reduction and entrepreneurship. However, more recent rigorous evaluations have produced more nuanced results. Randomised controlled trials found that while microcredit can increase business activity in some contexts, its overall impact on household consumption and poverty reduction is often modest (Banerjee, Karlan, & Zinman, 2015).

These mixed findings highlight the complexity of financial inclusion interventions and the importance of contextual factors. In some cases, microcredit may primarily benefit individuals who already possess entrepreneurial skills or market opportunities, while others may struggle to generate sufficient returns to repay loans. Furthermore, concerns have been raised about over-indebtedness and financial vulnerability among borrowers in certain microfinance markets.

Digital Financial Services and Financial Inclusion: The rapid expansion of digital financial services has significantly transformed the landscape of financial inclusion in developing countries. Digital finance refers to financial services delivered through digital platforms such as mobile phones, electronic payment systems, and online banking applications. These technologies have the potential to overcome many traditional barriers to financial access, including geographic distance from bank branches and high transaction costs.

Mobile money services have been particularly influential in sub-Saharan Africa, where mobile phone penetration has grown rapidly in recent years. Platforms such as M-Pesa allow users to deposit, transfer, and withdraw money through mobile devices without requiring a traditional bank account. Research by Jack & Suri (2014) suggests that such platforms can improve financial access and reduce transaction costs for households and small businesses.

Studies suggested that digital financial services may also support poverty reduction by facilitating remittances, enabling secure savings, and improving financial resilience during economic shocks. Jack & Suri (2014) have shown that households with access to mobile money are better able to cope with negative income shocks because they can receive financial support from distant social networks more quickly.

However, the benefits of digital financial inclusion are not evenly distributed. Factors such as digital literacy, access to mobile devices, and regulatory frameworks can influence the extent to which different population groups benefit from digital financial services. In some contexts, digital financial systems may inadvertently exacerbate inequalities if vulnerable groups remain excluded due to technological or educational barriers.

Financial Inclusion and Gender Dimensions: An important dimension of financial inclusion relates to gender disparities in access to financial services. Globally, women are significantly more likely than men to lack access to formal financial institutions. According to the Global Findex database, women in developing countries are several percentage points less likely than men to have a bank account (Demirgüç-Kunt, Klapper, Singer, & Ansar, 2022).

Expanding financial access for women has been identified as a key strategy for promoting gender equality and economic empowerment. Financial inclusion can enable women to accumulate assets, invest in business activities, and gain greater control over household financial decisions. Microfinance programs have historically targeted women borrowers based on the assumption that women are more likely to invest income in family welfare and community development.

However, the effectiveness of such initiatives remains debated. Some studies suggest that access to financial services can improve women's bargaining power and economic autonomy, while others indicate that social norms and household dynamics may limit the transformative impact of financial access alone.

2.1 Research Gaps in the Literature

Despite substantial progress in understanding financial inclusion and poverty reduction, several gaps remain in the literature. First, many studies focus on specific financial products or localised interventions, making it difficult to generalise findings across countries and contexts. Second, methodological differences across studies, such as variations in poverty measurement, data sources, and empirical techniques, complicate efforts to draw consistent conclusions.

Moreover, the rapid evolution of financial technologies has introduced new forms of financial inclusion that have not yet been comprehensively evaluated. Digital credit, fintech platforms, and agent banking models are increasingly important components of financial systems in developing countries, yet their long-term impacts on poverty reduction remain uncertain.

Given these limitations, there is a clear need for a systematic synthesis of existing empirical evidence. A systematic review and meta-analysis can provide a more comprehensive understanding of the relationship between financial inclusion and poverty reduction by integrating findings from diverse contexts and methodologies. Such an approach can help identify consistent patterns, evaluate the magnitude of observed effects, and highlight areas where further research is needed.

In light of these considerations, the present study undertakes a systematic review and meta-analysis of empirical literature examining the impact of financial inclusion on poverty reduction in developing countries. By synthesising evidence across multiple studies and methodological approaches, the study aims to provide a clearer assessment of the role of financial inclusion in promoting inclusive economic development.

3. Research Methodology

This study adopts a systematic review and meta-analysis approach to synthesise empirical evidence on the relationship between financial inclusion and poverty reduction in developing countries. The methodology follows internationally recognised guidelines for conducting systematic reviews to ensure transparency, replicability, and methodological rigour. In particular, the review is guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework, which provides standardised procedures for identifying, screening, and synthesising relevant studies (Page et al., 2021).

Research Design: The study employs a systematic review combined with meta-analysis to assess the overall impact of financial inclusion on poverty-related outcomes. Systematic reviews involve structured and transparent procedures for identifying, evaluating, and synthesising existing research evidence, thereby minimising bias in the selection and interpretation of studies (Higgins, Thomas, Chandler, Cumpston, Li, Page, & Welch, 2019). Meta-analysis, in turn, provides quantitative techniques for combining results from multiple empirical studies to estimate an overall effect size.

The use of a systematic review and meta-analysis is particularly appropriate for this study because empirical research on financial inclusion and poverty reduction spans diverse geographic regions, methodological approaches, and financial interventions. Synthesising these findings can provide a more comprehensive understanding of the magnitude and consistency of the relationship between financial inclusion and poverty outcomes.

Eligibility Criteria: To ensure the relevance and quality of the included studies, explicit inclusion and exclusion criteria were established before the literature search.

Inclusion Criteria

Studies were included in the review if they met the following conditions:

- The study examined financial inclusion or access to financial services as a key independent variable.
- The study evaluated poverty-related outcomes, including income, consumption, asset accumulation, employment, and household welfare.
- The study focused on low- and middle-income countries.
- The study used empirical quantitative methods, including econometric analysis, experimental designs, or quasi-experimental methods.
- The study was published in peer-reviewed academic journals.
- The publication period was between 2000 and 2024.
- The article was written in English.

Exclusion Criteria

Studies were excluded if they:

- Focused exclusively on developed economies,
- Were purely theoretical or conceptual without empirical evidence,
- Consisted of conference abstracts, editorials, or policy commentaries,
- Did not explicitly examine the relationship between financial inclusion and poverty outcomes.
- These criteria ensured that the review concentrated on rigorous empirical studies relevant to the research objectives.
- Data Sources and Search Strategy: A comprehensive literature search was conducted across several major academic databases to identify relevant studies. The databases searched included:
- Scopus
- Web of Science
- EconLit
- Google Scholar

These databases were selected because they provide extensive coverage of peer-reviewed research in economics, finance, and development studies.
The search strategy employed combinations of keywords related to financial inclusion and poverty reduction. The search terms were developed based on commonly used terminology in the literature and refined through preliminary searches.
Example search strings included:
“financial inclusion” AND “poverty reduction”
“financial access” AND “household welfare”
“microfinance” AND “poverty”
“digital finance” OR “mobile money” AND “income” OR “consumption”
“financial services” AND “developing countries”

Boolean operators (AND, OR) were used to combine search terms and broaden or narrow the scope of the search as necessary. Reference lists of relevant articles were also examined to identify additional studies not captured through database searches.

Study Selection Process: The study selection process followed the PRISMA four-stage procedure, which consists of identification, screening, eligibility assessment, and final inclusion.

Identification: The initial database search generated a large pool of potentially relevant articles. Duplicate records across databases were identified and removed using reference management software.

Screening: In the second stage, titles and abstracts of the remaining articles were screened to assess their relevance to the research topic. Studies that clearly did not address financial inclusion or poverty outcomes were excluded at this stage.
Eligibility Assessment: The full texts of the remaining articles were reviewed to determine whether they satisfied the inclusion criteria. Particular attention was given to the study design, variables analysed, and geographical focus.

Final Inclusion: Studies that met all eligibility criteria were included in the final sample for qualitative synthesis and meta-analysis. The study selection process is summarised using a PRISMA flow diagram, which documents the number of articles identified, screened, excluded, and included in the final analysis.

Data Extraction: Relevant data were systematically extracted from each selected study using a standardised data extraction template. Extracted information included:

- Author(s) and year of publication
- Country or region of study
- Data sources and sample size
- Type of financial inclusion intervention (e.g., microcredit, savings accounts, digital finance)
- Poverty indicators used in the study
- Methodological approach (e.g., regression analysis, randomised controlled trials, panel data analysis)

4. Key empirical findings

The data extraction process facilitated consistent comparison across studies and enabled the synthesis of results for both qualitative and quantitative analyses.

Meta-Analysis Procedures: Where sufficient comparable quantitative data were available, a meta-analysis was conducted to estimate the overall impact of financial inclusion on poverty outcomes. Meta-analysis allows researchers to statistically combine effect sizes from multiple studies to generate a more precise estimate of the relationship between variables (Borenstein, Hedges, Higgins, & Rothstein, 2009).

Effect sizes reported in the selected studies were standardised to ensure comparability. When studies reported regression coefficients, odds ratios, or other statistical measures, these were converted into standardised effect size metrics where possible. A random-effects model was employed for the meta-analysis because it accounts for variation in study contexts, methodologies, and populations.

Heterogeneity among studies was assessed using statistical indicators such as the I^2 statistic, which measures the proportion of variation in effect sizes attributable to differences across studies rather than sampling error. High heterogeneity suggests that contextual factors or methodological differences may influence study outcomes.

Quality Assessment: To ensure the reliability of the synthesised evidence, the methodological quality of the included studies was assessed using established criteria for evaluating empirical research. Factors considered in the quality assessment included:

- appropriateness of research design
- adequacy of sample size
- robustness of statistical methods
- transparency of data sources and analysis\
- Studies with stronger methodological rigour were given greater weight in interpreting the overall findings of the review.

Addressing Publication Bias: Publication bias occurs when studies with statistically significant results are more likely to be published than those with null findings. To evaluate the potential presence of publication bias, graphical and statistical methods such as funnel plots and Egger's regression tests were considered as part of the meta-analysis procedures (Egger, Davey Smith, Schneider, & Minder, 1997).

Limitations of the Methodology: While systematic reviews and meta-analyses offer powerful tools for synthesising research evidence, certain limitations should be acknowledged. Differences in study design, data quality, and measurement of financial inclusion and poverty indicators may introduce heterogeneity across studies. Additionally, restricting the review to English-language publications may exclude relevant studies published in other languages.

Nevertheless, by applying transparent selection procedures and rigorous analytical techniques, this study aims to provide a comprehensive and reliable synthesis of empirical evidence on the relationship between financial inclusion and poverty reduction in developing countries.

Results

This section presents the findings of the systematic review and meta-analysis on the relationship between financial inclusion and poverty reduction in developing countries. The results are organised into three subsections:

1) The study selection process,
2) Characteristics of included studies, and
3) Results from the meta-analysis.

The analysis integrates findings from a broad range of empirical studies examining different dimensions of financial inclusion, including microfinance, savings products, and digital financial services.

Study Selection Process: The systematic literature search yielded a large number of potentially relevant studies across the selected databases. Following the procedures outlined in the Preferred Reporting Items for Systematic Reviews and Meta-Analyses framework, the study selection process involved four stages: identification, screening, eligibility assessment, and final inclusion (Page et al., 2021).

The initial database search across Scopus, Web of Science, EconLit, and Google Scholar identified approximately 1,580 records related to financial inclusion and poverty reduction. After duplicate records were removed, 1,210 unique articles remained. These articles were then screened based on their titles and abstracts to determine their relevance to the research objectives. During this stage, studies that did not address financial inclusion or poverty outcomes were excluded.

Following the screening stage, 185 articles were retained for full-text review. Each of these articles was carefully examined against the predefined inclusion criteria described in the methodology section. Studies that focused solely on developed countries, lacked empirical analysis, or did not directly examine poverty-related outcomes were excluded.

After the full-text assessment, 52 studies met all eligibility criteria and were included in the final sample for qualitative synthesis. Of these, 31 studies provided sufficient statistical information to be included in the quantitative meta-analysis.

Characteristics of Included Studies: The 52 studies included in the systematic review represent a diverse range of geographic regions, methodological approaches, and financial inclusion interventions. The majority of the studies were conducted in sub-Saharan Africa and South Asia, reflecting the growing emphasis on financial inclusion initiatives in these regions.

In terms of geographic distribution, approximately 40 per cent of the studies focused on sub-Saharan Africa, while about 30 per cent examined South Asian countries. Other studies analysed data from Latin America, Southeast Asia, and cross-country global samples.

The methodological approaches used in the included studies varied considerably. Several studies employed cross-sectional or panel econometric analyses using nationally representative household survey data. Other studies relied on quasi-experimental methods, including difference-in-differences models and instrumental variable approaches. A smaller number of studies used randomised controlled trials, which are considered among the most rigorous methods for evaluating causal impacts.

The financial inclusion interventions examined in the studies also differed widely. The most commonly analysed forms of financial inclusion included:

- Microcredit programs
- Access to savings accounts
- Mobile money services
- Digital payment platforms
- Microinsurance products

Many studies examined more than one type of financial service, reflecting the increasingly integrated nature of modern financial systems.

Financial Inclusion and Household Welfare: A large proportion of the reviewed studies reported positive associations between financial inclusion and improvements in household welfare indicators. These indicators included household income, consumption expenditures, asset ownership, and business investment.

Several empirical studies found that increased access to financial services enables households to better manage financial risks and invest in productive activities. In a study by Honohan (2008), it was found that countries with higher levels of financial access tend to exhibit lower poverty rates. Similarly, it was demonstrated in another study that financial development contributes to poverty reduction by easing liquidity constraints faced by low-income households (Beck, Demirgüç-Kunt, & Levine, 2007).

It was found that access to savings accounts plays a particularly important role in improving household financial stability. Studies have shown that savings mechanisms allow households to accumulate financial resources over time, which can be used to cope with unexpected expenses or invest in income-generating activities. Additionally, providing savings accounts to informal sector workers in Kenya significantly increased savings levels and business investments (Dupas & Robinson, 2013). Furthermore, access to financial services, in addition to savings, can facilitate consumption smoothing, allowing households to maintain stable consumption levels during periods of income volatility. This is especially important in developing economies where many households depend on irregular or seasonal income sources.

Microfinance and Poverty Outcomes: Microfinance programs have historically been among the most widely studied financial inclusion interventions. These programs provide small loans to individuals who lack access to conventional banking services and are intended to support entrepreneurship and income generation.

Early research on microfinance often reported strong positive impacts on poverty reduction and women's empowerment. However, more recent empirical studies have produced mixed findings. Banerjee, Karlan, and Zinman (2015) found in randomised evaluations that microcredit programs tend to increase business activity but have relatively modest effects on household consumption and poverty indicators.

In some studies, it was suggested that microfinance may primarily benefit individuals who already possess entrepreneurial capabilities or access to markets. In contrast, borrowers with limited business opportunities may struggle to generate sufficient income to repay loans. These findings highlight the importance of complementary factors such as financial literacy, market access, and supportive institutional environments.

Despite these mixed results, microfinance remains an important tool for expanding financial access in many developing countries. When combined with other financial services such as savings and insurance products, microfinance programs may contribute more effectively to long-term poverty reduction.

Digital Financial Services and Financial Inclusion: The rapid expansion of digital financial technologies has significantly transformed financial inclusion in many developing regions. Digital financial services, including mobile money platforms, digital payment systems, and branchless banking models, have enabled millions of previously unbanked individuals to access basic financial services.

Suri and Jack (2016) examined the long-term impacts of the mobile money platform M-Pesa in Kenya. Their findings suggest that access to mobile money services lifted approximately 2 per cent of Kenyan households out of extreme poverty by enabling more efficient financial transactions and improving access to informal risk-sharing networks.

Digital financial services can also facilitate remittances, which play a critical role in supporting household incomes in many developing countries. Lower transaction costs and faster transfer times make it easier for migrants to send financial support to family members in rural areas.

Furthermore, digital finance has expanded opportunities for small businesses by enabling electronic payments and improving access to financial records that may support credit assessments. These innovations may help address some of the traditional barriers faced by small enterprises in accessing formal financial services.

Results from Meta-Analysis: The meta-analysis combined effect size estimates from 31 empirical studies that reported comparable quantitative measures of the relationship between financial inclusion and poverty-related outcomes. The analysis employed a random-effects model to account for variation across study contexts and methodologies.

Overall, the meta-analysis revealed a moderate but statistically significant negative relationship between financial inclusion and poverty levels, indicating that increased financial access is generally associated with improved household welfare outcomes. The pooled effect size suggests that financial inclusion interventions contribute positively to poverty reduction across a wide range of developing country contexts.

Nevertheless, the magnitude of the estimated effects varied across different types of financial services. Digital financial services and savings accounts generally exhibited stronger associations with poverty reduction than microcredit programs. This finding may reflect the relatively lower risks associated with savings products compared to credit-based interventions.

The analysis also revealed substantial heterogeneity across studies, as indicated by the I^2 statistic. This heterogeneity suggests that contextual factors, including regulatory environments, infrastructure development, and socioeconomic conditions, may influence the effectiveness of financial inclusion initiatives.

5. Publication Bias Assessment

To assess the potential presence of publication bias, funnel plot analysis and statistical tests were conducted following established procedures (Egger et al., 1997). The results indicated some asymmetry in the distribution of effect sizes, suggesting that studies reporting positive findings may be more likely to be published.

Nevertheless, the overall conclusions of the meta-analysis remained robust after adjusting for potential publication bias. Sensitivity analyses confirmed that the positive association between financial inclusion and poverty reduction persisted across different model specifications.

6. Summary of Findings

Overall, the results of the systematic review and meta-analysis suggest that financial inclusion plays a meaningful role in supporting poverty reduction and improving household welfare in developing countries. The evidence indicates that financial access can enhance savings behaviour, facilitate risk management, support entrepreneurship, and improve income stability.

However, the results also highlight the importance of contextual factors and complementary policies. Financial inclusion initiatives are most effective when supported by appropriate regulatory frameworks, financial literacy programs, and broader economic development strategies.

7. Discussion

This study conducted a systematic review and meta-analysis of empirical literature examining the relationship between financial inclusion and poverty reduction in developing countries. The results indicate that expanded access to financial services generally contributes to improved household welfare outcomes, although the magnitude and consistency of these effects vary across contexts and types of financial interventions. This section discusses the implications of these findings in relation to existing theoretical perspectives, previous empirical studies, and policy considerations.

7.1 Financial Inclusion as a Mechanism for Poverty Reduction

The findings of this review support the broader theoretical argument that improved access to financial services can play a significant role in reducing poverty and enhancing economic opportunities for low-income populations. By enabling households to access savings, credit, and payment systems, financial inclusion can help overcome liquidity constraints that often limit the ability of poor households to invest in productive activities (Stiglitz & Weiss, 1981). Access to financial services can facilitate investments in small businesses, education, and agricultural inputs, thereby contributing to long-term income generation.

The positive association between financial inclusion and improved household welfare observed in this review is consistent with earlier cross-country studies linking financial development with poverty reduction. For example, Beck, Demirgüç-Kunt, and Levine (2007) found that financial sector development disproportionately benefits lower-income households by expanding economic opportunities and reducing income inequality. Similarly, Honohan (2008) reported that countries with higher levels of financial access tend to experience lower poverty rates.

The meta-analysis results also highlight the importance of savings mechanisms as a pathway through which financial inclusion contributes to poverty reduction. Access to secure savings accounts enables households to accumulate financial resources over time, which can be used to cope with unexpected expenses or invest in income-generating activities. Evidence from field experiments conducted by Dupas and Robinson (2013) suggests that providing basic savings accounts to low-income individuals can significantly increase savings levels and business investments.

Furthermore, financial inclusion can support consumption smoothing, allowing households to maintain stable consumption levels during periods of income volatility. In many developing economies, income flows are irregular due to seasonal employment patterns, agricultural production cycles, or informal sector activities. Access to financial services enables households to manage these fluctuations more effectively and reduces their vulnerability to economic shocks.

7.2 Microfinance and Its Mixed Impacts

While microfinance has historically been one of the most prominent financial inclusion interventions, the results of this review suggest that its impact on poverty reduction is more complex than originally anticipated. Early optimism surrounding microfinance was largely based on the belief that providing small loans to poor households would stimulate entrepreneurship and generate sustainable income growth. Institutions such as the Grameen Bank played a pioneering role in expanding microcredit programs to underserved populations.

However, more recent empirical studies have produced mixed findings regarding the effectiveness of microcredit in reducing poverty. Randomised controlled trials summarised by Banerjee, Karlan, and Zinman (2015) indicate that while microcredit can increase business activity in some contexts, its overall impact on household consumption and poverty indicators tends to be modest. These findings suggest that access to credit alone may not be sufficient to generate significant poverty reduction without complementary factors such as market opportunities, business skills, and supportive infrastructure.

The heterogeneity observed in the effects of microfinance across different studies highlights the importance of contextual factors. In some settings, borrowers may lack the necessary skills, market access, or demand conditions needed to generate profitable enterprises. In such cases, microcredit may increase financial obligations without substantially improving household income. Consequently, policymakers should view microfinance as one component of a broader financial inclusion strategy rather than a standalone solution to poverty.

7.3 The Role of Digital Financial Services

One of the most significant developments in the financial inclusion landscape over the past decade has been the rapid expansion of digital financial services. Mobile money platforms, digital payment systems, and agent banking networks have significantly expanded financial access in many developing countries by reducing transaction costs and overcoming geographic barriers to banking services.

The evidence reviewed in this study indicates that digital financial services can have particularly strong impacts on poverty reduction. For example, research examining the mobile money platform M-Pesa in Kenya found that access to mobile money significantly improved household resilience and lifted a measurable proportion of households out of extreme poverty (Suri & Jack, 2016). Digital financial services also facilitate faster and more affordable remittance transfers, which are an important source of income for many households in developing countries.

Moreover, digital finance can improve financial transparency and create transaction records that may enable individuals and small businesses to build credit histories. These developments may help address some of the traditional barriers faced by small enterprises in accessing formal financial services.

Nevertheless, the benefits of digital financial inclusion are not universally distributed. Access to mobile devices, internet connectivity, and digital literacy varies widely across populations, potentially limiting the reach of digital financial services among the most vulnerable groups. Regulatory frameworks and consumer protection mechanisms also play a critical role in ensuring that digital financial services operate safely and effectively.

7.4 Gender Dimensions of Financial Inclusion

An important dimension of financial inclusion relates to gender disparities in access to financial services. Women in many developing countries face significant barriers to accessing formal financial institutions due to legal, cultural, and economic constraints. These barriers can limit women's ability to accumulate assets, start businesses, and participate fully in economic activities.

Expanding financial access for women has been identified as a key strategy for promoting gender equality and inclusive economic development. Financial inclusion can enhance women's economic empowerment by enabling them to save independently, access credit, and gain greater control over household financial decisions. Microfinance institutions have historically targeted women borrowers based on the assumption that women are more likely to invest income in family welfare and community development.

However, evidence on the empowerment effects of financial inclusion remains mixed. While some studies report improvements in women's economic autonomy, others suggest that social norms and household dynamics may constrain the transformative potential of financial access alone. Consequently, financial inclusion initiatives aimed at empowering women may need to be complemented by broader social and institutional reforms.

7.5 Policy Implications

The findings of this study have several important implications for policymakers and development practitioners seeking to promote inclusive economic growth. First, expanding access to financial services should remain a priority within broader development strategies. Financial inclusion can contribute to poverty reduction by enabling households to manage risks, invest in productive activities, and improve their economic resilience.

Second, policymakers should adopt a holistic approach to financial inclusion that goes beyond simply increasing access to credit. Evidence from this review suggests that savings accounts, payment systems, and digital financial services may play equally important roles in improving household welfare. Diversified financial ecosystems that provide multiple financial products can better meet the needs of different population groups.

Third, financial inclusion initiatives should be supported by complementary policies such as financial literacy programs, consumer protection regulations, and investments in digital infrastructure. These measures can help ensure that financial services are used effectively and responsibly by households and small businesses.

Fourth, governments and development institutions should prioritise policies that address gender gaps in financial access. Targeted interventions aimed at expanding financial services for women can contribute to broader development goals related to gender equality and economic empowerment.

8. Limitations and Directions for Future Research

Although this study provides a comprehensive synthesis of existing evidence, several limitations should be acknowledged. First, significant heterogeneity exists across studies in terms of methodologies, data sources, and definitions of financial inclusion and poverty indicators. These differences may influence the comparability of results across studies.

Second, the rapidly evolving nature of financial technologies means that new forms of financial inclusion, such as digital credit and fintech platforms, have not yet been extensively studied in the academic literature. As these technologies continue to expand, future research should examine their long-term impacts on poverty reduction and economic development.

Third, many existing studies focus on short- to medium-term outcomes. Longitudinal research examining the sustained impacts of financial inclusion interventions over longer periods would provide valuable insights into their long-term effectiveness.

Future research should also explore the interaction between financial inclusion and other development factors such as education, infrastructure, governance, and labour market opportunities. Understanding these interactions may help identify the conditions under which financial inclusion initiatives are most likely to succeed.

Overall, the findings of this study reinforce the growing consensus that financial inclusion can contribute meaningfully to poverty reduction and inclusive economic development. However, the effectiveness of financial inclusion initiatives depends heavily on contextual factors, institutional frameworks, and the design of financial products. Policymakers should therefore adopt comprehensive and context-sensitive strategies that combine financial access with broader economic and social development policies.

9. Conclusion and Policy Recommendations

Conclusion: This study conducted a systematic review and meta-analysis of empirical research examining the relationship between financial inclusion and poverty reduction in developing countries. Drawing on evidence from a wide range of empirical studies across different regions and methodological approaches, the findings provide important insights into the role of financial inclusion in promoting inclusive economic development and improving household welfare.

The results of the systematic review indicate that financial inclusion generally has a positive and statistically significant association with poverty reduction outcomes. Access to financial services, such as savings accounts, credit facilities, digital payment systems, and microinsurance, enables households to manage financial risks more effectively, accumulate assets, invest in productive activities, and smooth consumption during periods of income volatility. These mechanisms contribute to improved economic resilience and enhanced opportunities for income generation among low-income populations.

The evidence synthesized in this study also highlights the heterogeneous nature of financial inclusion impacts. While some financial interventions, particularly digital financial services and savings products, demonstrate strong associations with improved welfare outcomes, the effects of microcredit programs appear more mixed. Although microfinance initiatives have expanded financial access for millions of individuals who were previously excluded from formal financial systems, empirical evidence suggests that access to credit alone does not automatically translate into significant poverty reduction. Instead, the effectiveness of microcredit programs often depends on contextual factors such as entrepreneurial capacity, market opportunities, and access to complementary resources.

One of the most notable findings emerging from the review concerns the transformative potential of digital financial services. Innovations in financial technology have significantly expanded access to financial services in many developing countries by reducing transaction costs and overcoming geographical barriers to traditional banking infrastructure. Mobile money platforms such as M-Pesa have demonstrated measurable impacts on household welfare by facilitating faster and more secure financial transactions, improving access to remittances, and strengthening informal risk-sharing networks (Suri &

Jack, 2016). These developments suggest that digital financial inclusion may represent one of the most promising pathways for accelerating poverty reduction in developing economies.

The study also highlights the persistent gender gap in financial access, which remains a significant challenge in many developing countries. Women are often disproportionately excluded from formal financial systems due to legal barriers, cultural norms, and limited access to financial information or identification documentation. Expanding financial access for women has the potential to generate significant development benefits by enhancing women's economic empowerment, increasing household welfare, and promoting more equitable economic participation.

Despite the overall positive relationship between financial inclusion and poverty reduction, the findings emphasize that financial access alone is not sufficient to eliminate poverty. Financial inclusion initiatives are most effective when implemented as part of broader development strategies that address structural constraints such as limited infrastructure, low financial literacy, weak regulatory frameworks, and restricted economic opportunities.

Policy Recommendations: Based on the findings of this systematic review and meta-analysis, several policy recommendations can be proposed to enhance the effectiveness of financial inclusion initiatives in reducing poverty in developing countries.

1. Promote Comprehensive Financial Ecosystems: Policymakers should focus on developing diversified and inclusive financial ecosystems that provide a range of financial services rather than concentrating solely on credit provision. While microcredit has played an important role in expanding financial access, the evidence suggests that savings products, payment systems, and insurance services may be equally important for improving household welfare. Financial systems that offer a balanced combination of financial services are better equipped to meet the diverse needs of households and small businesses.

2. Expand Digital Financial Infrastructure: Governments and development partners should prioritise investments in digital financial infrastructure to expand access to financial services, particularly in rural and underserved areas. Mobile banking platforms, agent banking networks, and digital payment systems can significantly reduce the costs of delivering financial services and improve accessibility for previously unbanked populations. Supportive regulatory frameworks are also necessary to ensure that digital financial services operate securely and efficiently while protecting consumers from fraud and financial exploitation.

3. Strengthen Financial Literacy and Consumer Protection: Access to financial services must be accompanied by adequate financial literacy programs to ensure that individuals can effectively use financial products and make informed financial decisions. Financial literacy initiatives can help households understand the benefits and risks associated with different financial services, thereby reducing the likelihood of over-indebtedness and financial mismanagement. In addition, strong consumer protection frameworks are essential to safeguard vulnerable populations from predatory lending practices and other forms of financial abuse.

4. Address Gender Disparities in Financial Access: Reducing gender gaps in financial inclusion should be a key priority for policymakers. Targeted initiatives aimed at expanding financial access for women, including simplified account opening procedures, gender-sensitive financial products, and digital financial solutions, can help overcome barriers that limit women's participation in formal financial systems. Efforts to promote women's financial inclusion should also be accompanied by broader policies that address structural inequalities in education, employment opportunities, and legal rights.

5. Integrate Financial Inclusion with Broader Development Policies: Financial inclusion strategies should be integrated with broader economic development policies that support entrepreneurship, employment creation, and market development. Access to financial services alone may not generate substantial poverty reduction if individuals lack viable economic opportunities. Complementary investments in infrastructure, education, and institutional capacity are therefore essential to maximise the benefits of financial inclusion initiatives.

6. Encourage Evidence-Based Policy Design: Finally, governments and development institutions should promote evidence-based approaches to financial inclusion policy. Continuous monitoring and evaluation of financial inclusion programs can help identify which interventions are most effective in different contexts. Rigorous impact evaluations, including randomised controlled trials and longitudinal studies, can provide valuable insights into the long-term impacts of financial inclusion initiatives on poverty reduction and economic development.

Final Remarks

In conclusion, financial inclusion represents a critical component of inclusive economic development strategies in developing countries. By expanding access to financial services and enabling households to participate more fully in economic activities, financial inclusion can contribute significantly to poverty reduction and improved economic resilience. However, achieving meaningful and sustainable impacts requires a holistic approach that combines financial access with supportive policies, institutional reforms, and investments in human and economic development.

Future research should continue to explore the evolving landscape of financial inclusion, particularly the growing role of financial technologies and digital finance in shaping economic opportunities for underserved populations. A deeper understanding of these dynamics will be essential for designing policies that harness the full potential of financial inclusion as a tool for sustainable development.

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Macro Specific Distress Factors and Financial Sustainability of Deposit Money Banks in Sub-Saharan Africa

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Abstract. This study examines the effect of macro-specific distress factors on the financial sustainability of deposit money banks in Sub-Saharan Africa, using a balanced panel of 50 listed banks across 11 African Continental Free Trade Area (AfCFTA) countries over the period 1986–2020. Financial sustainability is proxy by the Financial Sustainability/Financial Stability Index (FSI) and Bank Soundness (BSO), while the explanatory variables include economic growth, inflation, trade deficit, lending interest rate, foreign exchange rate, and financial openness. Employing descriptive statistics, correlation analysis, panel unit root and cointegration tests, and a 3-Stage Least Squares (3SLS) estimation technique, the study finds strong evidence of a long-run relationship between macroeconomic distress variables and bank sustainability. The results reveal that lending interest rate and foreign exchange rate are the dominant macroeconomic drivers: lending interest rates exert a positive and significant influence on financial sustainability, while foreign exchange rates display mixed effects, improving the sustainability index but significantly weakening bank soundness, reflecting balance-sheet and currency-risk pressures. In contrast, economic growth, inflation, trade deficit, and financial openness do not exert statistically significant direct effects on sustainability outcomes. The study recommends prudent interest rate management, active mitigation of exchange-rate volatility, and strengthened macro prudential and supervisory frameworks to ensure that improvements in sustainability indicators do not mask underlying soundness risks. These findings contribute to the macro–financial stability literature by highlighting the asymmetric channels through which macroeconomic conditions shape bank sustainability in Sub-Saharan Africa.

Keywords: Financial sustainability, Bank soundness, Macroeconomic distress, Interest rate, Exchange rate, Sub-Saharan Africa.

1. Introduction

1.1 Background to the Study

Deposit money banks occupy a central position in modern economies by mobilising savings, allocating credit, and facilitating liquidity within the financial system (Krahnena & Schmidt, 2004). Through their intermediation role, banks significantly influence the achievement of monetary and macroeconomic objectives, including price stability, economic growth, and efficient payment systems. A stable banking sector is therefore essential for effective monetary policy transmission and financial sector confidence. In response to this importance, banking reforms have become a recurring feature in developing and emerging economies, including those in sub-Saharan Africa. These reforms, characterised by financial innovation, deregulation, and increased global integration, have largely aimed at strengthening financial intermediation, enhancing stability, and restoring public confidence in African banking systems (Kent & John, 2008).

Across Africa, regulatory authorities have introduced institutional and prudential frameworks to improve banking sector resilience. In Nigeria, for example, the Central Bank of Nigeria (CBN) Act of 1959 (as amended) empowers the CBN to regulate banking operations in pursuit of macroeconomic stability. Section 9(1) of the Banks and Other Financial Institutions Act (BOFIA) authorises the determination of minimum paid-up share capital requirements for licensed banks (Akani & Lucky, 2015). Similarly, many African apex banks have adopted International Financial Reporting Standards (IFRS) to strengthen transparency, comparability, and market discipline. These reforms were intended to reduce systemic risk, limit unjustified contagion, and prevent bank distress by enhancing disclosure and supervisory effectiveness (Demyanyk & Hasen, 2019).

Despite these efforts, bank distress remains a recurring challenge in sub-Saharan Africa, driven by a complex interaction of internal weaknesses and adverse macroeconomic conditions. While internal factors such as poor asset quality, weak governance, excessive credit growth, and ineffective management undermine bank soundness, macro-specific distress factors such as economic cycles, inflationary pressures, interest rate volatility, and external shocks further exacerbate fragility. Financial distress disrupts banks' ability to intermediate funds efficiently, constraining credit supply and weakening overall economic activity (Betz, Oprica & Salin, 2013; Zamorski & Lee, 2015). Consequently, governments have often resorted to costly bailouts funded by taxpayers to restore banking sector stability and limit the spillover effects of bank failure on the wider economy (Daumont, Gall & Francois, 2004; Betz et al., 2013; Zamorski & Lee, 2015).

Since the mid-1980s, deposit money banks in African economies have supported financial liberalisation, expanded access to credit, and improved service delivery, particularly to small and medium-scale enterprises. However, these gains have increasingly been threatened by rising financial distress. Bank failures in the region have largely been linked to non-performing loans, adverse selection, moral hazard, and weak loan quality, problems that are deeply rooted in information asymmetries prevalent in African financial markets (Zamorski & Lee, 2015). The collapse of banks poses severe consequences not only for shareholders but also for depositors, regulators, and the broader economy, as demonstrated by the 2008 global financial crisis, which led to the failure of major financial institutions worldwide. Given the unique role of banks in transforming liquid deposits into illiquid loans, safeguarding their financial sustainability remains critical (Bariviera et al., 2014). Against this backdrop, this study examines macro-specific distress factors and the financial sustainability of deposit money banks in sub-Saharan Africa, with particular reference to banks operating within the African Continental Free Trade Area (AfCFTA).

Post-crisis reforms in sub-Saharan Africa focused on strengthening financial regulation, consolidating banks, and improving supervisory oversight. These reforms were expected to enhance financial sustainability by addressing credit risk, non-performing loans, and structural inefficiencies (Howlett & Lejano, 2013; Howlett, Mukherjee & Woo, 2015; CBN, 2004; Spratt, 2013). However, despite these measures, empirical evidence suggests that African banking systems remain vulnerable, inefficient, and susceptible to macroeconomic shocks (Aryeetey & Senbet, 2016). Moreover, existing studies on bank distress and sustainability have produced mixed and often contradictory findings across regions and methodologies (Poghosyan & Cihak, 2009; Sahut & Mili, 2011; Bou-Said & Saucier, 2003; Konstandina, 2006; Goldstein, Kaminsky & Reinhart, 2010; Zhang, Xie & Lu, 2014). These inconsistencies, coupled with limited cross-country evidence for Africa and the neglect of recent periods, highlight a clear research gap. Consequently, there is a compelling need for a robust empirical assessment of macro-specific distress factors and financial sustainability of deposit money banks in sub-Saharan Africa, which this study seeks to address using an advanced econometric framework.

The rest of this paper is organised as follows: the literature review, methodology, findings and discussion, and finally the conclusion and recommendations.

2. Literature Review

2.1 Concept of Financial Sustainability

Financial sustainability within the banking industry is critical to national economic health and is commonly regarded as an indicator of overall financial and macroeconomic stability, extending beyond the traditional intermediation role of banks (Ongore & Kusa, 2013). Sustainability-related financial conditions enable institutions to endure operational and environmental risks, thereby underscoring the importance of effective strategic planning and information management in identifying, processing, and utilising relevant data to achieve enduring financial performance (Schaltegger, 2011). According to Padoa-Schioppa (2003), a financially sustainable financial system possesses the capacity to withstand and absorb shocks that emerge during the transformation of savings into investment, a view further reinforced by Shinasi (2004) and Kadomtsev and Israelyan (2015). In a similar vein, Al-Shawabkeh and Kanungo (2017) posited that the resilience of banking systems can be enhanced through more rigorous credit risk evaluation and sound managerial judgement in decision-making processes.

The evaluation of financial sustainability may be approached from both immediate and extended time horizons. Indicators such as return on assets and return on equity reflect short-term financial outcomes, whereas measures including the financial stability index and bank soundness are employed to assess long-run financial resilience. Consistent with this perspective, the present study conceptualises financial sustainability as the dependent variable, operationalised using the financial stability index, and bank soundness.

2.1.1 Financial Stability Index (FSI)

The Financial Stability Index (FSI) is a composite measure used to capture the long-term financial sustainability of commercial banks. It is computed based on a profit-to-risk (PR) ratio that evaluates an individual bank's performance relative to the overall banking system.

2.1.2 Bank Soundness (BS)

Free cash balance is calculated by deducting statutory cash reserves lodged with a country's central bank from the total cash and bank balances maintained by deposit money banks. A bank is deemed financially sound when its free cash balance is adequate to satisfy customers' withdrawal demands. Conversely, when free cash balances are insufficient to cover demand deposits, the bank is considered vulnerable to financial distress, which may ultimately lead to failure. In this study, financially sound banks are assigned a value of zero, while failed banks are assigned a value of one. Empirical evidence provided by Zhen (2015), based on an analysis of banks across OECD, NAFTA, Southeast Asian economies, G8, G20 countries, and the European Union, revealed that asset quality, loan ratios, and fixed assets exerted positive and significant effects on bank failure, whereas capital adequacy ratios and net interest income were found to be negative and significant determinants of bank failure.

2.2 Concept of Corporate Distress

Corporate distress is frequently used interchangeably with concepts such as failure, insolvency, default, and bankruptcy, although these terms differ in their precise academic and legal meanings (Altman, 2006). From an economic standpoint, failure refers to a persistent decline in returns on invested capital relative to comparable investments with similar risk profiles. Altman (2006) further explains that business failure may involve firms that cease operations through bankruptcy or assignment, exit the market with losses to creditors, voluntarily withdraw while leaving unpaid obligations, or undergo court-mediated processes such as receivership, reorganization, or negotiated settlements with creditors. Insolvency, though often conflated with distress, formally describes a balance-sheet condition in which total liabilities exceed total assets, resulting in negative net worth, while default arises when a firm violates debt agreements either technically through covenant breaches or legally by failing to meet interest or principal payments (Altman, 2006). In this study, corporate distress, also referred to as financial distress, denotes an adverse financial condition characterised by liquidity shortfalls and difficulties in meeting obligations fully and on time, and it may be identified through outcomes such as default, bankruptcy, failure, or distressed restructuring depending on research objectives and methodology.

Within the banking sector, corporate distress is typically associated with financial, managerial, and operational weaknesses, including illiquidity, poor earnings, and high levels of non-performing assets, with insolvency representing the most severe outcome where assets fall below liabilities (CBN, 2011; Umoh, 1999). Regulatory authorities define distressed banks as institutions that fail to meet capitalization requirements, operate with weak deposit bases, or suffer from mismanagement (CBN, 1995), while severe distress reflects conditions that prevent banks from meeting obligations to depositors and owners as they fall due (CBN and NDIC, 1995). Empirical evidence links bank distress to unethical practices, inadequate capital, and weak deposit mobilisation, which collectively erode public confidence in financial systems (Khalid, 2017; Olukotun, Olusegun & Kehinde, 2013). Distress usually manifests through declining financial performance followed by inability to meet creditor and depositor obligations, often culminating in bankruptcy (Tan, 2012). Studies identify liquidity, leverage, and size as key proxies influencing bank outcomes (Hill, Perry & Andes, 2012; Bergman, Benmelech & Ricardo, 2012), with determinants broadly classified into bank-specific and macroeconomic factors such as inflation, interest rate, and exchange rate instability (Egbo, 2012; Sanusi, 2010). Weak regulatory frameworks further heighten the risk of bank failure, whereas stronger capital buffers are widely viewed as effective tools for reducing excessive risk-taking and improving short-term liquidity resilience (Palubinskas & Stough, 1999 in Egbo, 2012; Egbo, 2012; Musa, Musa & Abdusallam, 2012).

2.3 Macro Specific Determinants of Corporate Distress among Deposit Money Banks

Macroeconomic conditions play a critical role in shaping the stability, performance, and sustainability of deposit money banks. Variables such as economic growth, inflation, trade balance, interest rates, exchange rate movements, and financial openness influence borrowers' repayment capacity, banks' risk exposure, and overall financial system resilience. Consequently, these macroeconomic indicators are widely examined in the literature as external drivers of corporate distress and financial sustainability within the banking sector.

2.3.1 Economic Growth

Economic growth is commonly measured by changes in Gross Domestic Product (GDP) or Gross National Product (GNP), with GDP per capita often used as an indicator of economic well-being. Strong economic growth generally reflects a healthy economy and lowers the likelihood of bank distress by improving borrowers' repayment capacity, thereby reducing non-performing loans and insolvency risk. Conversely, economic downturns weaken business activity and household income, increasing credit risk for banks. Empirical evidence on the relationship between growth and bank performance is mixed. While Kosmidou, Pasiouras and Tsanklaganos (2007) report a positive association, Khwarish (2011) documents a negative relationship. Other studies show that economic activity, captured by GDP growth or cyclical movements, positively influences bank profitability (Boubakri et al., 2005; Athanasoglou, Brissimis & Delis, 2006; Dietrich & Wanzenried, 2011; Trujillo-Ponce, 2013; Davydenko, 2010).

2.3.2 Inflation Rate

Inflation represents a sustained increase in general price levels without a corresponding rise in output. Low and stable inflation is widely regarded as supportive of financial system viability, as it enhances monetary certainty and reduces exposure to financial distress. High inflation erodes purchasing power, slows economic growth, and adversely affects bank performance. Empirical findings remain inconclusive: Boyd, Levine and Smith (2001) document a negative association between monetary instability and financial development, while Vong and Chan (2006) find inflation to be positively related to bank performance due to higher interest margins. However, Kosmidou et al. (2007) argue that rising inflation eventually suppresses lending activity, and Abdullah, Pavel and Aryen (2014) report a negative relationship between inflation, GDP, and return on assets.

2.3.3 Trade Deficit

A trade deficit arises when a country's imports exceed its exports and is reflected in the balance of payments. For import-dependent economies such as Nigeria, persistent trade deficits may exert pressure on foreign reserves, exchange rates, and macroeconomic stability. Although empirical evidence directly linking trade deficits to bank distress remains limited, this study considers trade deficit as a potential macroeconomic indicator of financial distress due to its implications for currency stability, inflation, and external vulnerability.

2.3.4 Lending Interest Rate

Lending interest rates significantly affect banks' deposit mobilisation, credit allocation, and profitability. High lending rates can increase interest margins but may simultaneously suppress credit demand and elevate default risk. Gull and Zaman (2013) find that interest rate fluctuations significantly influence bank profitability in Pakistan. The spread between lending and deposit rates is a key indicator of banking system efficiency and stability; wide spreads discourage savings and borrowing, limit financial intermediation, and constrain economic growth. Such spreads are typically larger in developing economies due to high operating costs, weak competition, regulatory burdens, and macroeconomic instability (Jayaraman & Sharma, 2003).

2.3.5 Exchange Rate

The exchange rate reflects the value of a domestic currency relative to foreign currencies and is determined by trade flows, capital movements, and foreign investment. In many African economies, heavy reliance on imports leads to persistent foreign exchange demand and exchange rate volatility. Fluctuations in exchange rates affect banks through foreign currency exposures, trade financing, and borrowers' repayment capacity, making exchange rate instability a relevant determinant of corporate distress among deposit money banks in Africa.

2.3.6 Financial Openness

Financial openness refers to the extent to which foreign investors can participate in domestic financial markets and the degree of capital flow liberalisation. While financial openness can enhance access to capital, improve risk sharing, and promote reforms, it has also been associated with heightened vulnerability to financial crises (Fratzscher & Bussiere, 2017). Proponents argue that its benefits stem more from institutional discipline and reform incentives than from capital inflows alone (Gourinchas & Jeanne, 2002). Critics contend that market distortions, information asymmetries, and political factors can undermine these benefits (Collier, Hoeffler & Pattillo, 2000; Claessens, Klingebiel & Schmukler, 2006; Oyovwi & Eshenake, 2013; Fasanya & Olayemi, 2020), potentially intensifying distress in weak and inefficient financial systems.

2.4 Theoretical Review

This study is anchored on four complementary theoretical perspectives, namely the Theory of Financial Development and Economic Growth, Trade-off Theory, Entropy Theory, and Gambler's Ruin Theory, which collectively provide a coherent framework for explaining the macroeconomic, structural, and probabilistic dimensions of corporate distress and financial sustainability in deposit money banks.

The Theory of Financial Development and Economic Growth explains the interdependence between financial system efficiency, macroeconomic performance, and institutional stability. Rooted in the seminal work of Schumpeter (1911), the theory posits that a well-functioning financial system promotes economic growth by reallocating resources from less productive to more productive uses, thereby stimulating innovation and productivity. While Robinson (1952) argues for a growth-led finance view, subsequent contributions by Goldsmith (1969), McKinnon (1973), and Shaw (1973) strongly support the finance-led growth hypothesis, emphasizing the stabilizing role of financial development. Later growth models reinforce this position by identifying financial intermediation as central to savings mobilization, capital accumulation, and output expansion (Solow, 1956; Greenwood & Jovanovic, 1990; Bencivenga & Smith, 1991; Levine, 1997; Romer, 1996; Todaro & Smith, 2011). Empirical evidence further confirms that efficient financial systems enhance growth, reduce poverty, and improve financial resilience, thereby lowering the likelihood of bank distress (King & Levine, 1993; Beck, Levine & Loayza, 2000; Honohan, 2004).

The Trade-off Theory provides a structural explanation of corporate distress by linking capital structure decisions to financial sustainability. The theory argues that although debt financing increases firm value through tax advantages, excessive leverage heightens the probability and cost of financial distress, eventually outweighing these benefits. This perspective emerged as a refinement of the Modigliani and Miller framework, which initially ignored distress costs. Under the trade-off framework, firms are assumed to pursue an optimal capital structure that balances tax shields against bankruptcy and distress costs. Once leverage exceeds this optimal level, firm value declines due to rising default risk. In the banking context, the theory is particularly relevant, as high leverage and inadequate capital buffers can amplify vulnerability to macroeconomic shocks, thereby accelerating distress and threatening financial sustainability.

The Entropy Theory, also referred to as the Balance Sheet Decomposition Measure theory, conceptualizes corporate distress as a breakdown in balance-sheet equilibrium. According to Aziz and Dar (2006), financial distress becomes increasingly likely when firms are unable to maintain stability between assets and liabilities or to restore balance in the near term. The theory emphasizes the diagnostic value of accounting-based indicators and supports the use of Univariate Analysis and Multiple Discriminant Analysis to detect early warning signals of distress (Aziz & Dar, 2006; Natalia, 2007; Monti & Moriano, 2010; Slotemaker, 2008). By focusing on structural imbalances in financial statements, the entropy framework has been widely adopted in empirical distress studies (Aziz & Dar, 2004; Sayari, 2013; Kinyariro, 2016) and is particularly useful for assessing the internal financial fragility of banks operating in volatile macroeconomic environments.

The Gambler's Ruin Theory introduces a probabilistic view of financial distress by modeling firms as economic agents repeatedly exposed to uncertain cash flow outcomes. Originally developed by Feller (1968), the theory assumes that a firm continues operations until its capital or net worth is exhausted, at which point bankruptcy occurs. Applied to corporate finance, the theory suggests that even firms with positive initial capital can face eventual ruin if negative cash flow realizations persist over time (Espen, 1999; Aziz & Dar, 2006). This framework is useful in explaining how persistent macroeconomic shocks, earnings volatility, and liquidity pressures can cumulatively erode bank capital, leading to distress. Although the theory assumes limited access to external financing and independent cash flow trials, its relevance lies in highlighting the cumulative risk exposure faced by banks in unstable economic environments.

2.5 Empirical Literature on Macro Corporate Distress and Financial Sustainability

2.5.1 Economic Growth and Financial Sustainability

Empirical studies examining the relationship between economic growth and financial sustainability generally adopt macroeconomic indicators such as GDP growth to explain variations in bank stability and distress. Uzokwe and Ohaeri (2014), focusing on Nigeria, examined the causes and consequences of bank distress using primary data obtained through questionnaires administered to staff of five commercial banks in Imo State. Their findings revealed that institutional weaknesses, political uncertainty, ownership interference, and economic downturns were key drivers of bank distress. Similarly, Sahut and Mili (2011) employed bank-level and macroeconomic variables in a predictive model of financial distress and found that economic growth and other macroeconomic indicators were statistically insignificant in explaining distress, suggesting that bank-specific factors may dominate in certain contexts.

In contrast, several cross-country and sector-specific studies document a significant relationship between economic growth and bank performance. Baklouti, Grautier and Affes (2016) reported a negative association between weak economic growth and bank distress, arguing that reduced household and business income during economic slowdowns heightens banks' exposure to credit risk. Kosmidou et al. (2007) found that economic growth positively affects bank performance, whereas Khwarish (2011) reported a negative relationship. Boubakri et al. (2005) and Athanasoglou et al. (2006) documented evidence from Europe and Egypt respectively, showing that GDP growth enhances bank profitability. Pakdaman (2018), using bankruptcy prediction models on firms listed on the Tehran Stock Exchange between 2011 and 2016, further confirmed that financial distress models are effective in identifying survival prospects, reinforcing the relevance of macroeconomic conditions in explaining financial sustainability.

2.5.2 Inflation Rate and Financial Sustainability

Several empirical studies have explored the role of inflation in shaping bank distress and sustainability, with mixed outcomes depending on context and methodology. Mayuku, Madu and Oslow (2012), using Nigerian time-series data from 1986 to 2010 and linear regression techniques, found that inflation and interest rates negatively affected economic performance and contributed significantly to bank distress. Similarly, Zhang et al. (2014), in a study of 354 US bank holding companies, employed distance-to-default models and found inflation to be positively associated with bank distress, highlighting the destabilising effect of macroeconomic volatility.

However, the effect of inflation on bank performance remains inconclusive in the literature. Vong and Chan (2006) reported a positive relationship between inflation and bank profitability due to higher interest margins, while Kosmidou et al. (2007) observed that excessive inflation reduces loan demand and weakens bank performance. Abdullah et al. (2014) found inflation to be negatively associated with return on assets. Other studies present mixed evidence across regions: Halkos and Salamouris (2004), Limam (1998), and Bikker (1999) documented efficiency losses associated with inflation, while Girardone (2004), Isik and Hassan (2002), and Drake and Hall (2003) found weak or insignificant effects. These inconsistencies suggest that inflation influences financial sustainability through both pricing power and macroeconomic instability channels.

2.5.3 Trade Deficit and Financial Sustainability

Empirical research on trade deficits and banking sustainability is relatively limited, but existing studies suggest indirect linkages through macroeconomic fragility. Pesola (2005), examining Nordic countries, used loan loss ratios as a proxy for bank distress and found that adverse macroeconomic shocks, including income fluctuations and interest rate changes, increase borrower vulnerability and loan losses. The study concluded that macroeconomic imbalances such as trade liberalisation shocks and high indebtedness amplify banking fragility, especially during economic downturns.

Further evidence from developing economies highlights the adverse effect of trade deficits on bank profitability. Alkassim (2005) found that trade deficits negatively affected profitability of Jordanian commercial banks, while Alrashdan (2002), using data from 1985 to 1999, reported that trade liberalisation reduced financial leverage and interest income, with insignificant effects on ROA. Although trade deficit is not always explicitly modelled, these findings support its relevance as a macroeconomic stress factor influencing financial sustainability through external sector instability.

2.5.4 Lending Interest Rate and Financial Sustainability

Interest rates are widely recognised as critical determinants of bank distress and performance. Hassan and Koko (2017), employing ARDL techniques on Nigerian data from 1986 to 2015, found that exchange rates and non-performing loans significantly increased bank distress, while interest rates showed a negative but insignificant relationship. Andualem (2011), using panel data from Ethiopian firms, reported that profitability, liquidity, and efficiency significantly reduced distress, while leverage heightened vulnerability.

Other studies reinforce the importance of interest rate dynamics in banking sustainability. Buchhols and Rangvid (2013), using logistic regression on Danish banks between 2008 and 2012, identified excess capital, lending growth, and funding structure as predictors of distress. Daumont et al. (2004) documented widespread banking crises in several African countries during the 1980s and 1990s, largely driven by high non-performing loans. Gull and Zaman (2013) found that interest rate fluctuations significantly influenced profitability in Pakistan. Similarly, Ohwofasa and Mayaku (2012) and Elegbe (2013) showed that interest rates and non-performing loans negatively affected economic development and banking stability in Nigeria.

2.5.5 Foreign Exchange Rate and Financial Sustainability

Exchange rate volatility has been extensively examined as a macroeconomic determinant of bank distress. Aliero and Ache (2017), using ARDL techniques, found a significant long-run relationship between exchange rate movements and bank distress in Nigeria, alongside capital adequacy and liquidity ratios. Their results indicate that exchange rate instability undermines financial sector stability by increasing credit risk and balance-sheet mismatches. Yauri, Musa and Kaoje (2012) also found that recapitalisation policies only provided short-term liquidity relief without addressing long-term distress risks.

Complementary evidence from other regions supports these findings. Naceur (2003) showed that exchange rates positively influenced Tunisian bank profitability, while bank size had a negative effect. Baklouti et al. (2016), analysing EU banks between 2005 and 2011, found that bank size and governance mechanisms significantly influenced distress probability. Studies using bankruptcy prediction models, such as Maija (2017) and Salim and Sudiono (2017), further highlight the usefulness of financial indicators in forecasting distress, particularly in environments exposed to exchange rate shocks.

2.5.6 Financial Openness and Financial Sustainability

The literature presents mixed evidence on the role of financial openness in bank sustainability. Bennaceur and Goaied (2008) argued that macroeconomic factors, including openness, do not significantly affect bank performance, while Owoputi, Kayode and Adeyeta (2014) found that bank-specific factors such as capital adequacy and deposits play a more dominant role in Nigerian banks. Berger et al. (2010) nonetheless emphasised that GDP growth, interest rates, and financial system structure are critical macroeconomic parameters influencing bank outcomes.

Other studies suggest that financial openness can influence distress dynamics through market discipline and capital flows. Grover (2001) demonstrated that bankruptcy prediction models significantly affect stock prices of Indonesian banks, while Mohammed (2016) found that distress episodes in Omani banks were mitigated through restructuring and liquidity management. Ilahi et al. (2015) observed that despite financial openness, Pakistani banks remained operationally stable, though Z-score models failed to predict distress accurately. Musa et al. (2012) concluded that while capitalisation and openness improve liquidity in the short run, long-term financial sustainability requires stronger governance and institutional reforms.

3. Methodology

This study employs a longitudinal research design, as both the dependent and independent variables relate to historical events that have already occurred and cannot be manipulated by the researcher. The choice of this design is further justified by the study's cross-country and time-series orientation, which allows for the examination of variations across countries and over time. The focus is on quoted deposit money banks operating within member states of the African Continental Free Trade Area (AfCFTA). Although 54 of Africa's 55 countries are AfCFTA members, the study population is constrained by data accessibility to 70 listed deposit money banks drawn from stock exchanges in 11 AfCFTA countries with relatively active capital markets and stronger engagement with voluntary sustainability reporting practices (Proshare Intelligent Investing, 2021). These countries include Nigeria, Ghana, Kenya, South Africa, Namibia, Zambia, Botswana, Malawi, Mauritius, Zimbabwe, and Uganda.

A combination of purposive and stratified sampling techniques was used to select an initial sample of 55 banks from the 70 listed institutions across the 11 countries (Nigeria 12; South Africa 5; Ghana 6; Botswana 4; Malawi 4; Uganda 3; Zambia 4; Mauritius 3; Namibia 3; Kenya 9; Zimbabwe 2). However, further screening for incomplete financial information necessitated the exclusion of two banks each from Namibia and Mauritius and one bank from Zambia, yielding a final sample of 50 deposit money banks. The study adopts a pooled cross-country analytical framework to enhance statistical robustness, facilitate cross-national comparison, and increase degrees of freedom through a larger panel dataset (Ying et al., 2016). Data are obtained from the audited annual reports of the sampled banks and Bloomberg for the period 1980–2020, supplemented with macroeconomic and financial indicators from the World Bank Financial Structure Database and the World Bank Development Index (WBDI) covering 1986–2020.

Model Specification

This study requires various models because the study is using both financial stability index and banking soundness as measures of financial sustainability. The model will follow that of Meher and Getaneh (2019):

$ROA_{it} = f\{\beta_0 + \beta_1 ALR_{it} + \beta_2 LR_{it} + \beta_3 AQ_{it} + \beta_4 NIR_{it} + \beta_5 CR_{it} + \beta_6 SR_{it} + \beta_7 NIG_{it} + \beta_8\ INFR_{it} + \beta_9 RGDP_{it} + \beta_{10}\ TD_{it} + \beta_{11} EER_{it,} + \beta_{12} LIR_{it}\} \ldots \ldots (1)$

$ROE_{it} = f\{\beta_0 + \beta_1 ALR_{it} + \beta_2 LR_{it} + \beta_3 AQ_{it} + \beta_4 NIR_{it} + \beta_5 CR_{it} + \beta_6 SR_{it} + \beta_7 NIG_{it} + \beta_8\ INFR_{it} + \beta_9 RGDP_{it} + \beta_{10}\ TD_{it} + \beta_{11} EER_{it,} + \beta_{12} LIR_{it}\} \ldots \ldots (2)$

$FSI_{it} = f\{\beta_0 + \beta_1 ALR_{it} + \beta_2 LR_{it} + \beta_3 AQ_{it} + \beta_4 NIR_{it} + \beta_5 CR_{it} + \beta_6 SR_{it} + \beta_7 NIG_{it} + \beta_8\ INFR_{it} + \beta_9 RGDP_{it} + \beta_{10}\ TD_{it} + \beta_{11} EER_{it,} + \beta_{12} LIR_{it}\} \ldots \ldots (3)$

$ROA_{it} = f\{\beta_0 + \beta_1 ALR_{it} + \beta_2 LR_{it} + \beta_3 AQ_{it} + \beta_4 NIR_{it} + \beta_5 CR_{it} + \beta_6 SR_{it} + \beta_7 NIG_{it} + \beta_8\ INFR_{it} + \beta_9 RGDP_{it} + \beta_{10}\ TD_{it} + \beta_{11} EER_{it,} + \beta_{12} LIR_{it}\} \ldots \ldots (4)$

We therefore adopted the above model in this study with slight modification by decomposing corporate distress into various macro-economic components including economic growth, inflation rate, trade deficit, lending interest rate, foreign exchange rate and financial openness to suit our purpose.

Theoretically, the model is stated as

Financial Sustainability =f{Corporate Distress}

The functional form of the model is stated below;

$FSI_{it} = f\ \{EG, INFR, TD, LIR, FER, FO\} \ldots \ldots (1)$

$BSO_{it} = f\ \{EG, INFR, TD, LIR, FER, FO\} \ldots \ldots (2)$

The econometric form of the model is stated below;

$FSI_{it} = f\{\beta_0 + \beta_1 EG_{it} + \beta_2\ INFR_{it} + \beta_3 TD_{it} + \beta_4\ LIR_{it} + \beta_5 FER_{it,} + \beta_6 FO_{it}\} \ldots \ldots (3)$

$BSO_{it} = f\{\beta_0 + \beta_1 EG_{it} + \beta_2\ INFR_{it} + \beta_3 TD_{it} + \beta_4\ LIR_{it} + \beta_5 FER_{it,} + \beta_6 FO_{it}\} \ldots \ldots (4)$

Where:

EG = Economic growth

INFL= Inflation rate

TD= Trade deficit

LIR= Lending Interest rate

FER= Foreign exchange rate

FO= Financial Openness

FSI= Financial Stability Index

BSO= Bank soundness

i represent countries in all sample and *t* represents the scope or period of study.

β_0 - β_5 are parameters to be estimated and U_t is the error term.

$\beta_1\ \beta_{5,}\ \beta_6 > 0;\ \beta_{2,}\ \beta_{3,}\ \beta_4 < 0$

From theory, it is expected that economic growth, foreign exchange rate and financial openness will have positive impact on financial sustainability of deposit money banks. Inflation rate, trade deficit, lending interest rate are expected to impact negatively on financial sustainability of deposit money banks.

3.2 Measurement of Variables

Table 1: Description of Variables

S/N	Variables	Definition	Measurement	Sign	Source
1.	**Dependent** Financial sustainability index	Symbolizes the long-term sustainability of commercial banks.	Profit before Tax X Total Loan & Advances X Total Assets of the individual bank divided by Total Assets of the banking system; R = EQ/CAR, where R = Risk Weighted Assets, CAR = Capital Adequacy Ratio PR = PBT/R, where PR = Profit/Risk Indicator of Individual bank, PBT = Profit before Tax; FS I= PR·A/TA, where A = Assets of banks in particular year, TA = Total assets of the banking system If free cash flow > demand deposits = 0 (bank soundness) If free cash flow < demand deposits = 1 (bank failure) Free cash flow = total cash & bank balance – reserve with central bank (NBE)		Zheng (2015).
	Bank soundness	A bank is in the way to financial soundness when the free cash balance is sufficient to meet the demand deposits of the customers.			Zheng (2015)
	Independent				
2.	Economic growth	Monetary value of goods and services produced in a country annually	Real GDP	+	Khwarish (2011)
3.	Inflation Rate (INFR)	A consistent and persistent increase in the general price level.	Proxied by annual Consumer Price Index (CPI)	-	Dias (2013)
4.	Trade deficit	A case of imbalance arising from more importing than exporting.	Visible Export less visible import	-	Obadan, 2004
5.	Lending interest rate	Rate of interest that accrues to borrowed fund.	Average lending Interest rate of deposit money banks	_	Gull and Zaman (2013)
6.	Foreign exchange rate	The unit of a country's currency in terms of a foreign currency	Closing Exchange Rate of the year.	+	Gull and Zaman (2013)
7	Financial openness	The degree to which foreign investors are allowed to own equity in the domestic economy as well as the stimulation of foreign capital inflows.	Sum of foreign direct investment and foreign portfolio investment divided by GDP	+	(Fratzscher & Bussiere, 2017)

Source: *Researcher's Compilation (2023)*

3.3 Method of Data Analyses

This study will begin with the use of descriptive statistics and correlation analysis to summarise the characteristics of the data and explore the degree of association among the study variables. Thereafter, panel unit root tests will be conducted to establish the stationarity properties of the series, employing the Im, Pesaran and Shin (2003) approach as a necessary condition for valid dynamic panel estimation. The analysis will subsequently proceed to panel co-integration testing and multivariate panel regression modelling, with the principal estimation technique based on the system Generalised Method of Moments (system-GMM). This estimator is adopted to effectively control for endogeneity, omitted variable bias, measurement errors, and unobserved heterogeneity that typically characterise cross-country panel datasets. The system-GMM approach enhances estimation efficiency by jointly exploiting moment conditions in both first-difference and level equations using suitably lagged instruments (Bun & Windmeijer, 2010). All empirical analyses will be performed using EViews version 9.0.

4. Findings and Discussions

This section presents the empirical results and discussion sequentially, beginning with descriptive statistics, followed by correlation analysis, panel unit root testing, cointegration assessment, and finally the estimation results from the Three-Stage Least Squares (3SLS) model.

Table 2: Descriptive Statistics for the Sub-Sahara African Countries Region Panel

	FSI	BSO	EG	INFL	TD	LIR	FER	FO
Mean	11.8	0.89	3.8	9.89	7.17	14.38	147	1.62
Median	2.77	1	4.23	9.38	1.52	15.14	129	1.6
Maximum	94.9	1	8.06	26.2	84.5	19.72	449	5.15
Minimum	0	0	-6.43	2.06	-33	7.25	6.38	-0.6
Std. Dev.	17.7	0.32	2.94	4.46	22.4	3.15	122	1.44
Skewness	2.06	-2.47	-0.8	0.6	1.29	-0.57	0.92	0.49
Kurtosis	7.29	7.1	3.57	3.39	5.55	2.19	3.03	2.59
Jarque-Bera	554	648	45.7	25.1	207	30.6	52.8	17.5
Probability	0	0	0	0	0	0	0	0
Observations	377	377	377	377	377	377	377	377

Source: *Author's computation (2023)*

Table 2 presents the descriptive statistics for financial sustainability (FSI), bank stability outcome (BSO), economic growth (EG), inflation (INFL), trade deficit (TD), lending interest rate (LIR), foreign exchange rate (FER), and financial openness (FO) across Sub-Saharan African countries. On average, FSI records a mean of 11.8 with substantial dispersion (Std. Dev. = 17.7), indicating wide cross-country variation in financial sustainability, while BSO shows a high mean of 0.89 and limited variability, suggesting relatively stable banking outcomes overall. Economic growth averages 3.8 percent but ranges from contraction (–6.43) to strong expansion (8.06), reflecting heterogeneous macroeconomic conditions. Inflation and lending interest rates are relatively high on average (9.89 and 14.38 respectively), with noticeable volatility, underscoring persistent price and credit market pressures. Trade deficit exhibits the highest dispersion (Std. Dev. = 22.4), indicating pronounced external sector imbalances across countries. The foreign exchange rate shows extreme variability (mean = 147; Std. Dev. = 122), highlighting exchange rate instability in the region, while financial openness averages 1.62 with moderate spread. The skewness and kurtosis statistics reveal non-normal distributions for most variables, which is confirmed by the significant Jarque–Bera statistics ($p < 0.01$) across all series, justifying the use of robust panel estimation techniques.

Table 3: Correlation Analysis of the variables employed for the Sub-Sahara African Countries Region Panel

	FSI	BSO	EG	INFL	TD	LIR	FER	FO
FSI	1.000	-0.130	-0.008	0.302	0.024	0.263	0.350	-0.158
BSO	-0.130	1.000	-0.042	-0.177	-0.072	-0.176	-0.245	0.073
EG	-0.008	-0.042	1.000	-0.042	0.410	0.373	-0.142	0.295
INFL	0.302	-0.177	-0.042	1.000	0.057	0.470	0.606	-0.292
TD	0.024	-0.072	0.410	0.057	1.000	0.236	-0.120	0.365
LIR	0.263	-0.176	0.373	0.470	0.236	1.000	0.337	0.097
FER	0.350	-0.245	-0.142	0.606	-0.120	0.337	1.000	-0.513
FO	-0.158	0.073	0.295	-0.292	0.365	0.097	-0.513	1.000

Source: *Author's computation (2023)*

Table 3 shows that FSI is moderately positively correlated with INFL (0.302), LIR (0.263) and FER (0.350), weakly related to TD (0.024) and EG (−0.008), and negatively associated with BSO (−0.130) and FO (−0.158). BSO is negatively correlated with most macro variables, strongest with FER (−0.245) and INFL (−0.177). Among the macro factors, INFL co-moves strongly with FER (0.606) and with LIR (0.470), EG aligns with TD (0.410) and LIR (0.373), and FO is strongly inversely related to FER (−0.513) but positively related to TD (0.365) and EG (0.295), suggesting notable inter-linkages especially inflation–exchange rate and openness–exchange rate that may matter for multivariate modelling.

Table 4: Stationarity Test results for the Sub-Sahara African Countries Region Panel

Variables	Tests							
	Levin, Lin & Chu		Lm, Pesaran and Shin W-stat		ADF - Fisher Chi-square		PP - Fisher Chi-square	
	I(0)	I(I)	I(0)	I(I)	I(0)	I(I)	I(0)	I(I)
FSI	7.02	-0.50	-0.65	-10.91***	66.29***	195.88***	405.81***	1073.12***
BSO	0.48	-2.14**	-2.25**	-5.53***	28.97***	51.18***	65.29***	706.02***
EG	-6.88***	-15.59***	-4.95***	-12.98***	101.39***	223.27***	156.75***	680.16***
INFL	-10.08***	-13.59***	-9.57***	-14.46***	168.03***	248.27***	138.77***	549.43***
TD	0.27	-2.38**	0.44	-7.10***	35.66	127.58***	43.65	273.78***
LIR	3.10	-10.64***	2.64	-7.22***	19.03	126.32***	19.05	222.89***
FER	9.82	-1.77**	12.04	-3.52***	1.36	76.46***	0.74	234.31***
FO	-1.21	-14.17***	1.13	-10.06***	25.80	173.99***	24.39	433.29***

Source: *Author's computation (2023)*

Table 4 indicates that the panel series are a mix of I(0) and I(1): EG and INFL are clearly stationary at level across the tests (mostly significant at I(0)), whereas FSI, TD, LIR, FER and FO largely become stationary after first differencing, with strong I(1) evidence particularly under IPS, ADF-Fisher and PP-Fisher (*). BSO shows weaker level stationarity but achieves stationarity at first difference (notably LLC −2.14 and stronger support under IPS/ADF/PP). Overall, the results justify treating the data as predominantly I(1) with some I(0) variables, supporting subsequent cointegration testing and dynamic panel estimation.

Table 5: Panel Cointegration Test results for the Sub-Sahara African Countries Region Panel

	ADF	
Panel Series	T-stats	P[Values]
BSO LIR TD EG INFL FER FO	-4.095	0.000
FSI LIR TD EG INFL FER FO	-9.745	0.000

Source: *Author's computation (2023)*

Table 5 shows strong evidence of long-run cointegration among the variables, as the panel ADF statistics for both the BSO-based and FSI-based models are highly significant (t = −4.095 and −9.745, p = 0.000), indicating a stable long-run equilibrium relationship between financial sustainability/bank stability and the macroeconomic variables (LIR, TD, EG, INFL, FER, and FO) across Sub-Saharan African countries.

Table 6: 3-Stage Least Squares Model Estimates results for the Sub-Sahara African Countries Region Panel
Source: *Author's computation (2023)*

Independent Variables	Equation (1) Financial Stability Index			Equation (2) Bank Soundness		
	Coe	S. E	z-stats	Coe	S. E	z-stats
Cons.	-6.33	5.76	-1.10	1.38	0.10	13.16
EG	-0.25	0.35	-0.72	0.00	0.01	0.11
INFL	0.26	0.26	1.02	--0.00	0.00	0.19
TD	0.04	0.04	0.86	-0.00	0.00	-0.77
LIR	0.82**	0.36	2.26	-0.00	0.01	-0.50
FER	0.03***	0.01	3.06	-0.0003***	0.00	-1.74
FO	-0.49	0.76	-0.64	-0.00	0.01	-0.28
X2-Statistics	0.17			0.13		
R-Square	75.71			54.37		
Observations	377			377		

Table 6 shows that, in the Financial Sustainability Index (FSI) equation, lending interest rate (LIR) exerts a positive and statistically significant effect on financial sustainability ($\beta = 0.82$, $z = 2.26$), while foreign exchange rate (FER) is also positive and strongly significant ($\beta = 0.03$, $z = 3.06$). By contrast, economic growth (EG), inflation (INFL), trade deficit (TD), and financial openness (FO) are statistically insignificant in explaining FSI within the 3SLS framework, although INFL and TD retain positive signs and FO is negative. In the bank soundness (BSO) equation, most macro variables are again insignificant, but FER is negative and significant ($\beta = -0.0003$, $z = -1.74$), implying that exchange-rate depreciation/instability weakens bank soundness even where it coincides with improved FSI. The overall fit is strong ($R^2 \approx 75.71$ for FSI; 54.37 for BSO), suggesting macro conditions matter more for broad sustainability scoring than for the binary/limited-variation soundness indicator.

In comparison with extant literature, the insignificance of EG aligns with Sahut and Mili (2011), who found macroeconomic variables such as growth to be weak predictors of distress, but it diverges from studies reporting growth–profitability links, including Kosmidou et al. (2007), Boubakri et al. (2005), and Athanasoglou et al. (2006), as well as Baklouti et al. (2016) who documented a growth–distress relationship. The weak inflation effect contrasts with evidence of inflation shaping bank outcomes (Mayuku, Madu & Oslow, 2012; Zhang et al., 2014) and with mixed profitability evidence (Vong & Chan, 2006; Kosmidou et al., 2007; Abdullah et al., 2014). The positive and significant LIR effect is consistent with the margin-based argument that higher rates can raise bank returns (Vong & Chan, 2006) and with evidence that interest-rate conditions influence bank outcomes (Gull & Zaman, 2013), though it differs from Hassan and Koko (2017) where interest rate effects were negative/insignificant for distress. Finally, the exchange-rate results are notably "two-sided": FER improves FSI but reduces soundness, which is consistent with literature showing exchange-rate volatility can be destabilising (Aliero & Ache, 2017; Girum, 2020), while also reflecting the possibility that nominal FX movements can inflate certain sustainability/value proxies even as balance-sheet risk and asset quality pressures worsen.

5. Conclusion and Recommendations

This study investigated the impact of macro-specific distress factors on the financial sustainability of deposit money banks in selected Sub-Saharan African countries, using the Financial Sustainability/Financial Stability Index (FSI) and Bank Soundness (BSO) as outcome measures. The macroeconomic variables examined include economic growth (EG), inflation (INFL), trade deficit (TD), lending interest rate (LIR), foreign exchange rate (FER), and financial openness (FO), estimated within a 3-Stage Least Squares (3SLS) framework. The findings indicate that lending interest rates and foreign exchange rates are the most influential macro-level drivers of financial sustainability in the region. Specifically, lending interest rates exert a positive and significant effect on FSI, suggesting that higher lending margins can enhance banks' sustainability positions. Foreign exchange rates show mixed effects: while exchange rate movements significantly improve the FSI, they undermine bank soundness, reflecting balance-sheet pressures and heightened risk exposure associated with currency volatility. Economic growth, inflation, trade deficit, and financial openness do not exert statistically significant direct effects on either FSI or BSO, implying that their influence on bank sustainability in Sub-Saharan Africa may be indirect, lagged, or mediated through other financial channels.

Based on these findings, the study recommends that:

- Monetary authorities should manage lending interest rate regimes carefully, ensuring that interest margins support bank sustainability without excessively suppressing credit demand or increasing default risk.
- Exchange rate volatility should be actively managed through macroprudential buffers, foreign exchange risk limits, and enhanced supervision of banks' open foreign currency positions to protect bank soundness.
- Banks should strengthen foreign exchange risk management, including stress testing for currency shocks and aligning asset–liability structures to reduce exposure to adverse exchange rate movements.
- Macroeconomic stability policies should be coordinated, as weak growth, inflationary pressures, and trade imbalances though insignificant individually can collectively amplify systemic vulnerability during adverse shocks.
- Regulators should complement interest-rate and exchange-rate policies with strong supervisory oversight, ensuring that gains in financial sustainability indices do not mask underlying weaknesses in bank soundness.
- Cross-country regulatory harmonisation within Sub-Saharan Africa should be enhanced, particularly in monitoring macroeconomic risk transmission, to improve early warning mechanisms and sustain long-term financial stability across the region.

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Foreign Direct Investment and Stock Market Development in Selected SSA Countries

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Abstract. This study examined the extent to which FDI translates into stronger stock market outcomes in selected SSA countries. The focus of stock market performance was on the size, liquidity and stability dimensions of the stock markets. A panel of seven SSA countries was considered for the period of 2000 to 2023. Using the PMG estimation framework, the study was able to distinguish between long-run equilibrium effects and short-run dynamic adjustments. The findings from the study show that FDI has a positive and significant long-run effect on market capitalization and stock market liquidity while it has a negative and significant effect on stock market volatility. These results indicate that FDI enhances capital market performance in SSA by expanding market size, improving liquidity and reducing instability. The short-run coefficients of FDI were however found to be highly insignificant across the three models. The study therefore recommends that regulatory authorities need to encourage foreign firms and large domestic affiliates to list on local exchanges and also to standards that improve investor protection.

Keywords: FDI, Size, Liquidity, Stability Dimensions and Market Capitalization.

1. Introduction

The stock market constitutes a central component of modern financial systems because it helps to mobilise long-term funds, improve resource allocation, facilitate risk sharing and create price signals that support investment decisions (Obstfeld & Taylor, 2003; Peng, Zhang & Chen, 2021; OECD, 2026). In developing and emerging economies, the operations of the stock market market remain particularly imperative because domestic savings are often inadequate to finance infrastructure and private-sector growth. A well-performing capital market is therefore expected to complement the banking system by widening access to long-term finance and influencing the cost of capital. For economies seeking to reduce dependence on debt financing and deepen private-sector-led growth, the capital market is a development mechanism through which savings, investment and corporate expansion can be linked more efficiently.

In deepening the stock market in emerging economies, foreign direct investment (FDI) is relevant because it represents a relatively stable form of external capital that can influence capital market performance through several channels. Unlike short-term portfolio flows, FDI is typically associated with long-term ownership, productive investment, technology transfer corporate governance improvements and integration into global production networks (Mühlen & Escobar, 2025; Nguyen-Huu and Pham, 2026). On a theoretical basis, the relationship amongst FDI and capital market performance is expressed within the finance-growth literature which argues that financial markets promote growth by mobilising savings and facilitating risk diversification. When foreign investors enter an economy, they may expand productive capacity and strengthen the valuation of listed firms. In this sense, FDI tends to complement capital market development by improving market depth and the information environment.

FDI inflows to sub-Saharan Africa (SSA) countries have been induced by diverse factors. UNCTAD reports that global FDI declined by 11 percent in 2024 which marks the second consecutive year of decline in productive capital flows, even though reported flows were distorted by volatile conduit-economy transactions. This global slowdown is important for developing economies because it implies tighter competition for foreign capital at a time when many countries need investment to finance industrialization and infrastructure development. In contrast to the global decline, Africa recorded a strong rebound in 2024, with FDI inflows rising by 75 percent to about US$97 billion. This increased the continent's share of global FDI to 6 percent from 4 percent in the previous year. This recent FDI inflow pattern has created an important empirical consideration on how increased inflows may affect the financial markets of recipient SSA countries.

The consideration of capital markets in SSA is important because of the weak trends in many SSA countries. For instance, an OECD report for 2025 notes that by the end of 2024, A total of 1141 firms were observed to be listed in the African stock exchanges, which is an indication of an increase in 2.6% in global listed companies, representing a 5% of listed companies in emerging markets. The same report indicates that African listed companies had total market capitalisation of about US$561 billion which is equivalent to only 0.4 percent of global market capitalisation and 2 percent of emerging-market capitalisation. These figures reveal a major structural gap in the financial markets in SSA.
Moreover, recent studies provide mixed evidence on the effect of FDI on capital market performance. For instance, Haruna, Dibal and Isichei (2023) showed that that FDI is an important determinant of stock market development while Onome et al (2022) found that FDI does not always generate a strong and stable effect on stock market performance, especially where macroeconomic volatility and weak market structures constrain transmission. Thus, the expected development connection between FDI and capital market performance remains weakly understood especially for SSA region. On the one hand, FDI is expected to increase productive investment and strengthen investor confidence while, on the other hand, capital markets in many African countries are deeply characterised by low listing density, limited liquidity and high sensitivity to macroeconomic shocks.

This study seeks to examine the effect of FDI inflows on the performance and development of the capital market in SSA countries. It focuses on the direction and the depth of effect of FDI on the capital markets in SSA. The study proceeds from the argument that FDI should matter for capital market performance in terms of different dimensions. It is demonstrated that FDI needs to be productively embedded in the domestic economy and financially connected to the capital market.

2. Literature Review

The theoretical starting point in the uploaded literature is Markowitz's (1952) portfolio theory, which explains investment behaviour in terms of risk-return optimisation and diversification. The theory argues that investors combine assets in ways that minimise risk for a given level of return or maximise return for a given level of risk. Its relevance to the FDI-capital market nexus lies in its implication that a broader and more diversified capital market improves the investment opportunity set available to both domestic and foreign investors. FDI may contribute to this process when it expands the quality and number of firms, strengthens corporate earnings, increases investor confidence and improves diversification opportunities in the market. Nevertheless, the theory is limited in the SSA context because it assumes rational investor behaviour, relatively efficient information, stable correlations and well-functioning markets. Many SSA capital markets are characterised by thin trading, low liquidity, weak institutional quality, limited listings and high macroeconomic volatility. Thus, while portfolio theory provides a useful foundation, it must be complemented with institutional and macro-financial explanations of how FDI is transmitted into capital market outcomes.

Stock market development is often measured using market capitalisation as a proportion of GDP, reflecting the assumption that market size is positively related to the economy's ability to mobilise capital and diversify risk. This follows the logic also reflected in Yartey (2008), where larger market size is treated as an indicator of stronger stock market development. Levine and Zervos (1996), however, adopt a broader approach by combining stock market size, liquidity and international integration. This broader conceptualisation is important because capital market performance is multidimensional. A market may expand in capitalisation without necessarily becoming liquid, efficient or less volatile. Hence, the mixed evidence in the literature partly reflects differences in how capital market performance is measured.

Early African evidence is provided by Adam and Tweneboah (2008) who investigated the impact of FDI on Ghana's stock market development from 1991 to 2006 using multivariate cointegration and an error correction model. Their findings showed a long-run relationship among FDI rate and stock market development and that shocks to FDI significantly influence Ghana's stock market. This supports the proposition that FDI can shape capital market outcomes in African economies. Njangang et al (2019) also focused on selected SSA countries to show that FDI inflow had negative and insignificant long-run equilibrium effect on the financial markets. This finding complicates the simple assumption that FDI always deepens capital markets. It suggests that FDI may generate short-run confidence but these may not translate into sustained long-run stock market development if foreign firms remain weakly connected to the domestic capital market.

Makoni (2021) extended the discussion to nine African countries from 2009 to 2016 using multiple regression and random effects estimation. The study found a positive and statistically significant relationship between FDI and stock market development. This suggests that the effect of FDi on the capital market may be conditional. Similarly, Omorokunwa and Mbaka (2021) examined foreign capital inflows and stock market performance in Nigeria, Kenya, Egypt and South Africa using annual data from 1990 to 2018 and ARDL cointegration modelling. Their findings showed that FDI has a significant positive relationship with market capitalisation across the selected African countries. However, FDI had an insignificant relationship with stock market volatility. This suggests that FDI may contribute to market size without necessarily stabilising stock prices. For capital market performance, this distinction is important because a growing market may still remain volatile or illiquid. In this direction, Adegboye and Ikponmwosa (2013) contributed to the African and West African evidence by showing that increased foreign financial participation directly influences capital market outcomes among West African countries.

Haruna et al (2023) provide one of the most directly relevant SSA studies. Using a Calderon-Rossell model for Ghana, Mauritius, Namibia, Nigeria and South Africa from 1996 to 2020, they found that FDI positively and significantly determines stock market development in the long run. Their study is important because it explicitly focuses on SSA and incorporates regulatory quality. However, it is limited to a small number of relatively more developed African markets. This matters because SSA capital markets are highly heterogeneous, ranging from relatively sophisticated markets such as South Africa and Mauritius to much smaller exchanges with low listings, weak liquidity and narrow investor bases. The finding may therefore not fully represent the wider SSA experience.

Evidence at the country level also support the varied empirical outcomes on how FDI affects the capital market. For Nigeria, Omodero and Ekwe (2017) found that FDI has a negative and insignificant effect on stock market performance. This suggests weak transmission from foreign investment to domestic market performance in the Nigerian economy. By contrast, Oke, Adegoke and Akosile (2023) employed the cointegration and error correction modelling to find that FDI has a positive long-run relationship with market capitalization in Nigeria, even though some short-run dynamics were less consistent. This contrast shows that FDI may matter more in the long run than in the short run.

Recent Nigerian studies like Abah-Marcus (2025) examined FDI and capital market development in Nigeria by disaggregating FDI into equity capital and net inflows. This disaggregation is important because aggregate FDI can mask the different effects of equity capital, reinvested earnings and intra-company loans. The study found that disaggregated approach to capital market analysis provides a deeper dimension to determining how FDI influences the market. Akani and Lucky (2025) also found that foreign direct and portfolio investments positively affect market capitalisation in Nigeria. Their result supports the complementarity hypothesis, especially where foreign capital inflows strengthen market confidence and valuation. However, Andabai (2024) found that FDI inflows have a favourable but insignificant effect on stock market capitalisation, while FDI outflows significantly affect market capitalisation. This suggests that retained foreign investment and repatriation behaviour may be as important as inflow volume itself.

Still on Nigeria, Onome et al (2022) found weak long-run relationships and insignificant short-run effects of FDI on stock market performance. In contrast, Babarinde (2020) found that FDI positively and significantly contributes to stock market development in Nigeria, with causality running from FDI to stock market development. These conflicting Nigerian findings demonstrate that the estimated relationship depends on period, methodology, variable selection and the dimension of capital market performance examined. Osamwonyi and Ikponmwosa (2018) add another important dimension by finding that FDI has a significant feedback relationship with stock market volatility in Nigeria and may promote capital market stability. This is important because many studies focus almost exclusively on market capitalisation, while volatility captures the risk and stability dimension of market performance. If FDI reduces volatility, it may improve investor confidence even when its effect on market size is modest. This study provides grounds for distinguishing between market-deepening effects and market-stabilising effects.

For non-SSA economies, Kunal and Phani (2017) examined the Indian market from 2004 to 2010 using a VECM framework. They found that stock market improvements attract FDI, highlighting the possibility of reverse causality. Dzomonda and Ngwakwe (2020) also used Malaysian data from 1991 to 2018 and found that stock market performance Granger-causes FDI, but FDI does not Granger-cause the stock index. This finding directly challenges the assumption that FDI is always the driver of capital market outcomes. It

suggests that better-performing capital markets may themselves attract foreign investors. For Pakistan, Al-Delawi et al (2023) found that FDI positively affects stock market growth in both the short and long run in Pakistan. Similarly, Chettri, Bhattarai and Gautam (2022) found that for Nepal, FDI positively affects stock market development in the long run but negatively affects it in the short run. They also found long-run unidirectional causality from FDI to stock market development and short-run bidirectional causality.
Furthermore, Sharif (2019) focused on Saudi Arabia and found that stock market volatility and turnover rates are not strongly linked to the presence of foreign investors, although stock market efficiency improved with greater FDI involvement. Tsagkanos et al (2019) similarly found evidence for emerging economies that supports the importance of foreign capital participation in shaping market outcomes. These studies broaden the empirical base by showing that foreign investment may affect not only market size but also efficiency, volatility and turnover.

3. Methodology

3.1 Theoretical Framework

The Portfolio Theory of domestic capital markets provides a robust theoretical foundation for analyzing the dynamics of foreign capital flows and stock market development, since it focuses on the linkage between investment decisions (in all forms) and the behaviour of the stock market over time. According to this theory, foreign investors, motivated by the principles of diversification, allocate capital across international markets to reduce overall portfolio risk. Thus, foreign capital flows into emerging markets result from their low correlation with developed markets with the implication of risk reduction. This characteristic aligns with the core tenet of diversification (Markowitz, 1952). The theory therefore, demonstrates that foreign capital inflows introduce diversification benefits to domestic investors. If diversification in the market is measured by the level of development of the market (SMD), then the theory can be stated as:

$$SMD = f(FCF),\ f_{FCF} > 0 \qquad (1)$$

Where *FC* is foreign capital inflow. The theoretical framework of the modern portfolio theory provides the underlying rationale for the relationship between foreign capital flows and stock market development.

3.2 Model Specification

The model for this study is specified based on the foundations of the theoretical framework provided. Stock market development is expressed as a function of FDI inflows and other domestic factors as:

$$SMDEV = f(FDI, X) \qquad (2)$$

Where X is a vector of control variables that significantly affect stock market development and also improves the relationships, including real GDP (RGDP), financial depth of the economy (FDEP), institutional quality (INST) and stock market turnover (TURN). The econometric form of the model is therefore specified as:

$$SMD_{it} = \beta_0 + \beta_1 FDI_{it} + \beta_1 RGDP_{it} + \beta_1 FDEP_{it} + \beta_1 INST_{it} + \beta_1 TURN_{it} + \mu_{it} \qquad (3)$$

Based on (1) above, the coefficient of FDI in the model is expected to be positive to indicate that rising FDI inflows leads to greater development of the stock markets in SSA countries. In the study, stock market development or performance is measured in three forms. The first is the size of the stock market which is computed as the stock market capitalization rate. Graham, Smart and Megginson (2010) viewed market capitalization as the total value of a publicly traded company's outstanding common shares owned by stockholders. Levine and Zervos (1996) in their work measure the size of the stock market using the ratio of market capitalization divided by Gross Domestic Product (GDP). In this study, it is measured as the ratio of the stock market capitalisation to GDP in the economy. The underlying assumption of the use of this variable as stock market development indicator is that the market size is positively correlated with its ability to mobilize capital and diversify risk.

Stock market development is also measured as stock market liquidity which also refers to as depth of the market or the ability to buy and sell shares. Stock market liquidity is measured using total value traded as a share of GDP which gives the value of stock transactions relative to the size of the economy (Yartey, 2008). This measure is also used to gauge market liquidity because it measures trading relative to economic activity (Levine & Zervos, 1998). The total value traded ratio measures the organized trading of equities as a share of national output, and should therefore positively reflect liquidity on an economy-wide basis. The third measure of stock market development is the volatility of the market. Omorokunwa and Mbaka (2021) have viewed volatility as an element of uncertainty that could substantially reduce profits, as well as increase the chances of major losses in a more volatile and unstable stock market. The volatility of the stock market refers to the movement of the prices of stock over time and can be understood by the measurements of standard deviations, which is the average value of a stock price over a period different from the mean and Beta, an indicator of the volatility of the stock market (Lobel, 2020). In this study, we measure stock market volatility as all share index (ASI) employing the univariate generalized autoregressive conditional heteroskedasticity (GARCH) technique.

3.3 Method and Procedure for Analysing of Models

The theoretical framework for the study has demonstrated that the relationship between the foreign capital flows and stock market development is dynamic (that is, it changes from positive to negative between the short run and the long run). Thus, an estimation method that takes into account the dynamic relationship of the variables needs to be employed. In this case an autoregressive distributed lags (ARDL)-based estimation framework was adopted in the study. For the panel data, however, the ARDL framework crystalizes into the Pooled Mean Group (PMG) technique which also generates both short run and long run estimates within a panel data framework. The PMG model combines averaging and pooling and permits the error variances, intercept and short-run coefficients to differ across panel units, while constraining the long-run coefficients to be homogenous or equal across the spatial dimension (Pesaran et al., 1999). Following Pesaran et al (1999), the pooled mean group (PMG) specification of the models is based on the autoregressive distributed lag (ARDL) ($p, q_1, \ldots, q_k$) dynamic panel specification form of *equation (3.12)* as follows:

$$SMD_{it} = \sum_{j=1}^{\rho} \lambda_{ij}\, FDI_{i,t-j} + \sum_{j=1}^{\rho} \lambda_{ij}\, RGDP_{i,t-j} + \sum_{j=1}^{\rho} \lambda_{ij}\, FDEP_{i,t-j} + \sum_{j=1}^{\rho} \lambda_{ij}\, INST_{i,t-j} + \sum_{j=1}^{\rho} \lambda_{ij}\, TURN_{i,t-j} + \upsilon_{it}$$

Where $i = 1, 2, \ldots, 7$ represents the number of groups (countries), $t = 1, 2, \ldots, 24$ indicates the number of periods (years); the coefficient of the lagged dependent variable, λ_{ij}, are scalars; X_{it} is k x 1 vector of the independent variables for the i^{th} group; δ_{ij} represents k x 1 coefficient vectors; and μ_i captures the fixed effect. T is to be sufficiently large in order to independently ensure model fit for each group. The reparameterized models in the error correction form are as follows:

$$\Delta\, SMD_{it} = \Phi_i\, SMD_{i,t-1} + \beta_i' X_{i,t} + \sum_{j=1}^{\rho-1} \lambda^{\bullet}{}_{ij} \Delta\, SMD_{i,t-1} + \sum_{j=0}^{q-1} \delta^{\bullet\prime}{}_{ij}\, \Delta Z_{i,t-j} + \varepsilon_{it}$$

where

$$\Phi_i = -\left(1 - \sum_{j=1}^{\rho} \lambda_{ij}\right),\ \beta_i = \sum_{j=0}^{q} \delta_{ij},$$

$$\lambda^{\bullet}{}_{ij} = -\sum_{m=j+1}^{\rho} \lambda_{im}, j = 1,2,\ldots,\rho - 1$$

and

$$\delta^{\bullet}{}_{ij} = -\sum_{m=j+1}^{q} \delta_{im}, j = 1,2,\ldots,q - 1$$

Given that N and T are large, Pesaran et al. (1999) suggested that the pooled mean group (PMG) estimator is an effective determinant, which depends upon an intermediate approach that strikes a balance between the fixed-effect and mean group approaches. The PMG estimator allows error variances and short run coefficients to oscillate across groups under the assumption that coefficients on the long run are homogeneous.

3.4 Sources of Data

A panel of seven SSA countries are included in the study. The stratified sampling technique was adopted in selecting the seven countries. The SSA countries were initially divided into sub-regions (East, West, and South) according to the level of FDI flows as well as a functioning exchange. From this, data filtering method was employed to determine suitable sample countries to be included in the study based on data availability, viable stock market and regionalisation. On this basis, the seven countries selected are Cote d'Ivoire, Ghana, Kenya, Mauritius, Namibia, Nigeria, and South Africa. Data used in the study is annual data for the period of 2000 to 2023 for each of the countries and they were sourced from World Development Indicators (WDI) and International Monetary Fund (IMF) database.

4. Presentation and Analysis of Data

4.1 Descriptive Statistics

The descriptive statistics of the variables were reported in Table 1. Average foreign direct investment is 2.62 percent which is a moderate level of foreign investment in the economies studied. A positive mean suggests a stable and persistent role of FDI in economic growth and development, reflecting the attractiveness of these economies to foreign investors. The standard deviation for FDI is 2.78 which are larger than the mean value. The relatively high standard deviation indicates high variability in FDI inflows and suggests that investment inflows are not entirely stable over the period. Average foreign portfolio investment ratio is 0.13 percent which is much lower than the average FDI ratio.

Average market capitalization to GDP ratio for the countries is 9.81 per cent, which is essentially low, although a maximum of 124.3 per cent (for South Africa) shows that not all countries have low stock market depth in SSA. The average score indicates that the stock markets in these economies are not fully developed. Average stock market liquidity is also low at 9.84 per cent. There is therefore deficiency of depth and efficiency among SSA stock markets. Average stock market volatility is 0.90 points indicating relatively moderate fluctuations in stock prices. The standard deviation of MVOL is however high at 1.99 and shows that the degree of stock market volatility varies significantly across the countries. Low market capitalization and liquidity, combined with high volatility, suggest weak financial markets.

Table 4.1: Descriptive Statistics

Variable	Mean	Max.	Min.	Std. Dev.	Skew.	Kurt.	J-B	Prob.
FDI	2.62	18.58	-1.42	2.78	2.06	9.28	378.26	0.00
MCAPR	9.81	124.37	0.05	23.22	2.71	9.81	508.63	0.00
SML	9.84	124.37	0.05	23.32	2.72	9.81	509.26	0.00
MVOL	0.90	7.04	-4.68	1.96	0.29	3.67	5.28	0.07
RGDPG	4.01	15.33	-14.55	3.60	-1.05	8.06	200.84	0.00
INST	-0.44	1.20	-2.26	1.01	-0.13	1.73	11.30	0.00

The average real GDP growth rate is 4.01 per cent for the countries, with a standard deviation of 3.6, which shows that the growth rate appears to be similar across the countries in the sample. Average institutional quality index score is negative and suggests that, on average, the institutional environment is weak or below global standards. Weak institutions can negatively impact both domestic and foreign capital flows. For each of the variables, the Jarque-Bera (J-B) statistic is significant at the 1 per cent level, demonstrating that data series are non-normally distributed. This implies that the application of a panel data estimation framework that takes heterogeneous country-specific effects into account in this study is justified.

Further to the descriptive statistics, the initial patterns of interrelationships among the variables of the study were examined by considering the correlations matrix in Table 2. Among the financial market development variables, there is a strong positive correlation between MCAP and ML at 0.943 which is a near-perfect positive correlation. This shows that larger stock markets (high MCAPR) are also more liquid (high SML). It suggests that deep stock markets attract investment. This is because liquid markets reduce transaction costs and encourage higher investor participation. There is however a negligible correlation between MVOL and both MAPR and SML which shows that volatility is uncorrelated with market size or market liquidity. When it is considered that most SSA stock markets are driven by factors outside of the market, then this outcome is logical.

Table 2: Correlation Matrix

Variable	MCAPR	SML	MVOL	FDI	RGDP	INV	INST
MCAPR	1						
SML	0.943 (0.000)	1					
MVOL	-0.049 (0.530)	-0.049 (0.532)	1				
FDI	-0.112 (0.149)	-0.112 (0.149)	-0.045 (0.562)	1			
RGDP	0.488 (0.000)	0.488 (0.000)	-0.001 (0.991)	-0.295 (0.000)	1		
FDEP	0.304 (0.000)	0.304 (0.000)	0.073 (0.346)	-0.119 (0.124)	0.052 (0.502)	1	
INST	0.083 (0.287)	0.082 (0.291)	-0.032 (0.679)	0.437 (0.000)	-0.499 (0.000)	0.394 (0.000)	1

Note: t-values in parentheses

The panel structure of the dataset employed in this study present the challenge of heterogeneous characteristics of the dataset. The "presence of these correlations increases the standard errors of the estimates and reduces the efficiency of the regression results" (Wooldridge, 2010). The variables in the study are essentially prone to exhibiting cross sectional correlations. For instance, the seven economies selected for the analysis are all in the "emerging markets" category in terms of international classification of financial markets. This suggests that the patterns of capital flows within the economies are likely to exhibit similar basic characteristics since these economies are generally at the same level of capital intensity. These economies are therefore expected to receive similar financial capital flows which may present underlying correlation across the cross-sections of the study. In this study, the problem and presence of cross-sectional dependence is investigated by implementing the Pesaran (2004) cross-sectional dependence (CD) test. The null hypothesis for the cross-sectional dependence test is the absence of cross-sectional dependence, suggesting that it is expected that the coefficients fail the significance test in order to establish the absence of cross-sectional dependence. The results of the CD for each of the variables of the study are presented in Table 3.

Table 3: Cross-section Dependence Test Results

Variable	CD	test -p	corr – abs(corr)
FDI	116.89	0.00	0.39
MCAPR	186.43	0.00	0.57
SML	19.18	0.00	0.19
MVOL	30.57	0.00	0.26
RGDPG	102.82	0.00	0.34
FDEP	10.95	0.00	0.24
INST	14.84	0.00	0.21
TURN	1.891	0.14	0.09

Source: *Author's computation*

In the results for the cross-sectional test for each of the variable series, the statistics for the Pesaran CD tests are all significant at the 1 percent level. This implies that the null hypothesis of absence of cross-sectional dependence cannot be rejected. This indicates significant presence of cross-sectional dependence within the panel data. As a result of this, the OLS-based panel data analysis framework (for both fixed and random effects) can be executed for this dataset. There was need to employ procedures that take cross-sectional dependence into account in either testing the data set or estimating relationships. In this study, the PMG-DCCE model that accounts for cross-sectional dependence in a dynamic model was used for estimating the relationships. The tests for panel unit roots for the variables in the study are reported in Table 4. In the levels test, all variables are none stationary, except MVOL and TURN which are shown to be integrated of order zero. For the other variables, there is integration of order one since they are stationary after first differences. Thus, the variables are shown to be integrated of different orders which suits the ARDL-based PMG estimation used in the study.

Table 4: Panel Data Unit Root Tests Results in levels

Variables	*Levels*			*First difference*		
	Common unit process	*individual unit root process*		*Common unit process*	*Individual unit root process*	
	LLC	IMP	ADF	LLC	IMP	ADF
FDI	0.673	-1.019	20.23	-3.33	-6.35	65.82
MCAPR	-1.09	-1.72	21.29	-7.92	-8.13	84.62
SML	-1.96	-1.43	19.42	-7.78	-8.16	84.95
MVOL	-6.48	-5.85	60.01	-10.86	-11.84	125.864
FDEP	-1.105	1.02	11.17	-3.35	-8.32	86.72
RGDP	-1.71	0.18	22.6	-2.62693	-5.03	51.14
INST	-1.21	-2.38	35.9	-1.47402	-2.31	70.94
TURN	-3.291	-5.274	67.42	-5.37	-6.36	81.45

Source: Estimated by the Author. *Note: ** and * indicate significant at 1% and 5 % levels respectively; IPS = Im, Pesaran & Shin; LLC = Levin, Lin & Chu*

The presence of cross-sectional dependence in the data suggests that the first-generation unit root tests above may not fully capture the level of stationarity of the data. In general, applying methods that account not only for the time-series dimension, but also for the cross-sectional dimension provides increased power of prediction for estimation with panel data. Thus, we report the results of the second-generation test of unit root based on the Cross-sectionally augmented Im-Pesaran-Shin (CIPS) procedure. This method of unit root test accounts for cross-sectional dependence in the panel data. The result reported in Table 5 shows that the integration order of the variables are mixed with some variables integrated at order zero (I(0)) and others integrated at order one (I(1)). Interestingly the PMG estimation framework adopted in this study is effective in estimating error correction functions with variables that are integrated of different orders.

Table 4.6: Second Generation Unit Root Test Result (CIPS)

Variable	*Level*		*First diff.*		Order of Integration
	stat.	5% crit. val.	stat.	5% crit. val.	
FDI	1.620	-2.34	1.993*	-2.34	I(1)
MCAPR	-1.547	-2.34	-3.401**	-2.34	I(1)
ML	-0.946	-2.34	-4.031	-2.34	I(1)
MVOL	-3.836**	-2.34	-3.922	-2.34	I(0)
RGDP	-0.723	-2.34	-4.949**	-2.34	I(1)
FDEP	-0.84	-2.34	-4.839**	-2.34	I(1)
INST	-0.901	-2.34	-4.911**	-2.34	I(1)
TURN	-2.582*	-2.34	-3.293**	-2.34	I(0)

Source: *Author's computation*

The results of the Bounds co-integration test for the panel data is reported in Table 6. The test evaluation is based on the estimated F-statistic values for each of the equations which are tested against the critical values for the lower (I0 Bounds) and upper (I0 Bounds) based on their critical F-values. Notice that each of the countries in the cross-sections report individual critical F-statistics which are compared against the estimated F-value for both I(0) and I(1) at the 5 per cent level. It is seen that that critical F-values for five of the seven countries are greater than the estimated lower and upper Bounds F-value of 2.14 and 3.34 respectively. Thus, the co-integration status of the variables can be established by rejecting the null hypothesis of no co-integration among the variables for the study.

Table 6: PMG Co-integration Test Result – Bounds Test

Cross-Section	Obs.	F-Stat.	t-Stat.		
Côte d'Ivoire	22	9.818	-3.032		
Ghana	22	1.258	-1.701		
Kenya	22	3.409	-4.702		
Mauritius	22	4.230	-5.218		
Namibia	22	5.321	-5.296		
Nigeria	22	3.613	-4.814		
South Africa	22	0.702	-0.813		
Bounds Critical Values					
10%		5%		1%	
I(0)	I(1)	I(0)	I(1)	I(0)	I(1)
1.810	2.930	2.140	3.340	2.820	4.210
		t-Statistic			
-1.62	-3.49	-1.95	-3.83	-2.58	-4.44

In order to supplement the first-generation cointegration tests, the study also presents the second-generation cointegration test. This test addresses issues of cross-sectional dependencies identified by earlier tests. These second-generation tests complement the first-generation tests previously discussed. Specifically, the Westerlund cointegration test is employed for this purpose. The outcomes for the study's three equations are shown in Table 7. It is important to note that the G_t and G_α statistics correspond to group-mean tests, while P_t and P_α represent panel-wide tests. The group-mean tests (G statistics) assess the alternative hypothesis that at least one individual unit is cointegrated, whereas the panel tests (P statistics) evaluate whether the entire panel exhibits cointegration. The null hypothesis for the Westerlund test is the absence of cointegration. In the model incorporating institutional quality variables, only the P statistics reject the null hypothesis of no cointegration, indicating that the entire panel-structured dataset exhibits cointegration and a long-run relationship among the variables. For the model with debt variables, both the Gt and P statistics reject the null hypothesis and affirm cointegration. Overall, the Westerlund second-generation cointegration test demonstrates that there is cointegration among the variables in the regression models.

Table 7: Second Generation Cointegration Test Result (Westerlund)

Statistic	*MCAPR*		*ML*		*MVOL*	
	Value	*Robust P-value*	*Value*	*Robust P-value*	*Value*	*Robust P-value*
G_t	-1.182	0.26	-1.261	0.28	-2.904	0.00
G_a	-2.013	0.02	-2.033	0.01	-2.382	0.01
P_t	-3.482	0.00	-3.394	0.00	-4.273	0.00
P_a	-3.736	0.00	-3.648	0.00	-4.022	0.00

Source: *Author's compilation and analysis (2025)*

4.2 Analysis of Regression Results

The results of the PMG estimates for the three models in the study are presented in Table 8. For each equation, the long run results are shown in the upper panel while the short run results are reported in the lower panel. For the long run estimates, the coefficient of FDI is positive and significant in each of the equations. The coefficient is 0.093 for the market capitalization equation. This indicates that higher FDI inflows are associated with a significant expansion in stock market size in SSA. This implies that FDI contributes to the valuation and depth of SSA capital markets over time. The result this supports the complementarity argument that foreign direct investment can strengthen domestic capital markets by directly improving firm performance and enhancing investor confidence (Adam & Tweneboah, 2008; Babarinde, 2020; Haruna et al, 2023; Makoni, 2021). Essentially, the results suggest that the depth of stock markets in SSA can be effectively deepened in the long run for SSA countries.

The coefficient of FDI is also positive and significant in the long run estimates for stock market liquidity. The coefficient of 0.015 is smaller than that of MCAP, but the high level of significance shows a very strong statistical relationship. This means that FDI does not merely expand market size (in deepening market capitalisation], it also improves the ease with which securities are traded. Thus, FDI is shown to influence both market size and operations of market activity. This aligns with Omorokunwa and Mbaka (2021), who found that FDI significantly improves African stock market capitalisation and broader market development. The positive liquidity effect suggests that FDI tends to increase investor participation and stimulate financial transactions over time.

Table 8: PMG Regression Results

Variable	*MCAP*			*ML*			*MVOL*		
	Coef.	t-Stat.	Prob.	Coef.	t-Stat.	Prob.	Coef.	t-Stat.	Prob.
Long run									
FDI	0.093	3.921	0.000	0.015	11.266	0.000	-0.099	-2.158	0.024
FDEP	0.093	5.462	0.000	0.009	9.948	0.000	-0.006	-0.439	0.662
LRGDP	1.696	6.037	0.000	1.379	9.073	0.000	-1.534	-8.249	0.000
INST	0.802	9.470	0.000	0.799	1.123	0.000	-1.252	-2.153	0.022
TURN	0.004	4.741	0.000	0.003	7.828	0.000	0.001	0.026	0.979
Short run									
ECM_{t-1}	-0.585	-3.312	0.001	-0.598	-2.798	0.006	-1.188	-10.091	0.000
ΔFDI	0.465	0.890	0.375	0.443	0.910	0.364	0.088	0.136	0.892

ΔFDI_{t-1}	-0.024	-0.427	0.670	-0.045	-0.841	0.402	-0.174	-0.352	0.725
$\Delta FDEP$	0.014	1.061	0.291	0.005	0.963	0.337	-0.029	-0.751	0.454
$\Delta FDEP_{t-1}$	0.181	0.990	0.324	0.184	0.990	0.324	-0.133	-1.553	0.123
$\Delta RGDP$	4.857	2.296	0.023	6.381	1.811	0.072	5.584	0.851	0.396
$\Delta RGDP_{t-1}$	55.513	1.061	0.290	55.151	1.050	0.296	-4.684	-1.608	0.110
$\Delta INST$	-0.688	-1.301	0.195	-0.832	-1.245	0.215	-7.000	-2.775	0.006
$\Delta INST_{t-1}$	-7.701	-0.961	0.338	-7.371	-0.948	0.345	-1.298	-0.612	0.541
$\Delta TURN$	0.221	1.604	0.111	0.228	1.619	0.108	-0.032	-0.218	0.828
$\Delta TURN_{t-1}$	0.119	1.117	0.266	0.116	1.090	0.278	0.045	0.810	0.419
Constant	-9.966	-4.119	0.000	-8.351	-3.388	0.001	221.919	8.424	0.000

In the market volatility equation, the coefficient of FDI is negative and significant at the 5 percent level. This means that higher FDI is associated with lower stock market volatility in the long run in SSA. Thus, FDI tends to exert a stabilising effect on SSA capital markets over time. This result is similar to findings by Adegboye and Ikponmwosa (2013). The finding is also consistent with Osamwonyi and Ikponmwosa (2018), who argue that FDI has a feedback relationship with stock market volatility and may promote capital market stability. Because FDI is generally more stable than foreign portfolio investment the inflow tends to reduce uncertainty and support more predictable market behaviour. In terms of the long-term development of stock markets in SSA countries, long-term stability matters as much as the size and liquidity of the market. Therefore, the three long-run FDI results jointly suggest that FDI improves capital market performance by increasing size, strengthening liquidity and reducing volatility

For the short run estimates, the error correction terms are negative and statistically significant in all three models. This confirms the existence of long-run equilibrium relationships. The ECM coefficient of -0.585 for MCAP means that about 58.5 percent of deviations from long-run equilibrium are corrected within one period. For ML, the adjustment speed is about 59.8 percent, while for MVOL it is 118.8 percent. The volatility model therefore appears to adjust very rapidly and in an unsteady manner. Most short-run coefficients are statistically insignificant, especially FDI and its lag. This means that changes in FDI do not exert immediate effects on the stock market development variables. This is to be expected since FDI takes time to deliver financial market effects for firms and the entire market (Onome et al., 2022; Njangang et al, 2019). This also shows that FDI delays weak short-term impacts and delayed transmission to stock market outcomes in SSA.

In terms of the control variables, the coefficient of financial depth is significant and positive for the MCAP and ML estimates. This indicates that deeper financial systems promote larger and more liquid stock markets. FDEP however has an insignificant effect on market volatility, implying that financial depth in the economy does not automatically reduce stock market instability. The coefficients of real GDP and institutional quality are both significant in all three equations. The result indicate that economic size and productive capacity are central to capital market development with larger economies tending to have deeper and more liquid markets. Economic size is also shown to significantly reduce volatility in the stock market in the long run. This relates to economic scale and market instability. The result shows that as SSA economies expand, their stock markets become larger and less volatile. Moreover, higher quality institutions are shown to promote market size and liquidity and also limit volatility. Thus, stronger institutions that improve regulatory enforcement, market transparency, investor protection and policy credibility are required to reduce long-term volatility in the stock markets. The coefficient of market turnover is positive and significant for MCAP and ML equations. This indicates that trading activity supports market size and liquidity, as expected. However, turnover does not significantly explain volatility, suggesting that higher trading volume in SSA does not necessarily destabilise the market.

Given the observed cross-sectional correlation in the panel data, the panel correlated standard error estimates are reported to determine whether the PMG estimates are robust to cross-section correlation effects. The results are reported in Table 9. The results are largely similar to those of the PMG, especially those of FDI coefficients. The PCSE estimates also show that in the long run FDI exerts significant positive effects on MCAP and ML while the effect on MVOL is negative. Thus, there is evidence the the PMG estimates are robust to cross-sectional correlations.

Table 9: PCSE Results

Variable	*MCAP*			*ML*			*MVOL*		
	Coef.	t-Stat.	Prob.	Coef.	t-Stat.	Prob.	Coef.	t-Stat.	Prob.
FDI	0.109	2.451	0.018	0.023	0.237	0.019	-0.080	-1.845	0.062
FDEP	0.187	4.457	0.000	0.188	4.436	0.000	-0.003	-0.371	0.711
LRGDP	9.612	7.127	0.000	9.635	7.092	0.000	-0.104	-0.699	0.486
INST	5.807	2.999	0.003	5.809	2.971	0.003	-0.154	-0.452	0.652
TURN	0.885	5.675	0.000	0.888	5.654	0.000	-0.007	-0.484	0.629
Constant	-108.7	-7.346	0.000	-109.07	-7.312	0.000	0.140	0.095	0.925
Adj. R-sq.	0.663			0.661			0.308		
F-stat.	66.74			66.20			3.65		

5. Conclusion

The stock market is a critical and central component for the financing of long-term development in Sub-Saharan Africa. This is because domestic capital sourcing is characterised by limited savings rates, unduly dominant banking systems and persistent constraints in accessing patient investment capital by firms. Thus, the inflow of foreign capital into the market appears to be a useful dimension for developing the market. In particular, foreign direct investment has been widely regarded as a relatively stable form of external capital with the potential to enhance productive capacity and strengthen corporate performance. This study therefore examined the extent to which FDI translates into stronger stock market outcomes in selected SSA countries. The focus of stock market performance was on the size, liquidity and stability dimensions of the stock markets. A panel of seven SSA countries was considered for the period of 2000 to 2023. Using the PMG estimation framework, the study was able to distinguish between long-run equilibrium effects and short-run dynamic adjustments.

The findings from the study show that FDI has a positive and significant long-run effect on market capitalisation and stock market liquidity while it has a negative and significant effect on stock market volatility. These results indicate that FDI enhances capital market performance in SSA by expanding market size, improving liquidity and reducing instability. The short-run coefficients of FDI were however found to be highly insignificant across the three models. Thus, the impact of FDI on capital market performance is delayed and experienced over time. FDI influences the stock markets through long-run channels like productive investment, firm expansion and gradual financial-market integration. The study therefore demonstrated that attracting SSA countries need to strengthen the mechanisms through which FDI is transmitted into domestic stock markets. Regulatory authorities need to encourage foreign firms and large domestic affiliates to list on local exchanges and also to standards that improve investor protection. Given the role of financial depth in the study, policies also need to promote financial depth in the economy as well as ensure macroeconomic stability and institutional credibility. These factors tend to directly attract FDI as well as aid the integration of FDI in the development of the stock market. since these factors reinforce the capacity of capital markets to absorb and benefit from foreign investment. In addition, incentives that connect FDI to local equity and bond markets, especially in the form of listing reforms and sector-specific market development strategies would further deepen the role of FDI in the stock market for SSA countries.

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Public Expenditure on Education and Educational Development in Nigeria

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Abstract. This study examined the effect of public expenditure on education on educational development in Nigeria, with particular focus on public secondary schools in Edo South Senatorial District, Edo State. The study adopted a descriptive survey research design. The population comprised 1,318 teachers across 129 public secondary schools in the seven Local Government Areas of Edo South Senatorial District. A sample of 132 teachers (representing 10% of the teacher population) was selected using multi-stage sampling technique. Data were collected using a structured questionnaire and analysed using descriptive statistics. The findings revealed that public expenditure on education has a significant effect on educational infrastructure development, teachers' availability and quality, students' enrolment and retention, and students' academic achievement. The study concluded that public expenditure on education is a critical determinant of educational development in Nigeria. It was recommended that the government should increase budgetary allocation to education to meet the UNESCO recommended benchmark, ensure timely release of funds, and strengthen monitoring and evaluation mechanisms to ensure effective utilisation of educational funds.

Keywords: Public expenditure, educational development, educational planning, infrastructure, teachers' quality, students' enrolment, academic achievement, Edo South Senatorial District.

1. Introduction

Education is widely recognised as the most powerful tool for national development. It is the foundation upon which economic growth, social progress, and political stability are built. In Nigeria, successive governments have recognised the importance of education and have made various commitments to improving the sector. However, the reality of educational development in Nigeria has often fallen short of these commitments, largely due to inadequate public expenditure on education (Ineye-Briggs, 2023).

Public expenditure on education refers to the financial resources allocated by the government at all levels (federal, state, and local) for the provision and maintenance of educational services. This includes spending on infrastructure, teacher salaries and training, instructional materials, and other inputs necessary for effective teaching and learning. According to Ubogu and Meso (2018), government expenditure on education is a critical determinant of educational development and economic growth in any nation.

The relationship between public expenditure on education and educational development is well established in the literature. When governments invest adequately in education, they provide the necessary infrastructure, recruit and retain qualified teachers, ensure high enrolment and retention rates, and improve students' academic achievement (Ineye-Briggs, 2023). Conversely, inadequate public expenditure leads to dilapidated infrastructure, teacher shortages, low enrolment, high dropout rates, and poor academic performance (Salomi & Alake, 2025).

In Nigeria, public expenditure on education has been persistently inadequate. Despite commitments to international benchmarks such as the UNESCO recommendation that at least 26% of national budgets should be allocated to education, Nigeria has consistently allocated less than 10% of its budget to the sector (Ineye-Briggs, 2023). In 2015, the total national budgetary share to education was only 6.36% (Agile, 2018). By 2024, the allocation had risen to 8.21%, still far below the recommended benchmark. This chronic underfunding has had severe consequences for the quality of education in Nigeria (Salomi & Alake, 2025).

This study is anchored on the Input-Output Model, which is widely used in educational planning and economics. The model posits that the quality of educational outcomes (outputs) is determined by the quality and quantity of inputs provided to the educational system. In the context of this study, inputs include public expenditure on education, which is used to provide infrastructure, recruit and train teachers, and support students' enrolment and retention. Outputs include educational development, measured in terms of infrastructure quality, teachers' availability and quality, students' enrolment and retention, and students' academic achievement. The model suggests that when inputs are adequate and of good quality, outputs will also be of good quality. Conversely, when inputs are inadequate, outputs will be compromised. Agha (2014) applied this framework to examine funding university education in Nigeria and its implications on institutional performance, while Salomi and Alake (2025) used it to study educational planning and funding models in Nigeria.

The model is relevant to this study because it provides a framework for understanding how public expenditure on education affects educational development. When governments allocate adequate funds to education, they provide the necessary inputs for quality education, which in turn lead to improved educational outcomes (Ineye-Briggs, 2023). The model also highlights that the effectiveness of public expenditure depends not only on the amount allocated but also on how efficiently these resources are utilised. Inadequate funding or poor management of educational funds leads to poor infrastructure, teacher shortages, low enrolment, high dropout rates, and poor academic achievement, demonstrating the direct link between inputs and outputs in the educational system.

Several empirical studies have examined the relationship between public expenditure on education and educational development in Nigeria. Akomolehin et al. (2026) examined the financing of school physical education programmes in Nigeria, with emphasis on policy gaps and budgetary challenges. The study found that although education spending has increased in nominal terms, budgetary provision remains low and poorly specified. Obilade and Akinsooto (2025) examined innovative approaches to university financial stability. The study found that innovative approaches are needed to address financial challenges in education. Ogbuagu et al. (2025) examined the impact of financial stress on academic performance of university students in South-East Nigeria. The study found that financial stress has a negative impact on academic performance. Aluya (2023) examined the impact of politics of the administration of educational institutions in Nigeria. The study found that politics significantly affects resource allocation and administration of educational institutions. Salomi and Alake (2025) examined educational planning and funding models in Nigeria, focusing on balancing equity and quality. The study found that insufficient funding, policy inconsistencies, political instability, corruption, and regional disparities are critical challenges facing Nigerian education. Agha (2014) examined funding university education in Nigeria and its implications on institutional performance. The study found that although the Federal Government provides about 90 percent of funds, it has not been able to successfully finance the system due to economic, social and political depression. This is evident in poor quality of teaching and research, poor conditions of work and insufficient attention to staff development. Obona, Edim and Edim (2023) examined the impact of poor funding and misappropriation on tertiary education management in Nigeria. The study found that poor funding and misappropriation have negative impacts on tertiary education management. Ijaiya and Mbah (2020) examined educational planning and financial management in Nigerian schools. The study found that effective educational planning and financial management are essential for quality education. Amaewhule and Anunobi (2025) examined the effect of educational resources planning on students' academic success in public universities in Rivers State. The study found that well-planned educational resources positively affect students' academic success. Oketch, Mutisya and Ngware (2021) examined why education expenditure matters in Sub-Saharan Africa. The study found that education expenditure significantly affects educational outcomes.

The implications of inadequate public expenditure on education for educational planning are profound. Educational planners must contend with the challenge of allocating scarce resources to meet the growing demand for education while maintaining quality standards. The situation is particularly acute in Edo South Senatorial District, where public secondary schools face significant challenges related to infrastructure, teacher quality, enrolment, and student achievement (Ofor-Douglas, 2024). This study, therefore, seeks to examine the effect of public expenditure on education on educational development in Nigeria, with particular focus on teachers in public secondary schools in Edo South Senatorial District, Edo State, and to explore the implications for educational planning.

1.1 Statement of the Problem

The ideal situation in any well-functioning education system is that the government allocates adequate financial resources to education to ensure quality infrastructure, recruitment and retention of qualified teachers, high enrolment and retention rates, and improved students' academic achievement, enabling educational planners to develop and implement effective educational policies and programmes.

The actual situation in Nigeria, particularly in Edo South Senatorial District, falls far short of this ideal. Public expenditure on education has been persistently inadequate, with the government allocating less than 10% of the national budget to education, resulting in severe consequences for educational development. Many public secondary schools in Edo South Senatorial District lack adequate infrastructure, including classrooms, laboratories, libraries, and other facilities essential for effective teaching and learning (Ofor-Douglas, 2024; Ijaiya & Mbah, 2020). Several factors contribute to this problem, including inadequate budgetary allocation to education at both federal and state levels (Ineye-Briggs, 2023; Ubogu & Meso, 2018), poor implementation of education budgets with funds often not released in a timely manner (Amaewhule & Anunobi, 2025), weak monitoring and evaluation leading to wastage and misappropriation of funds (Obona, Edim & Edim, 2023), and over-reliance on government funding with limited diversification of funding sources. The consequences are significant, as inadequate infrastructure affects teaching and learning quality, teacher shortages and poor remuneration affect teacher quality and motivation, low enrolment and high dropout rates limit access to education, and poor academic achievement affects graduate quality and employability (Ineye-Briggs, 2023). Despite the severity of this problem, there is limited empirical evidence on the specific effect of public expenditure on education on educational development in Edo South Senatorial District. This study, therefore, seeks to fill this gap by examining the effect of public expenditure on education on educational infrastructure development, teachers' availability and quality, students' enrolment and retention, and students' academic achievement in public secondary schools in Edo South Senatorial District.

1.2 Objectives of the Study

The main objective of this study was to examine the effect of public expenditure on education on educational development in Nigeria, with particular focus on teachers in public secondary schools in Edo South Senatorial District, Edo State. The specific objectives were to:

- Examine the effect of public expenditure on education on educational infrastructure development in public secondary schools in Edo South Senatorial District.
- Determine the effect of public expenditure on education on teachers' availability and quality in public secondary schools in Edo South Senatorial District
- Examine the effect of public expenditure on education on students' enrolment and retention in public secondary schools in Edo South Senatorial District.
- Determine the effect of public expenditure on education on students' academic achievement in public secondary schools in Edo South Senatorial District.

1.3 Research Questions

The following research questions guided this study:

- What is the effect of public expenditure on education on educational infrastructure development in public secondary schools in Edo South Senatorial District?
- What is the effect of public expenditure on education on teachers' availability and quality in public secondary schools in Edo South Senatorial District?
- What is the effect of public expenditure on education on students' enrolment and retention in public secondary schools in Edo South Senatorial District?
- What is the effect of public expenditure on education on students' academic achievement in public secondary schools in Edo South Senatorial District?

2. Research Methodology

This study adopted a descriptive survey research design, which allows for the systematic collection of data from a sample of respondents to describe their characteristics, attitudes, and experiences without manipulating any variables. The study was carried out in Edo South Senatorial District, Edo State, Nigeria, which covers seven Local Government Areas: Egor, Ikpoba-Okha, Oredo, Orhionmwon, Ovia North-East, Ovia South-West, and Uhunmwode. According to the Post Primary Education Board, Benin City (2026), the district has 129 public secondary schools with 22,799 students and 1,318 teachers.

The population comprised all teachers in public secondary schools in Edo South Senatorial District, totalling 1,318 teachers across the 129 schools. The sample consisted of 132 teachers (representing 10% of the teacher population) selected from the seven Local

Government Areas based on proportionate representation. The instrument used for data collection was a structured questionnaire titled "Public Expenditure on Education and Educational Development Questionnaire (PEEEDQ)", designed to elicit information on public expenditure on education and its effect on educational infrastructure development, teachers' availability and quality, students' enrolment and retention, and students' academic achievement. The questionnaire was divided into six sections covering demographic information and items on the four areas, measured on a four-point Likert scale.

The validity of the instrument was established through content and face validity by three experts in educational management and measurement and evaluation. The reliability was established through a pilot test administered to 30 teachers, with Cronbach's alpha coefficients with reliability coefficient of 0.80. Data were collected through direct administration of the questionnaire over four weeks, with 120 completed questionnaires returned from 132 administered, representing a response rate of 90.9%. Data were analysed using descriptive statistics (frequency counts, percentages, means, and standard deviations) to answer research questions using SPSS version 27.0.

3. Results

Research Question 1: What is the effect of public expenditure on education on educational infrastructure development in public secondary schools in Edo South Senatorial District?

Table 1: Effect of Public Expenditure on Education on Educational Infrastructure Development

S/N	Item	Mean	Std. Deviation	Decision
1	Adequate public expenditure leads to quality infrastructure	3.72	0.52	Agree
2	Public expenditure determines the availability of classrooms	3.68	0.54	Agree
3	Public expenditure influences the provision of laboratories	3.74	0.50	Agree
4	Public expenditure affects the availability of libraries	3.62	0.56	Agree
5	Public expenditure determines the provision of ICT facilities	3.58	0.58	Agree
6	Public expenditure influences the maintenance of existing facilities	3.70	0.52	Agree
7	Public expenditure affects the provision of furniture and equipment	3.55	0.60	Agree
8	Adequate public expenditure ensures quality learning environment	3.66	0.54	Agree

Source: *Field Survey, 2026*

The data in Table 1 show that respondents agree that public expenditure on education has a significant effect on educational infrastructure development. The highest mean score (3.74) was recorded for "Public expenditure influences the provision of laboratories," indicating that public expenditure is a key determinant of laboratory facilities.

Research Question 2: What is the effect of public expenditure on education on teachers' availability and quality in public secondary schools in Edo South Senatorial District?

Table 2: Effect of Public Expenditure on Education on Teachers' Availability and Quality

S/N	Item	Mean	Std. Deviation	Decision
1	Adequate public expenditure enables recruitment of qualified teachers	3.76	0.48	Agree
2	Public expenditure determines teacher-student ratios	3.72	0.50	Agree
3	Public expenditure influences teacher training and development	3.68	0.54	Agree
4	Public expenditure affects teachers' salaries and motivation	3.74	0.50	Agree
5	Public expenditure determines the availability of subject specialist teachers	3.62	0.56	Agree
6	Public expenditure influences teacher retention	3.58	0.58	Agree
7	Public expenditure affects the quality of teaching	3.70	0.52	Agree
8	Adequate public expenditure ensures quality teaching staff	3.66	0.54	Agree

Source: *Field Survey, 2026*

Table 2 shows that respondents agree that public expenditure on education has a significant effect on teachers' availability and quality. The highest mean score (3.76) was recorded for "Adequate public expenditure enables recruitment of qualified teachers," indicating that public expenditure is essential for attracting qualified teachers.

Research Question 3: What is the effect of public expenditure on education on students' enrolment and retention in public secondary schools in Edo South Senatorial District?

Table 3: Effect of Public Expenditure on Education on Students' Enrolment and Retention

S/N	Item	Mean	Std. Deviation	Decision
1	Adequate public expenditure increases students' enrolment	3.68	0.54	Agree
2	Public expenditure determines access to education	3.62	0.56	Agree
3	Public expenditure influences students' retention	3.72	0.50	Agree
4	Public expenditure affects dropout rates	3.58	0.58	Agree
5	Public expenditure determines the provision of scholarships and bursaries	3.66	0.54	Agree
6	Public expenditure influences the quality of education and retention	3.70	0.52	Agree
7	Public expenditure affects the completion rates of students	3.55	0.60	Agree
8	Adequate public expenditure ensures high enrolment and retention	3.62	0.56	Agree

Source: *Field Survey, 2026*

Table 3 shows that respondents agree that public expenditure on education has a significant effect on students' enrolment and retention. The highest mean score (3.72) was recorded for "Public expenditure influences students' retention," indicating that public expenditure is essential for retaining students in school.

Research Question 4: What is the effect of public expenditure on education on students' academic achievement in public secondary schools in Edo South Senatorial District?

Table 4: Effect of Public Expenditure on Education on Students' Academic Achievement

S/N	Item	Mean	Std. Deviation	Decision
1	Adequate public expenditure improves students' academic achievement	3.74	0.50	Agree
2	Public expenditure determines the quality of learning resources	3.68	0.54	Agree
3	Public expenditure influences students' performance in examinations	3.76	0.48	Agree
4	Public expenditure affects the availability of instructional materials	3.62	0.56	Agree
5	Public expenditure influences the quality of teaching and learning	3.70	0.52	Agree
6	Public expenditure affects students' literacy and numeracy levels	3.58	0.58	Agree
7	Public expenditure determines the quality of graduates	3.66	0.54	Agree
8	Adequate public expenditure ensures academic excellence	3.72	0.50	Agree

Source: *Field Survey, 2026*

Table 4 shows that respondents agree that public expenditure on education has a significant effect on students' academic achievement. The highest mean score (3.76) was recorded for "Public expenditure influences students' performance in examinations," indicating that public expenditure is essential for improving students' examination performance.

4. Discussion of Findings

The first finding of this study revealed that public expenditure on education has a significant effect on educational infrastructure development in public secondary schools in Edo South Senatorial District. The majority of respondents agreed that adequate public expenditure leads to quality infrastructure, that public expenditure determines the availability of classrooms and laboratories, and that public expenditure influences the maintenance of existing facilities. These findings are consistent with Ineye-Briggs (2023), who found that school buildings such as classrooms, libraries, workshops, and hostels are dilapidated due to inadequate funding, and Salomi and Alake (2025), who found that infrastructure development is essential for quality education. The finding that public expenditure determines the provision of laboratories and classrooms is particularly significant. When governments allocate adequate funds to education, they can construct and maintain the physical infrastructure needed for quality education. However, when funding is inadequate, infrastructure deteriorates, and students are forced to learn in overcrowded and poorly equipped facilities. This is consistent with Ubogu and Meso (2018), who found that inadequate funding of education has negative implications for national development.

The second finding revealed that public expenditure on education has a significant effect on teachers' availability and quality in public secondary schools in Edo South Senatorial District. The majority of respondents agreed that adequate public expenditure enables the recruitment of qualified teachers, that public expenditure determines teacher-student ratios, and that public expenditure influences teacher training and development. These findings are consistent with Amaewhule and Anunobi (2025), who found that well-planned educational resources positively affect students' academic success, and Ineye-Briggs (2023), who found that teachers are demotivated as they have remained stagnant without undergoing promotions. The finding that public expenditure determines teacher-student ratios is particularly important. When governments allocate adequate funds to education, they can recruit sufficient numbers of qualified teachers to maintain appropriate teacher-student ratios. However, when funding is inadequate, schools are forced to operate with teacher shortages, which affects the quality of teaching and learning (Ijaiya & Mbah, 2020).

The third finding revealed that public expenditure on education has a significant effect on students' enrolment and retention in public secondary schools in Edo South Senatorial District. The majority of respondents agreed that adequate public expenditure increases students' enrolment, that public expenditure determines access to education, and that public expenditure influences students' retention. These findings are consistent with Agile (2018), who found that rising numbers of children and youths are unable to gain admission into schools to actualise their educational and career dreams. The finding that public expenditure influences students' retention is particularly significant. When governments allocate adequate funds to education, they can provide the resources needed to keep students in school, including scholarships, bursaries, and quality learning environments. However, when funding is inadequate, students may drop out due to financial constraints or poor quality of education (Oketch, Mutisya & Ngware, 2021).

The fourth finding revealed that public expenditure on education has a significant effect on students' academic achievement in public secondary schools in Edo South Senatorial District. The majority of respondents agreed that adequate public expenditure improves students' academic achievement, that public expenditure determines the quality of learning resources, and that public expenditure influences students' performance in examinations. These findings are consistent with Salomi and Alake (2025), who found that insufficient funding affects the quality of education, and Amaewhule and Anunobi (2025), who found that well-planned educational resources positively affect students' academic success. The finding that public expenditure influences students' performance in examinations is particularly significant. When governments allocate adequate funds to education, they can provide the instructional materials, resources, and quality teaching needed for students to perform well in examinations. However, when funding is inadequate, students may lack access to quality learning resources and instruction, leading to poor examination performance (Ineye-Briggs, 2023).

5. Conclusion

This study examined the effect of public expenditure on education on educational development in Nigeria, with particular focus on teachers in public secondary schools in Edo South Senatorial District, Edo State. The study found that public expenditure on education has a significant effect on educational infrastructure development, teachers' availability and quality, students' enrolment and retention, and students' academic achievement. Adequate public expenditure is essential for providing and maintaining quality infrastructure, recruiting qualified teachers, maintaining appropriate teacher-student ratios, increasing students' enrolment, improving retention, and enhancing academic achievement. The study concluded that public expenditure on education is a critical determinant of educational development in Nigeria. When governments allocate adequate funds to education and ensure their effective utilisation, educational development is enhanced. However, when funding is inadequate or poorly managed, educational development suffers, resulting in dilapidated infrastructure, teacher shortages, low enrolment, high dropout rates, and poor academic performance.

6. Recommendations

Based on the findings of this study, the following recommendations are made:

- The Federal and Edo State Governments should increase budgetary allocation to education to meet the UNESCO recommended benchmark of 26% of the national budget. This will provide the financial resources needed to improve educational infrastructure, recruit qualified teachers, and enhance students' academic achievement.
- The government should ensure the timely release of funds allocated to education to prevent delays in the implementation of educational programmes and projects.
- The government should strengthen monitoring and evaluation mechanisms to ensure that funds allocated to education are effectively utilised and that educational outcomes are achieved.
- The government should recruit and retain qualified teachers by providing competitive salaries, training opportunities, and conducive working conditions.
- The government should invest in the provision of instructional materials, teacher training, and quality assurance mechanisms to improve students' academic achievement.

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Trends in the Development of Quranic Education in Badari Ward, Ilorin, Nigeria, 1900 – 2009

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Abstract. This work examines historical development of education in Badari, Ward Ilorin 1900-2009. The study shows that traditional or indigenous education formed the bedrock of education in Nigeria and Badari Ward in Ilorin not an exception. Qur'anic education however was latter enforced in the area to provide Islamic learning to the youths in the area. This was in accordance with the Islamic norm in Ilorin community generally. Gradually, western education was brought to Ilorin Community and Badari Ward with some initial apathy because of the fear of religious contamination. In addition to the fact that secular education was championed by the colonial administration. Later, secondary and higher educational institutions were established in that area. As a result, this study makes use of primary and secondary sources of historical studies. It is suggested that more works need to be done in this area. Thus, educational transformation of the Badari Ward in Ilorin, 1900-2009 cannot be over emphasised.

Keywords: Traditional Education, Qur'anic Education, Colonial Administration, Badari Word, Higher Education.

1. Introduction

The study of the history of education and development in Badari Ward shall remain incomplete without adequate understanding of the informal or indigenous type of education which existed in the areas before the arrival of other forms of education. Thus, education in Nigeria before the advent of Islam laid emphasis and focus on learning by doing. More importantly, the apprenticeship method, a process whereby the young males and females were entrusted to their master craft men and women to learn major skills and trades, was in fact part and parcel of education under consideration. It was in line with this development that Fafunwa, in one of his works talked of an informal or indigenous education as being as old as man himself. He stated further on education thus:

In Old African Society the purpose of education was clear: functionalism was the main guiding principle. African society regarded education as a means of an end and not an end in itself. Education was generally for an immediate induction into society and a preparation for adulthood. (Fafunwa, 1974:15).

Therefore, education before the coming of Qur'anic type, was not only in the training of the intellect or the method of acquiring means of livelihood but went above this to improve the lives of the people and provided such facilities which enhanced the development of the people and provided such facilities which enhanced the development of the young citizens to develop physically and have due respect for the societal norms and values to ensure continuity. Truly, respect for elders was viewed as the best types of education. Furthermore, culture and education were highly prized. In such a setting as Badari Ward, the major function of education was to sustain and ensure continuity of life and culture by way of transmitting from one successive generation to another. (Eze, 1979: 21). In addition, Otonti Nduka, says that:

Education may be regarded as the process of transmitting the people's culture at least part of it, from one generation to the next. Before the arrival of western education, the Nigerian peoples had their own educational systems, particularly educating the younger one from different community. With the arrival of the British new elements was introduced, western formal education. Then there came about which culture should be transmitted from one generation to the next (Otonti Nduka, 1982:4).

The people were involved in a variety of educational activities which included agriculture, local crafts and trades. Whatever may be the major criticism of this informal type of education in Badari Ward and even elsewhere, it must be stated that it was the earliest form of education not only that, because it also achieved what it purported to achieve within the setting. More importantly, it was a pivot upon which other forms of education revolved and ensured continuity and progress.

Another scholar, Peters R. S. has described education as initiation into activities or modes or thought and conduct that are worthwhile, Peters R. S. (1972, p. 55).

1.1 Geographical Location of Ilorin

Ilorin is located on latitude 8^0 35^1 East. Ilorin is the capital of Kwara State, about 400 kilometres from Abuja, the Federal Capital Territory of Nigeria. The city has tropical climate of wet and dry seasons. Generally, the elevation of the land in the western part ranges from 273m to 333m (900ft to 1,100ft) above the sea level. According to the 1991 census, the population of the city stood at 804,334. Likewise, before 1967 when Kwara State was created, Ilorin was the headquarters of the defunct Ilorin province. The city has cosmopolitan centre comprising different ethnic groups. The city has often been described as a miniature of Nigeria because of its homogenous characteristics. The dominant language is Yoruba but there are many groups such as the Hausa, Fulani, Nupe, Gobirawa, Baruba and so on. The complexity of the city is reflected in the spatial arrangement of wards prevalent in the area. In addition, wards are occupied by different language groups in the city. Hence, the Yoruba are located around Idi-Ape area, Balogun Alanamu area, Balogun Ajikobi area, Okelele and Adeta areas of the city respectively. The Hausa are located in Balogun Gambari ward and the Fulani in the Balogun Fulani area. (Yahaya E., 2018: p. 32).

1.2 Qur'anic Education in Badari Ward in Ilorin up to 1900

We cannot discuss Qur'anic education in Badari Ward during this period without tracing the origin of Islam in Ilorin. Although, there are divergent opinions concerning this development. One view suggests that the origin of Islam was traceable to *Oke-Suna* area in Ilorin. In the same vein, Islam was believed to have been established about one hundred years before the coming of Shaykh Alim and Aare Afonja. It may be noted that *Sunna* (tradition of prophet) from which *Oke-Sunna* was derived suggested that the people who settled there between 1770-1800 practiced *Sunna*. (Adam Abdullahi, 1986: 61-62). Thus, *Oke-Sunna* may be regarded as one of the major areas of Islam in Ilorin and Badari Ward not an exception.

Following this development therefore, Muslim preachers amongst such was Solagberu, played major roles as teachers demonstrating to their students how to perform ablution and mentioned the *adhan* (call to prayer). They also introduced pupils to the recitation of the Qur'anic verses. Thus, Qur'anic education during this period was crude as this was neither widely done nor expertly managed. The language of instruction was Hausa which was difficult for the Yoruba to decipher. (Aliy-Kamal, 1984: 37).

The composition of the Qur'anic education was about three stages but two stages were perhaps discernible. The first was the Qur'anic school which was often referred to as primary, *Ilm* which could be referred to as the secondary and post *Ilm* which might be called post-secondary. In all the three stages, sessions were held in the *Muallim's* house either in his personal verandah or parlour. In some cases, mosques or shades or trees were used as *Ile-Kewu* (Qur'anic school).

The teachers would then listen and correct pupils reading as they worked on. At this level, Qur'anic studies started with the reading of chapter one and the 30th *hizb* (part) from the Qur'anic from below upward. The teacher had to write the Qur'anic chapter on *Walaa* (wooden slate) which was polished with leaves called *ewe-ipin*. Whereas *tadaa* (ink) was used with *qalam* (pen) to write the slate. The singing method called the *Ologere* formed the bulk of the learning activities and at the same time a stage in Qur'anic learning. (Jimoh, 1971: 38-39).

Pupils were introduced to *aditu* levels. Here, learning how to recognized the Arabic letters which are twenty-eight vis-à-vis formation of syllables with vocalization were the major learning activities of the pupils. They were exposed to four vowels, namely, *fathah (Woseli-Oke), Kasra (Woseli-Isale), Rufua, Damure* and son on.

The second stage similar to the secondary level was the *Ilm* or *Ilimiyah*. To quality for this stage, students must have been graduates of primary level and they must have mastered and acquired high skills. From here, they studied types of subjects like *figh* and *Tawhid* (Islamic jurisprudence); *Hadith, Sirah* (biography of the holy prophet); *Nahw* (grammar) Sarf (morphology); *Adab* (Arabic literature; *Tafsir* (Qur'anic exegesis). Others include *al-Balaghah* (Rhetoric); *al-Rud* (prosody); *al-Tajwid* (phonetics of the Qur'an) and *al-Aqaid* (scholastic theology) were learnt. At this level, students enjoyed the privilege of nominating any teacher because a single *Muallim* could not make knowledge of all subjects available.

1.3 Quranic and Modern Arabic Schools in Badari Ward Ilorin

There are many Quranic and modern Arabic schools in Badari Ward. Amongst these are the following; Ita-Amodu Quranic School was the first school in Badari Ward established in 1850. Ile Kewu-Alabi Owo was founded in 1915 by Alfa Aliyu. This school produced many Quranic teachers which included Raji Akano Ile-Akumoju, Amori Ile-Agbo to mention just a few. Ile Olowo-Opon Quranic School was founded in 1920. Madrasatul Ahabul Mustapha was established in 1959. Madras at Hamshudeen was opened in 1960 by Shehu Ahmad Folorunsho. Mahad Islamic school was built in 1960. In 1964, Quranic School Agbo-Oba was established by Sulaiman Bani. (Oral Evidence, 2025). Adabiyya Quranic and Isalmic School was established in 1975. Nurudeen Islamiyyah was established in 1982. In addition, Ile-Eleko Yangan Quranic School was opened in 1987. (Oral Evidence, 2025). Madrasatul Ta'biudeen Ile-Olopa was founded in 1984. Similarly, Maddrasatul Bashirudeen Ile Iya Oba was built in 1984. In 1986, Madrasatul Darul Hudal Ile Akumaju was established. Jamuiyyat Su'adai Ile-Agbo was established in 1994. In 1997, Fadhlul Lahi Islamic and Arabic School Ile-Segi was established to cater for the Islamic learning of the pupils. (Oral Evidence, 2025).

Table 1: Quranic and Modern Arabic Schools in Badari Ward, 1850-1997

Name of Institution	Year Founded	Proprietor
Ita-Amodu Quranic School	1850	Muhammed Awwal
Ile-Kewu Alabi Owo	1915	Alfa Aliyu Asileke
Madrasatul Dawatul Islamiyyah Ile Olowo-Opon	1920	Alhaji Sulaiman Olowo-Opon
Madrasatul Ahabul Mustapha	1959	Alhaji Amin
Madrasatul Hamsudeen	1960	Shehu Ahmad Folorunsho
Mahad Islam	1960	Shaykh Salihu Imam
Quaranic School Agbo-Oba	1964	Sulaiman Bani
Adabiyyah Quranic and Islamic School	1975	Amuda Abubakar
Nuruden Islamiyyah Ile-Lasoju	1982	Alfa Yusuf Ayinla
Madrasatul Ta'biudeen Ile-Olopa	1984	Alhaji Buhari Imam
Madrasatul Bashirudeen	1984	Association
Madrasatul DArul Hudah Ile-Akumaju	1986	Alhaji AbdulGaniy Salaudeen
Quranic School Ile-Eleko Yangan	1987	Alhaji Yusuf
Jamuiyyat Su'adai School of Arabic and Islamic Studies Ile-Agbo	1994	Alfa Hamza Uthman
Fadhlul Lahi Arabic and Islamic School Ile-Segi	1997	Muhammed Awwal AbdulKareem
Alahu Lateef Quranic School Ile-Abese	2002	Alfa Sulaiman

Source: *Yahaya E., 2025*

2. Introduction of Western Education and Initial Colonial Educational Efforts in Badari Ward Ilorin

The coming of the various Christian Mission into Nigeria has been documented. However, it should be stated that the first to arrive Nigeria were the Wesleyan Methodists who settled at Badagry in 1842. They were followed immediately by the Church Missionary School in December, 1842, the American Baptist Mission in 1853 and finally Roman Catholic Missions in 1860s. They started to build churches where they preached and won converts and schools where they taught these converts the rudiments of Christian life and Western civilization. Majority of the early Christian Missionaries that operated in Nigeria were British and they worked hand in hand with the administration stationed in Lagos to introduce western culture mainly British within the country. (Ayandele, 1966:4).

The study notes that one of the major problems which emanated from the Christian Mission education was anti-intellectualism enshrined into the missionary educational system. Thus, the foreign missions refused to promote education above the primary school level among their converts, except perhaps in Yorubaland. Apart from the fact that missionary effort was a modest one, it was not geared at promoting secondary education which from the proselytization perspective was repetitious and very likely to turn the natives into materialistic and intellectually arrogant set of people. (Osoba and Fajana, 1980:571).

As early as November 1901, Lugard mentioned that the main aim of his educational programme was to emphasize Islamic basis of the traditional emirate systems which he deemed necessary to his administrative way of ruling the northern territory. Not only that, he was interested in protecting the north from the alleged corrupting activities of the western educated elites of both the Lagos Colony and Southern Nigeria in particular. However, Lugard's promises in this regard did not yield any result. The Lugardian policy for education in Northern Nigeria created a great gap between Muslim emirates and their non-Muslim counterparts from the South. As a matter of fact, in that administrative territory called Northern

Protectorates, Lugard armed with his sectional weapon through colonial policy tried to separate education for the Muslims and the so-called pagan sectors of the population.

The establishment of a school at Nassarawa in Kano culminated into the expansion of secular type of education in Northern Nigeria. Pupils for the school were reported to have been enrolled by force from majority of the emirates. As the register of school showed, Ilorin had six pupils in the school by December, 1913. (Danmole, 1980:170-171). Thus, while the colonial government continued to initiate reforms in the administration of the emirate, the development of secular education was also pursued. Hence, in the development of secular education in Ilorin and Badari by the colonial administration, attention was first and foremost paid to the training of teachers and Mallams who could then serve as teachers for the government schools in Ilorin. A provincial school was opened in Ilorin, this school was expected to provide the much-needed personnel for the Native Authority. Despite this, the introduction of secular education was not popular in Ilorin, even through Emir Shuaib (1915-1919) and other prominent men in the town later showed interest. (Danmole, 1984:84-107).

3. Response to Western Education in Ilorin

The origin of Western education in Ilorin can be traced to 1914, for that was the year when Mr. H. H. Arnetts arrived Ilorin province so as to open a provincial school in the town. One of the first major problems which H. H. Arnetts had to contend with on his arrival was how to get staff for such a school. Thus, he set up a class of local Mallams, some of whom had earlier on got some education from Nassarawa in Kano and had since returned home by 1914. Among these Mallams reputed to have imbibed and received Western type of education and training were Alfa Adio, who was trained in Kano, Mallam Ibrahim of (Isale-Oja), Mallam Musa (from Keffi) Mallam Saliu Yahaya Awodi and Alfa Muhammed Wosin. Language was a major problem at the initial stage because most of the Ilorin Mallams could hardly speak Hausa, while the head Mallams did not understood Yoruba. However, with these teachers under the vigilance of Mr. H. H. Arnetts, the school started. But no building was put in place until 1915 when a mud house with a thatched roof was completed. This school had fifteen local Mallams as students and was opened in 1915. However, only ten students completed their student. (Hermon-Hodge, 1929:254).

The curriculum centred on the teaching of such subjects as Arithmetic, Reading, Qur'an, Geography, General Knowledge, Writing, Hygiene and Drawing. (Nak: Ilor Prof, 1915). Western education was very unpopular with the people of Ilorin then as parents refused to send their children to school. Their refusal originated from suspicion that Western education could turn their children against Qur'anic education. Not only that, they feared that their children could be enlisted into the army through force to fight World War of 1914-1918. Perhaps this was why the Emirs were asked to contribute children so as to fill the vacancies in schools. Therefore, suspicion often followed Western education among Muslims and Ilorin in particular during the colonial period. It has been mentioned that the Yoruba Muslims particularly in Lagos were not antagonistic to Western education *perse* but were very suspicious about the kind of education their children would receive, especially from the Christian missionary schools. There were numerous complaints that pupils were jeered and disgraced publicly in the town. Several cases were reported in which efforts were made to burn down schools. This general apathy was very likely to have influenced the attitude of the pupils and many of them took to absenteeism from schools in Ilorin.

So deplorable was the situation that the Department of Education in its Annual Report for 1920 referred to Ilorin as the most disheartening centre of our work. The report elucidated further that:

Complaints were frequent that school boys were molested and jeered at in the town. More than one attempt was made to burn down the compound. Needless to say, education was no more popular with the pupils. Absentees were the rule rather than exception; boys were continually running away, and no one would attend sick parade if he could possibly help it. (Hermon-Hodge, 1921:255).

Thus, it could be mentioned that one fundamental factor which perhaps led to the early rejection of Western education centred on conversion. This issue worsened Muslims attitudes, especially the people of Ilorin towards Christianity and Western education which the later championed and controlled. (Gbadamosi, 1967:105ff).

Furthermore, Gbadamosi mentions that a crucial factor in the Muslim attitude to the provision of Western Education was their unpleasant experience of the instruction provided at these schools. Their pupils were being drilled in Christian Religions Instruction, this drill was intentional "our desire" it is said, "is to get as much as we can of our religion into the Muhammedan scholars before they leave school (Gbadamosi, 1967: 105).

By 1925, the Ilorin Muslims responded favourably to Western education. The growth and the percentage of pupils available in the provincial school attested to the fact that Western education had become popular among all the categories of Ilorin Muslims. Forty-six percent of the pupils were children of or relatives of native administration officers, thirty-one percent children of *Talakawa* (the impoverished), sixteen percent children of Mallams and seven percent wards of traders. What might have encouraged this interest was the availability of employment opportunity in the Native Administration and high position accorded Mallams in the Western type of schools established by the colonial government.

4. Primary Schools in Badari Ward

Baboko Primary School was opened in 1949. It was started by the Native Authority as a boarding school to cater for both boys and girls in Badari ward and its surroundings. (Baboko Primary School File). In 1954, Oke-Aluko Primary School was established. The school was founded by Alhaji Kaure as a community school with 25 boys, 4 girls on enrolment. Ansarul Islam Primary School Oke-Aluko was established on the 1st January, 1956. The school took off with 45 pupils. It was primarily established to give secular and Islamic learning to pupils. (Adekilekun, 1989:65). ECWA Primary School was built in 1962. This school served many people in the area and particular, the community where the school was located, facilitated the existence of the school in area. For instance, many people within the community and outside the community benefited from the school among them was Mohammed Amosa Aluko. Lakadri Nursery and Primary School was established in 1984. (Oral Evidence, 2025). Adetunji Nursery and Primary School was founded in 1997. Taohed Nursery and Primary School was established by the Taoheed Muslim Women Association in 1978. The school had an initial pupils intake of 34 but the population of students now is 250. Bunmi Harmony Nursery and Primary School was established to provide qualitative eduation for the children: Pearls International School was established in the year 2008 while Kiddies International Nursery and Primary School was located at Oja-Iya in 2009.

Table II: Primary Schools in Badari Ward, 1949-2009

Name of Institution	Year founded	Proprietor
Baboko Primary School, Badari Ward	1949	Government
Oke-Aluko Primary School	1954	Community
Ansarul Islam Primary School Oke-Aluko	1956	Voluntary Agency School
ECWA Primary School Oke-Aluko	1962	ECWA Mission
Taoheed Nursery and Primary School	1978	Muslim Women Association
Lakadri Nursery and Primary School, Agbo-Oba	1984	Private
Adetunji Nursery and Primary School	1997	Private
Kiddies International Nursery and Primary School	2009	Private

Source: Yahaya E., 2025

5. Secondary Schools in Badari Ward Ilorin

Shaykh AbdulKadir Secondary School Ilorin formerly known as Ilorin Teacher College was founded in 1953 as a four-year grade II Higher Elementary College for holders of middle four certificate. The primary aim of establishing the college was to train teachers as well as all round men and women and to further educate children in primary schools. The foundation stone of the college was laid by late Oba AbdulKadir 1919-1959. Perhaps, this informed the changing of the name to Shaykh AbdulKadir Secondary School in 1992 after the grade II programmes have been phased out. The Junior Wing of the Shayk AbdulKadir Secondary School was built in 2006. Government Day Secondary School Oke-Aluko was founded to satisfy the yearnings and aspirations of our children. It is a co-educational secondary school. In 1983 the state government established the secondary school as a day school in Badari Ward. The school was officially opened in January, 1984. (Jimoh, 1994:516).

Odo-Okun Senior Secondary School was commissioned by then military administrator, Colonel Ogar in 1997. The first principal of the school was Mrs. N.F. Jatto while the vice-principal then was F.O. Jimoh. The Junior Wing of the secondary school was created in the 2006 as a result of the increase in students' population. This was in line with the policy of the Federal Government reform in educational development. The Waziri Junior Secondary School was established in the year 2006. The principal of the school is Alhaji A. Bashir.

6. Badari Efforts in Secondary Education

The Badari Ward embarked on expansion programme in secondary education through the formation of wards. For instance, it was instrumental to the formation of different wards in the area. These included Magajingeri, Baboko, Wara Osin, Egbejila which coalesced into Magajingeri Development Association for the purpose of enhancing the educational development of the areas. Alhaji Toyin Abdul served as the secretary. They used their human and materials resources to organize summer classes for students in different schools in Badari Wards. More importantly, Badari ward later single handedly confined the summer scheme exercise to its domain because of expansion. Apart from the fact that this noble objective remains within the ward, it has also contributed significantly to intellectual development of the people. This legacy is sustained on yearly basis in the areas.

Table III: Secondary School in Badari Ward, 1953-2006

Name of Institution	Year founded	Proprietor
Ilorin Teacher College now Shaykh AbdulKadir Secondary school	1953	Government
Government Day Secondary School Oke-Aluko	1984	Government
Odo-Okun Senior Secondary School	1997	Government
Odo-Okun Junior Secondary School	2006	Government
Waziri Junior Secondary School	2006	Government

Source: Yahaya Eliasu, 2025

7. Higher Education in Badari Ward Ilorin

Kwara State had no tertiary institution during its conception in 1967. But serious action would have been used to establish one considering the penchant for education of the people. By end of the Nigerian Civil War in 1970, the action to establish Kwara State College of Technology became realistic particularly in 1972 with full hope of making it a University. The Kwara State College of Education was later established in 1974. The second College of Education was established in Oro in 1982. While the third College of Education which had bias for Technical Education was established in Lafiagi in addition to College of Arabic and Islamic Legal Studies in 1992 in Ilorin. (Kwasu Academic Brief, 2008: 2).

After many aborted attempts to established Kwara State owned University failed, further attempt where made in 1991 and 2003. This led to the constituting technical committees to established one. Thus, Kwara State University remaining the 34th amongst the state universities and 95th that was endorsed by National Universities Commission (NUC). It started academic activities in December 17, 2009. (My Kwasu Departmental Hand Book, 2022 – 2026: p. 1) A monumental achievement was recorded in the educational development of tertiary education in February, 1972 when Kwara State College of Technology was established. It was a firs tertiary institution in the state. The college was later renamed Kwara State Polytechnic. Alhaji A. A. Ayinla was the second registrar of the institution.
The Kwara State College of Education has been functioning as a teacher training institution since its establishment in 1974. The college has improved tremendously with the development of ICT-based programmes.

The University of Ilorin was founded in 1976. The then Vice-Chancellor and registrar of the institution were seconded from University of Ibadan to start the University. Alhaji A.O.A. Alao took over the affairs of the University in 1985 as the registrar.

Table IV: Higher Education in Badari Ward Ilorin, 1972-1976

Name of Institution	Year Founded	Proprietor
Kwara State College of Technology now Kwara State Polytechnic	1972	State Government
Kwara State College of Education	1974	State Government
University of Ilorin, Ilorin, Nigeria	1976	Federal Government
Kwara State University, Malete, Nigeria	2009	State Government

Source: *Yahaya E., 2025*

8. Conclusion

The discussion has shown that Quranic education formed the bed-rock of education and learning in Badari Ward. This transformed into Western education with earlier resistance and apathy toward its introduction. This transformed into its acceptance later. However, between 1949 to 1997 there were 8 primary schools in Badari Ward. In 1953 to 2006, efforts were made in the area to build secondary schools which resulted into establishing 5 secondary schools in the area. The society also clamoured for the need of the establishment of tertiary education which led to the establishment of 3 Higher Institutions in the area. Kwara State College of Technology now Kwara State Polytechnic. However, the State College Education and Federal University in Ilorin were founded in 1974 and 1976 respectively. This educational achievement led to the transformation of the area through the provision of the manpower development of the area and Nigeria in general. In addition, by the year 1991 and 2003, frantic efforts were made by the stakeholders of education in the area under discussion, Ilorin to look into enabling edicts and committees to establish as state university. Thus, by the year December, 2009, the university became realistic, thus, making it possible to have two universities, one federal and one state. Having said this, the place of Badari in the Development of Education in Ilorin, 1900-2009 cannot be over emphasized.

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Between Biography and Hagiography: Reconstructing the Intellectual and Spiritual Life of Shaykh Muḥammad Ghibrīma al-Dāghirī (1902–1975)

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Abstract. This study examines the intellectual and spiritual life of Shaykh Muḥammad Ghibrīma al-Dāghirī (1902–1975), a prominent Tijānī scholar and spiritual leader in West Africa. It looks at his education, scholarly networks, initiation into the Tijānīyya, relationship with Shaykh Ibrāhīm Niasse, and his contributions as a teacher, writer, preacher, and spiritual guide. The study also considers the boundary between historical biography and hagiographical representation in accounts of his life.

1. Introduction: Between Biography and Hagiography

Shaykh Muḥammad Ghibrīma al-Dāghirī (1902–1975) was one of the prominent Tijānī scholars and spiritual leaders of twentieth-century West Africa. His life was shaped by a strong tradition of Islamic learning, Sufi spirituality, teaching, and literary activity. Bluntly, the life history of al-Dāghirī attracted considerable analyses for different reasons and one should be extra careful in dealing with it. First, writing the life history of a saint may be a tempting task, but is fraught with difficulties. For a long time, the real and human figure of a saint is obscured by the legend, fiction, and hagiography, which grows round him. These legendary stories make it difficult to understand the saint himself or interpreting his teachings. The second, difficulty also arises out of the nature of the source materials, which are not only fragmentary and dearth, but also meagre, and not necessarily very reliable. Thirdly, the life history of al-Dāghirī, as told by the available sources is not free of obscurities and chronological inconsistencies. This study examines his intellectual and spiritual formation, his scholarly and Tijānī networks, and his emergence as an influential religious authority in Nguru and beyond. It also explores how accounts of his life move between historical biography and hagiographical representation.

1.1 Family Background

His full name was is Shaykh Muḥammad Ghibrīma al-Dāghirī ibn Muḥammad Ganim ibn Ali al-Dāghirī al-Ghūrāwī al-Barnāwī al-Malikī al-Ash'arī al-Tijānī popularly known as Shaykh Muḥammad Ghibrīma, affectionately referred to by his friends and associates by his most popular name "Mamman Dagera," and by his discipes as *Dhul Ma'arif*. It was reliably transmitted that he was born in the small village of Girazu or Damargu on Wednesday, 19th of February 1902 A.D. corresponding to 15th Muharram 1323 A.H.). Reflecting a little on the year 1902 at the global setting, when Ghibrīma was born, the colonization of Nigeria was raging. The British colonial masters had succeeded in taking over Nigeria as their colony. Therefore, the year was of special significance to Nigeria and its neighbouring countries. Ghibrīma and his parents belong to *Dagera* extraction, a dialect of Kanuri language, but according to another account, Ghibrīma was a descendent of the Quraysh whose great grandparents migrated to the west, at about the middle of the eighteenth century, settled at Gazargamu. Nevertheless, with the destruction of the city by uninformed forces, they finally migrated to in the area of Ngurdo. They appear to have reached the area of Girazu or Damargu in the extreme western part of Damagaram city (which is now in the present-day Niger Republic), some hundred years later and become outstanding scholars and Sufi leaders in Niger Republic. At the time of his birth, little did his parents know that they were blessed with a son who was to become master of gnosis and one of the most respective Sufi leaders in West Africa.

According to the reliable account of the life of Ghibrīma, the highly respectable religious family in which Ghibrīma was born had have a very long-standing tradition of learning, scholarship and spiritual leadership. His mother was Fadimatu Abdur Rahman, but fondly called Maza was also said to be a woman of high religious repute. There was no trace of why she referred to as such. She was reported to be great, zealous and religious woman and a member of Tijānīyya. She was equally reported to have shared ancestral link with paternal grandparents of Ghibrīma. His father, was Imam Goni Muḥammad Ganim, but popularly known as Malum (Kanuri: teacher) was said to be an ascetic who was venerated by many people due to his *Karāma* and personal charisma.

1.2 His Early Life and Training

Of Ghibrīma's early life we know little, except what some scholars recorded in fragmented sources. As a child, therefore Ghibrīma, grew up under the watchful eyes of his parents. He was denied some pleasures so that he could be self-supporting and be good ambassador of his family. He was brought up with modesty and was never treated as special child. Ghibrīma's journey in the acquisition of knowledge under the care of his parents. He was thus introduced to Islamic learning at tender age of three at his birth place, Girazu. He started learning the memorization and recitation of the Qur'an from his parents. His parents also taught him the basic tenets of Islam from the onset, and during this course, they never taught Shaykh anything twice. He was really endowed with an eidetic brain. Within a short duration, Ghibrīma had memorized some portions of the Qur'an; and a little of *fiqh* and *tawhid*. Under them, he also developed a character that was always adhering to the teachings and dictates of Islamic religion. This early theological philosophy had a lasting impact on the life of the young boy.

At the age of seven, based on the suggestion of his mother, his father sent him out of their village and he was put in the hands of his uncle, Malam Muḥammad Nuzu in Duguro to study in his *makaranta* (school). The school is conducted twice in a day at the instance of the teacher. Classes which are in the *zaure* (house reception) are conducted in the mornings and late in the afternoons. The traditional method of teaching in this was in vogue then, whereby, a student will start by oral chanting and memorizing the vocalized writings of the Qur'anic verses. It was reported that soon young Ghibrīma adapted himself to the school schedule and the environment and within a short time he proved to be a good pupil. He had benefitted from the vast knowledge of his uncle under him he studied substantial parts of the Qur'an. He was a prodigy, thus, within a short duration, Ghibrīma had quickly excelled in the memorization and the study of the Qur'an. In fact, by the age of nine he had memorised fourty *hizbs* (parts) of the Glorious Qur'an which earned him more respect from his mates and this became a source of pride to both his parents and his uncle cum teacher, Malam Muḥammad Nuzu. In addition to the Qur'anic learning, other areas of Islamic religious knowledge were taught in the school. He also studied Qur'anic calligraphy from Malam Muḥammad Nuzu for two years. It was narrated that because of his good performance in all areas of learning, Ghibrīma became a friend to and liked by his teacher and his mates.

1.3 His Educational Pursuit

In quest of his yearning to quench his thirst of knowledge, Ghibrīma continued his advanced educational career by enrolling himself in another *Makaranta* (school) of Shaykh Muḥammad Abba Chulum (d.1944), a Tijānīyya *muqaddam* who was highly recognised and respected by Borno scholars. He resided in a town called Kolori to the north of Nguru. He completed the learning and reading the Qur'an when he was only fourteen (14) years old, which was a remarkable thing for a boy of that age. It was during this time, Ghibrīma had written down his first complete one copy of the Qur'an in manuscript. No sooner had he completed the learning of the Qur'an then his teacher, Chulum, assigned to him the duty of teaching the Qur'an to some youths and children after three years. Thus, the year marked the beginning of Ghibrīma's career as a teacher with a fairly large number of pupils under the general supervision of his teacher. Ghibrīma was then sent back to his father with a letter from his teacher, Chulum. His attributes his lasting interest in religious studies to the influence of Chulum, and he appears at this time to have conceived a deep devotion for his teacher which remained constant throughout his life. It is pertinent to stress that after spending three years under Chulum, Shaykh displayed a high level of brilliancy during this journey in the acquisition of knowledge. His teachers, Chulum, attested to this, in a letter sent to Ghibrīma's, the letter reads inter alia: "…your child has been trained beyond understanding. He is now a teacher himself. Give him all the kind of assignments or questions ranging from the Qur'an, Hadith, and Fiqh … all ramifications of Islamic knowledge."

Later on Ghibrīma decided to strengthen and standardize his Qur'anic memorization, he proceeded to Kadhmaymari where he strengthened his memorization of the Qur'an under *Muqri* Malam Ibrāhīm Kori. Having attained that level of basic knowledge of the Qur'an, Ghibrīma proceeded to further to study elementary and advanced books of Islamic sciences such as *Fiqh*, (Islamic jurisprudence), *Nahw* (Arabic grammar), *Mantiq* (logic), *Bayān* (rhetoric) etc. which as a result he studied under famous scholars *Tafsir* in Borno, Muḥammad al-

Barkawi, the author of *Mir'at al-Sa 'im fi ahkam al-Siyam*. Ghibrīma, therefore, left no stone unturned during the time in which he was studying the *Tafsir.* As he continued to study the *Tafsīr* under him, he displayed insatiable desire in seeking Islamic knowledge. From al-Barkawi, he also studied a number of books among which was *Mukhtasar* of Shaykh Khalil which was a book on Islamic jurisprudence according to the Maliki School.

Shaykh travelled to Jajeri after the completion of the Qur'anic *Tafsīr* in order to obtain more knowledge on the Prophetic Hadith. Jajeri is a small village near present Nguru, where he met a venerable scholar, Goni Ahmad Abba who was a leading scholar in the area. With him, Ghibrīma studied Prophetic Hadith, Islamic jurisprudence, *Adab* and *Nahw* under the man for eight months. On his own, Ghibrīma study a considerable number of books of Islamic sciences, jurisprudence, *Shari'ah* and Hadith. The vast studies he undertook with his teachers and on his own made him to become well equipped as far as Islamic education is concern and also ready to teach others. He therefore started to make *bita* (revision) to other students under Goni Ahmad Abba. As a result of this, some students started to follow him to his house for *bita* there that was how he started teaching. He later established his school in the area. He taught Qur'an, Hadith and Islamic sciences and jurisprudence. He therefore attracted many disciples because of his vast knowledge of analogical deduction on many difficult aspects of Islamic injunctions. Thus, the year marked the beginning of the Shaykh's career as a teacher. During this period, Goni Mustapha Ahmad, a Qur'anic teacher in the village, offered Ghibrīma a life partner, Hannatu when he was twenty-two years old. Similarly, reliable source believe that Ghibrīma spent a great deal of time teaching in Jajeri, thus, shortly after the marriage, Ghibrīma decided to migrated to Kano city, the most populous and industrial city as well as was an important trading, religious and learning centre in this part of the sub-Saharan Africa, where he was optimistic of meeting renowned Islamic scholars who were adepts in their chosen fields.

Often eulogized as the headquarters of Tijānīyya in West Africa, Kano, is a city renowned with prominent Tijānī Sufi scholars and *muqaddam.* Ghibrīma was in Kano with hope to meet Sufi masters whom he believed would lead him to achieve his spiritual goal. At the time there was no popular Islamic school in Kano as that of Shaykh Muḥammad Salga. Based on his interest, Ghibrīma was taken to Shaykh Muḥammad Salga (d. 1938) who had trained many people in spiritual development. Ghibrīma studied a considerable number of books with Salga until the death of this scholar and he continued to study with his son, Abdullahi Salga. With Salga he studied *Risala*, *Mudawwama* and *Mukhtasar*. He was also said to have studied Arabic grammar and different branches of Islamic education under him. Shaykh leant and benefited a great deal from a coterie of scholars in Kano. This knowledge ranged from exoteric to esoteric. Another propminent among them was Sayyid Mu'allim Mahmood (d. 1943). He studied *Tasawwuf*, *Balaga* and *Mantiq* with him, in fact, under whom he achieved spiritual greatness in his life. It was reported that he lived with this cleric and from him he used to go to other scholars to learn. Other scholar was Mu'allim Inuwa Kurna (1937) from whom he learnt *hisab* (calculation).

Later on he felt strongly to continue learning and also to perform his first pilgrimage to Makkah. He and his wife therefore set out on the pilgrimage to Makkah in 1932, as was common practice among men of his religious culture. Ghibrīma embarked upon the pilgrimage to Makkah, accompanied by his wife. On their way to Makkah, he had contact with Shaykh Ibrāhīm Muḥammad al-Fasi who was said to be a renowned Tijānī *muqaddam*; he also had many intellectual discourses with him for three weeks. It was based on that discourse that Ghibrīma started writing his first book entitled "*Jihaazus Saarih"* and completed it before he got to Makkah.

Finally, Ghibrīma reached Makkah the second year after left home. After he had performed the rites of the Hajj he came in contact with the famous Senegalese Islamic scholar, Shaykh Isma'il Abubakar, who was to become one of his influential teachers. Ghibrīma later went to Madinah to visit the grave of the Prophet Muḥammad (S.A.W) (S.A.W.). Ghibrīma stayed in Makkah for two years and returned home after receiving sad news of the death of his most respected teacher, Goni Abba Chillum. Having paid the condolence, Ghibrīma had therefore returned to Kano for the second time, and continued with his trading activities. He established a bookshop in his residence. He imports Islamic books from Middle East and North Africa, especially from India, Beirut, Egypt, and Saudi Arabia etc. to sell in Kano; and became famous book vendor. Among other great scholars who taught him were Shaykh Ibrāhīm Kano, Shaykh Ahmed Idris Zaria, Goni Mamman Damagaram, and the famous scholar Goni Liman Ainoma Njibulwa etc.

In 1934, Ghibrīma fired by strong enthusiasm for knowledge, proceeded further to Katsina, a city renowned with different kinds of Islamic scholars with specialities in various disciplines, where he studied under a great Islamic scholar, Malam Aliyu Maradi. He studied Arabic grammar, Hadith, *Sira* (Prophetic biography). Idris reported said that the intellectual performance of Ghibrīma made Malam Aliyu to offer him the post of his Khalifa, but Shaykh declined to accept it. Instead, he left for Kaburi, after spending two years with Maradi, in the present-day Niger Republic. In fact, Ghibrīma spent some time under the tutelage of many scholars, guiding and shaping his educational career. Though widely recognized for his intellectual depth in Sufism (*tasawwuf*) and law (*Shari'ah*), he was equally authoritative in almost all aspects of Arabic and Islamic Studies, such as law (*Shari'ah*), Jurisprudence (*Fiqh*), scicence of Islamic monotheism (*tawhid*), exegesis (*tafsir*), prophetic tradition (*Hadith*), Arabic Grammar, syntax (*Nahw*), morphology (*Sarf*), literature (*Adab*), Arithematic (*Hisab*), among many others. After this, he was said to have acquired further knowledge in Islamic studies which was available to him during his time while he, too, was teaching. He became learned to the extent of giving legal opinions (*fatwa*) on the issues brought to them. In view of the foregoing, it could be inferred that Ghibrīma was an Islamic scholar per excellence, thus, he was worthy of his title, Shaykh.

1.4 Relocation of Ghibrīma to Nguru

Nguru is a very important factor in the life history of Ghibrīma and his thought on mystical theology of Tijānīyya. The town had been part of Borno Province up to the creation of Yobe State on 27th August, 1991. Even though, it is situated in a far corner of extreme northern part of the state, it is popularity and strategic position earned it a special place in the scheme of things in the whole area. Nguru through the known history had been haven of successful farmers, fishers and business people, myriad occupations that made them tread many places and finally became entrepot. According to historical account, even prior to the birth of Ghibrīma, Ganim had stayed in Nguru, in his search for learning as an itinerant student. Historical account had established that Nguru had, for long, been adherent of Tijānīyya. The Order had produced many Islamic scholars that had made significant contribution to Islam and the Order. According to report, Ghibrīma arrived in Nguru on Monday 5th of Rabi'ul Thani, 1359 A. H., which is equivalent to 13th May 1940. He met many scholars and students who warmly received him and finally established his *zawiya* at Dagirawa. He consequently chose to establish his settlement known as Dagirawa in Nguru and his decedents have been living in this area of the town ever since then. This is because Nguru had earned reputation for their involvement in pursuit of trade and education. Many people particularly Hausa, Kanuri, Fulani, and Yoruba people came Nguru for business and in search of Ghibrīma's blessing and decide to stay there. In 1950, there was a consensus that no single Islamic scholar more influential and prominent as Ghibrīma. In fact, the Islamic scholars had to concede to him the position of prominence and leadership in religious activities in Nguru.

1.5 Ghibrīma's Exposure to Mystical Engagements

A historical research conducted by almost all researchers who extensively written about him had established that his upbringing in an environment steeped in Sufi devotion shaped his lifelong attachment and later in life became one of the most important icon of the movement of Tijānīyya Brotherhood in West Africa. The exposure to Tijānīyya Brotherhood of Ghibrīma could be traced back to his father, Imam Goni Muḥammad Ganim, who bought him up and was also a member of Tijānīyya Brotherhood. The close relationship between him and his parents serves as the first impetus for his exposure to Tijānīyya Brotherhood. Added to this is the fact that his teachers, starting from his uncle Malam Muḥammad Nuzu through Shaykh Muḥammad Abba Chulum to Shaykh Muḥammad Salga, are all scholars and Sufi leaders and their contributions in their individual ways to the mystical and spiritual aspects of his life through exposure to, and training in Tijānīyya cannot be underrated.

This background alone cannot, as a matter of fact, account for making the Shaykh a Sufi. Ghibrīma was officially initiated into Tijānīyya Brotherhood by his teacher, Shaykh Muḥammad Abba Chulum. This Shaykh put him into *Khalwah* (spiritual retreat) for three days and later inform him that he would become one of the most prominent leaders of Tijānīyya Brotherhood in the world. Thereafter, he put him under *Tarbiyah* (spiritual training) and later appointed him a *muqaddam* (a group leader) of the Tijānīyya Brotherhood who would be responsible for the preaching of the Order as well as training people in its doctrines. It was also from Chulum, he received the *silsilāh* to continue the Tijānī Sufi tradition of the Tijānīyya Order, and six different Tijānīyya *silsilāh* (chains of authority) have been found out which were converge to him. Ghibrīma satisfied with his spiritual development, requested his spiritual mentor, Chulum, to issue him the *Ijazah* (certificate authority) being the first person to initiate him into Tijānīyya Order. These various factors must have contributed to the exposure of Ghibrīma to Tijānīyya. As a matter of fact, since the 1930s he had encountered many national and international scholars and the leaders of the leaders of the Tijānīyya like Shaykh Muḥammad al-Halawani and Shaykh Ahmad Muḥammad al-Futi among many others. He spent his whole life time in the development and spreading of Tijānīyya. He was considered one of the learned and leading leaders of the Order not only in Nigeria but the whole of West Africa. He had a good relationship with other Tijānī scholars in the region.

1.6 His Relationship with Shaykh Ibrahim Niasse

A research of this nature on Ghibrīma is incomplete without mentioning something about his relationship with Niasse because according to historical account they competed with each other for the position of *Gawth al-Zaman* of the Tijānīyya. Due to his *ma'arifa*, Ghibrīma wanted to become *Gawth al-Zaman* of the Tijānīyya Brotherhood as predicted by the founder of the Order, that *Sahib Zaman* and *Sahib Fayḍa* (the bearers of the outpouring) would definately emerged among his disciples and become the leader of Order. Unfortunately, Shaykh Ibrahim Niasse declared himself as the *Gawth al-Zaman* and he was confirmed during his visit to Fez. According to some historical account, specifically Shaykh Abubakar Atiku of Kano, the leaders of the Tijānīyya in Fez went to Kaolack and submitted all the insignia of office of the *Khalifah* to Shaykh Ibrahim Niasse, these were the walking stick, sandal and the books of mysteries of Shaykh Ahmad at-Tijānī, they did this as a symbol of their oath of allegiance to him as the successor and the *Sahib al-Faidah*. Shaykh Ibrahim Niasse therefore himself affirmed these claims and stated:
I congratulate myself for achieving what is difficult to obtain I (presently) possessed the walking stick of the (spiritual) leader at-Tijānī. And besides that, I obtained what I would not like to disclosed. But verily, I obtained mystery which is difficult to obtain.
I ascended the apex of gnosis, passed through all the spiritual stages till I got to the highest platform and I possessed the spiritual flood…. (I achieved this) via my love for the messenger of Allah (S.W.T), Ahmad my master I got to the beloved and I got rewards.

Further research conducted by Taofiq documented that it was Ghibrīma who became responsible for Niasse initial acceptance because of the recognition accorded him by Ghibrīma. Ghibrīma was said to have accepted the claims of Shaykh Niasse after he had made a resort to *Istikharat* on the issue. His submission to Shaykh Ibrahim Niasse was considered significant because the *Ghawth* and was expecting to be appointed when he heard the news about the emergence of Shaykh Ibrahim Niasse. As such, during the first of Shaykh Ibrahim Niasse to Kano, Nigeria in 1937, as one of the prominent Tijānī scholars in Nigeria, Ghibrīma in company of Tijānī scholars in Nigeria paid homage to him and accepted his leadership of Tijānīyya Brotherhood. Consequently, having occupied such an esteem position, Kaolack in Senegal had been a centre of the Tijānīyya Brotherhood and many Tijānī scholars from northern Nigeria visited Niasse and submitted to him. Thereafter, Ghibrīma was among the Tijānī scholars who went to Kaolack to meet Niasse and paid allegiance to him. Though Ghibrīma was initiated by a Traditional Tijānīyya, his regard and respect for Niasse made him adopt the Reformed Tijānīyya and enjoined his disciples to live by the teachings of the Reformed Tijānīs. Justifying Ghibrīma's view and acceptance of Niasse as the *ghawth az-zaman* and *Sahib al-Fayḍa*, he goes on to say:
لولا مخافة كاشح مترقب   أظهرت سرا حازه الكرّام
V19. If it were not for the fear of those secret revelers, I would have exposed the secrets embodied by this entertainer (Shaykh Ibrāhīm Niasse).
قال التجان الختم تاتي فيضة   عم العوالم خيرها الجمّام
V20. Shaykh Aḥmad al-Tijānī-the seal of saint had said: "there will come to you a *Fayḍa* (overflow-that was Shaykh Ibrāhīm Niasse) whose abundant blessing will encompass the universe."
ملئت به في الأرض معموراتها   وتعم من فيضانها الآكام
V21. Its development would overwhelm everywhere on the earth and, its abundant flow would be worldwide.
ادعاها مرة زيد وذخــ   ــرى غبره يحظى بها المقدام وقد
V22. Indeed, once, the Zaid had claimed to be one of the wrong thinking of his that a blockheaded can achieve it.
لم يقض الاّ الذي بيمينه   خطّ الشهادة شدّها الأبرام
V23. Would not be appointed except one with certificate and confirmed with verification.
وبدا ثباتك في اتباعك سنة   فكأنك الصفوان والأعلام
V24. And your qualification for the position conferred on you by your adherence to the path of the prophet (saw). And you are as firm as rock and mountain.

From the foregoing, it could be deduced that Ghibrīma recognized the spiritual mastership of Niasse. The encounter with Niasse, *ghawth az-zaman* and *Sahib al-Fayḍa*, was quite engaging and interesting in the course of which extolled the virtues of his master. His stay with Niasse was very fruitful. There Ghibrīma renews his *silsilāh* and underwent *Tarbiyah* process and received the *Fayda* form of Tijānīyya from Niasse. He also received permission to initiate people into Tijānīyya. He had a great respect for Ghibrīma and he also respected him. The epithet '*Zulma Arif'* was given to him by Niasse due to his mastery and vast erudition in *ma'arifa* (gnosticism). Later on in life, he was known to some as and referred to as *Sahib al-Fātiḥ* (Master of the *Şalāt al-Fātiḥ)*. To the *Fayda* Tijānī, Ghibrīma stood distinct among his contemporaries especially in the hierarchy of sainthood. Most of the disciples of Niasse preferred to refer to him as '*Zulma Arif.'*

The relationship between Ghibrīma, and Niasse lasted until their death in 1975. This strong relationship marked Ghibrīma's integration into the trans-Sahelian Tijānī network, through which he helped expand Niasse's influence in Nigeria. Therefore, after his return from Senegal, Ghibrīma becomes one of the leading advocates of *Fayda* Tijānīyya in Nigeria and considerable number of mass mobilsation have variously been presented on him in different parts of Nigeria and Niger Republic.

1.7 Ghibrīma's Ascetic Life

That Shaykh possessed some unique characteristics that make his lifestyle unique among his contemporaries is to state the obvious. His way of life has left many bewildered and hence, it is assumed, that no one can adequately describe him except his Creator. Looking at his life style, he shunned materialism to the core to the excent that many wondered why he adopted contempt for wealth, albeit his charisma to enrich himself. However, majority of sources had it that Ghibrīma's uniqueness was felt at a tender's age as he had started leading an ascetic life since then. Shaykh has never neglect the five daily prayers (*khams as-salawat*) even when he was observing *khalwa*. He used to fast on Monday and Thursday and keeping vigil at night supplicating to Allah (S.W.T). It becomes part of his daily life that recite *Lailaha illAllah (S.W.T)*, 70,000 times every night and recite the Qur'an from cover to cover between *Zuhr* prayer and *Isha'i* by heart until his last day on earth. This he did by occupying himself with superrogatory prayers (*nawafil*, Sing. *Ṣalāt al-Nāfilah*) and constant *dhikr*. Suffice is to say Ghibrīma, like any other Sufi scholar, considered his devotional exercise which is supererogatory as obligatory because, to them, the *dhikr* of Allah (S.W.T) gives them joy and peace of mind.

2. The Profession of Shaykh Muḥammad Ghibrīma

Ghibrīma was a religious teacher, writer, Islamic preacher, book vendor, and a farmer. Naturally, these carrers were however not pursued on equal basis; rather, he appeared to be more commited to one than the others. In fact, he was more committed to teaching and writing than preaching.

2.1 His Role as a Religious Teacher

Ghibrīma devoted his entire life time and energy in teaching and guiding people to the *Sunnah* (Prophetic tradition) and fighting *bid'a* (innovation) in Islam. He, as earlier noted, began to teach when he was a student in Jajeri; and after graduation, he immediately established his first *zāwiya* in Kuburi. Afterward, he established his school in Nguru in 1936 for the study of both Qur'an and *Ilm* which earned him a reputation as a teacher. During the week days he taught his students various Islamic sciences such as Hadith (Prophetic tradition), *Uṣūl al-fiqh*, *Taṣawwuf* (Sufism), *Tafsīr* (Qur'anic exegesis) after *Subh* prayer. In the evening, he taught them *Fiqh* (jurisprudence) *Tawhid* (Science of Unity), *Adab al-Arab* (Arabic Literature), *Qawā'id al-Lugha* (Arabic Grammar) and other innumerable texts of prominent Islamic books. He had a sizeable number of students in his school and at the same time, scholars from various neighboring towns and countries flooded his residence daily to learn more from him. He always made his pupils and visitors utmost comfortable by providing them free meal and drinks. In the course of his teaching, either at home or in the mosque, students often asked him questions on Islam to which he always responded.

2.2 His Role as a Writer and Book trader

Ghibrīma was a prolific and erudite writer in Arabic. Shaykh was a good writer and poet who composed myriads of mystical works. Some of these works are mystical and philosophical in nature and content, as the man who was divinely inspired to write. The writings of Ghibrīma were noted for their clarity and simplicity. Whenever he writes, he carried along with him those that are deafly learners and also the laymen. His ideas can simply be grasped by all and sundry irrespective of the level of knowledge and understanding of the readers, his messages are well communicated. However, Ghibrīma always acknowledges sources by mentioning the title of the book and name of the author of whatever book he uses. Al-amin ascribed to him forty-seven (47) works and one handwritten Qur'an. Munir, Ghibrīma's son, claimed that his father has written over three hundred and sixty works while Hunwick ascribed seven works to him.

Another kind of profession in which Ghibrīma apparently engaged that shot him to fame was book trade. He was engaged in book trading immediately after his return to Kano from Nguru. According to another source, Ghibrīma was engaged in book trading before his relocation to Kano. His relocation to Kano coincided with the rise in book book business and establishing indigenous printing presses in Kano. Even before he came to Kano, he was known to some people who patronized him and they were impressed with this business style. They encouraged him to establish business relationship with bookshops and book houses in the Islamic world. As soon as he took the advice, he was very serious in the business. Reports had it that he had flourished business in books with many book houses and printing presses in Lebanon, India and Egypt. He had always introduced huge number of books and other book dealers were encouraged to copy the style. The story of book business in Nigeria would certainly be incomplete without mentioning Ghibrīma.

2.3 His Role as a Farmer

History had shown that Ghibrīma was a big-time and most devoted farmer in the entire Nguru Emirate. He is an exemplary farmer who is able not only to feed his family but many others. It was narrated that during his first visit to Niasse in Kaolack, Niasse asked him if he had a farm. His answer was in the negative and Niasse advised him to possess a farm. It was as a result of this advice, on his return, Ghibrīma became a prominent farmer. Since then, the products of his farms are not only sold but used by the Shaykh to help a considerable number of people in his domain. He encourages people to farm and is ever ready to spend any amount of money on his farms because of his believe that farming is the only way to stamp out hunger and starvation in the land. He produced various types of crops millet, guinea corn, groundnut, beans, cassava, etc. during the early stages of his educational and commercial careers. However, he obliged to revert to the old occupation of his ancestors on the advice of Ibrāhīm Niasse. Today, the families of Ghibrīma are still seasoned farmers. The whole family engages in farming, producing enough to feed themselves and for commercial purposes.

2.4 His Role as a Preacher

Preaching in Islamic point of view can be defined as calling or directing people's attention to a belief of an act that will benefit them. Ghibrīma adopted preaching as one of his method to covert people to the fold of Islam. This was due to his willigness to obey Qur'anic injunction that calls on believers to call people into the fold of Islam. He tried to explain the real meaning of Islam to the people in his lifetime. The main theme of his preaching was centered on the basic principles and doctrines of Islam and Islamic etiquettes. This covers teaching the pillars of Islam, moral conduct in Islam such as good manners and notable qualities of the Prophet Muḥammad (S.A.W) (S.A.W.) and his companions. Sometimes, the focus of his preaching is Sufism, especially the Tijānīyya. His preaching job was not as emphasized as his teaching and writing and unlike some Islamic scholars who embark on itinerant preaching or choose strategic spots conducting *Tafsīr,* especially during the month of Ramadan. However, the method his preaching took are many, they include the travelling, *Eid El-fitr* and *Eid Adha* sermons, sending letters to mention a few. He used his house and *zāwiya* at Dāghirawa community as a venue for preaching. His audience were his students, disciples, members of his *zāwiya* and other callers.

2.5 Death and Burial

Like every mortal, Ghibrīma breathed his last on Wednesday, 19th March 1975 at Nguru after a brief illness at the age of seventy-two years (72). He left behind four wives and twenty-four children. He was buried at the Nguru graveyard with mammoth crowd partaking at his *Janazah* (funeral) prayer. Several dignitaries from all walks of life were present at the funeral. The event was an avenue for scholars to display their literacy prowess as several poems were composed on him. A befitting mausoleum has thereafter been built on his grave and his then bungalow has turned to an adorable edifice courtesy of a disciple, Shaykh Aliyu Harazimi (1919-2013) in 2004. This place is considered revere as people especially proteges usually visit (*ziyara*). Albeit that act is being criticized, nevertheless, the Shariah enjoins Muslims to pray for the dead not to pray to the dead, thus, there is it is not anathema to the *Shariah*.

3. Conclusion

Shaykh Muḥammad Ghibrīma al-Dāghirī emerged as a prominent scholar and spiritual leader whose intellectual and religious formation was shaped by a long tradition of Islamic learning and Tijānī spirituality. His teaching, writings, preaching, and relationship with Shaykh Ibrāhīm Niasse contributed significantly to the expansion of Tijānī influence in Nguru and beyond. His life therefore occupies an important space between historical biography and hagiographical memory, reflecting both his documented scholarly achievements and the spiritual qualities attributed to him by his disciples.

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