



TIME MANAGEMENT AND ORGANIZATION SURVIVAL OF ECO BANK PLC IN ASABA, DELTA STATE

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Abstract

This study focuses on effect of time management on organization survival of Eco Bank Plc. The general objective is to determine the effectiveness of time management on organization survival. The specific objectives of the study were to examine the effect of time prioritizing on organization survival, to determine the effect of time delegating on organization survival and to ascertain the effect of time scheduling on organization survival. The study adopted the survey research design. The population of the study was one hundred and fifty (150) from management and customers of Eco Bank in Asaba, Delta State. A stratified sampling technique was used to select the respondents in Eco Bank in Asaba, Delta State. Data collected were analyzed and hypotheses were tested using multiple regression. Findings revealed that the extent to which time prioritizing, time delegating and time scheduling affects organization survival. The study concluded that organizations that lack time management equally lack effectiveness in their mission statement. The study recommends that management in banks in Delta State should actively engage in prioritizing that will facilitate and improve organizational effectiveness in the organization.

Keywords: Time management, Organization survival, time prioritizing, time delegating, time scheduling

Introduction

Time is universally static irrespective of geographical location. There are 24 hours in a day all over the world. This has remained constant. However, our activities are numerous; so to achieve all our goals within the limited time depends on how we manage the time available for us. Managing one's time can efficiently and effectively lead to a better performance, both at work and at home. Time in an organization is an intangible factor of production that cannot be reclaimed once lost. Time is our most precious asset, yet we mismanage it.

Ultimately, the efficiency and effectiveness of any organization whether private or public sector, largely depends on the effective utilization of the available scarce resources by its

employees. It should be noted that one of the greatest challenges of the Nigerian bureaucracy is non-performance of the civil service. It seems that there is never enough time in a day. But, since we all have 24 hours in a day, a question that comes to mind is, why do some people achieve much more with their time than others, especially in the public service? The answer lies in good time management.

The perceived poor service delivery in the banks of Nigeria, due to poor time management, has provoked a series of studies geared towards ameliorating the ugly situation, which some scholars have attributed to the common challenges of the Nigerian federation (Igbokwe-Ibeto and Egbon, as cited in Osawe, 2017). It appears that in spite of efforts of previous



administrations to transform the bankers, majority of the employees spend their limited time attending to unproductive services, hence little or nothing have changed in the Nigeria banking sector in terms of service delivery. The service still remains the same as their performance and productivity are still below expectations; efficiency and effectiveness are virtually absent (Igbokwe-Ibeto and Egbon, as cited in Osawe, 2017).

A popular musician - Mike Okri- in a music album titled: Time Na Money emphasized the need to convert time to money. The phrase "time is money" is essentially true. Unfortunately, time doesn't always equal money. In the same vein, the musician further stated that —money don't fall from Heaven, if you do better things, money will come and don't spend your time in gossiping. Time is continually passing but that doesn't mean one is continually making money or being productive, this depends on how one manages the available time and what one does with it.

Time in an organization is an intangible factor of production that cannot be reclaimed once lost. Time is our most precious asset, yet we mismanage it (Mark, 2020).

Time is a significant asset which is accessible to everybody on the planet; a few people have short of what others have as a result of the errands they need or need to complete. Be that as it may, the management of time is the thing that draws out its significance characterized time in a quantitative manner which one can't purchase, lease, or put something aside for some other time (Mark, 2020). This tells how significant time is, just as that it is accessible to everybody and simultaneously the way that it can't be put something aside for later use so it must be utilized. Thus, it is an asset which is restricted and is accessible for everybody to utilize, and yet not all people will have the information on it on the most proficient method to utilize it. Ones who use it the correct way and utilize it are the best individuals on the planet today.

Time management involves investing time to determine what one wants out of his day to day activities. Effective time management is the investment of time in such a way that suitable results are achieved from activities within a specific time range and it emphasizes on effectiveness rather than efficiency. One's ability to choose between the important and the unimportant and be determined to follow the

correctly chosen sequence is the key determinant of effectiveness in time management.

In order to manage time, managers must be creative and introduce various ways of producing output within a stipulated time. They must be able to manage their emails and phone calls i.e. they must be able to minimize the time they spend receiving phone calls and reading emails.

The key to successful time management is planning and then protecting the planned time, which often involves re-conditioning your environment, and particularly re-conditioning the expectations of others. Therefore, the study focuses on the effective time management as a tool for organization survival.

Statement of Research Problem

Time is a necessity for every organization in achieving its goals and objectives. The attempt to accomplish the desired goal poses a great threat to the organization. The company faces a number of problems and challenges centering on inefficiencies in its time management. These could be stated as follows:

- a) Lack of Job security and poor working conditions of employees.
- b) Lack of adequate maintenance of human resource policy.
- c) Lack of proper structuring of the organization which is required to have a new trend that would enhance its efficiency and make it feasible.
- d) Poor team building.
- e) Lack of Self-discipline.

Therefore, the research problem is study of time management process within an organization for obtaining high performance.

Research Questions

The following research questions were raised for this study:

- a. To what extent does time prioritizing influence organization survival?
- b. What effect does time delegating have on organization survival?
- c. What is the effect of time scheduling on organization survival?

Objectives of the Study

The general objective of the study is to determine the effectiveness of time management on organization survival. The specific objectives are:

- a. To examine the effect of time prioritizing on organization survival.
- b. To determine the effect of time delegating on organization survival.
- c. To ascertain the effect of time scheduling on organization survival.

Significance of the Study

The research would help clear the controversy whether there is any relationship between effective time management and organization survival. Therefore, this study will help employers recognize the good work of employees, point out where and how they can improve and develop them on their job performance. Furthermore, the study will enable the employee discover the most effective time to put more effort so as to improve their performance.

Scope of the Study

The scope of a research study is premised on four main dimensions of location, conceptual scope, time scope and organization.

Location: Eco Bank Plc in Asaba, Delta State. The conceptual scope: Is the variables used for the research work, the dependent and independent variables. The independent variables measures are time prioritizing, time delegating and time scheduling. The dependent variable is organization survival.

Literature Review

Conceptual Review

Concept of Time Management

Time management refers to numerous techniques and skills that can help a person to make use of the available time in the most efficient way and to accomplish goals, tasks and projects within the predetermined period of time. Time management skills vary from, but are not limited to, prioritizing tasks, planning, scheduling, organizing and the delegation of functions. However, it also includes an analysis of the time spend for different activities as well as close monitoring that allows one to improve his time management skills.

According to Hisrich and Peters as cited in Wendy and Olori, (2017), "time is a unique quantity, an entrepreneur (manager) cannot store it, rent it, and buy it. Everything requires it and it passes at the same rate for everyone. Time management Involves investing time to

determine what one wants out of his activities. Effective time management is the investment of time in such a way that optimal result is gotten from activities consuming a specific time quantity. Time management hinges on the principle that it is more important to do the right things than to do things right.

Time is an essential resource; it's irrecoverable, limited and dynamic. Irrecoverable because every minute spent is gone forever, limited because only 24 hours exist in a day and dynamic because it's never static. According to North (2004), time management is the organization of tasks or events by first estimating how much time a task will take to be completed, when it must be completed, and then adjusting events that would interfere with its completion is reached in the appropriate amount of time.

Effective time management is the key to high performance levels. Effective time management not only affects the productivity of your employees, but also helps to cope with stress, conflicts and pressure more efficiently. It also helps them maintain a healthy work-life balance and keeps them motivated. Time management training is one of the most effective tools to enhance the productivity of your team. In the time management training, participants are provided with a unique planning and managements systems that help them have greater control over their time as well as their performance. As a manager, sales person, administrative assistant or an executive, time is the most valuable asset. In order to have an effective utilization of time, prioritize task and activities then eliminate unnecessary elements. Effective time management cannot be turned on or off when convenient. It is a set of skills and behaviors that become a pervasive part of one's professional and personal life. The two major components of time management are practice and purpose. The practice component refers to what you do with the minutes of your day. The purpose component refers to finding and knowing your purpose in life. When you manage your time, the minutes of your life, and it falls in alignment with your purpose of your life, you have a fantastic chain reaction. This alignment can enable you to accomplish your tasks more effectively, to reach your goals more quickly, and to give you a greater sense of peace.

According to Hisrich and Peters as cited in Adejo, (2012), "time is a unique quantity an entrepreneur (manager) cannot store it, rent it,

and buy it. Everything requires it and it passes at the same rate for everyone. Time management involves investing time to determine what one wants out of his activities. Effective time management is the investment of time in such a way that optimal result is gotten from activities consuming a specific time quantity. Time management hinges on the principle that it is more important to do the right things than to do things right. The ability to choose between the important and the unimportant and be persistent on the correctly chosen sequence is the key determinant of effectiveness in time management.

Time management is a method for managers to increase work performance effectiveness (Claessens, Roe, and Rutte 2009). Time management is probably not as easy as what it is imagined and expected to be. Hence, authors differ in the way in which they define time management. In their study, "time management: effectiveness, logic and challenges", (Claessens, Roe, and Rutte, 2009) have noted that the term time management means different things to different people.

According to Lakein as cited in Adejo, (2012), time management refers to the use of particular techniques such as 'to-do' lists or deliberately planning activities, or to participate in training with the purpose of learning how to master and use such a technique. In general sense, Claessens et al (2009) have defined time management as types of behavior that differentiate people who do things on time, stick to deadline and spend little time on their activities from those who are often late, pass deadline, spend much time on their activities and waste time on unimportant matters.

Time management is defined as one process by which you can accomplish the tasks and goals which will enable you to be effective in your job and career (Randall as cited in Adejo, 2012).

Advantages of time management

- i. It helps to take control of many areas of your life.
- ii. It increases productivity.
- iii. Time management makes you become more organized.
- iv. It helps you to utilize time effectively.
- v. Time management also helps you gain time for yourself to relax and do the things you enjoy doing.

To Americans, time is money. We live by

schedules, deadlines and agendas, we hate to be kept waiting, and we like to get down to business quickly. In many countries, people are not rushed because they feel people in rush are arrogant and untrustworthy. In the U.S, the most important issues are generally discussed first when making a business deal while in Ethiopia, most important things are taken up last. Being late seems to be normal for business meetings in latin America and the reverse in Switzerland, Sweden and Germany.

3Es for Effective Organizational Survival

The 3Es for effective organizational survival includes Economy, Efficiency and Effectiveness. More elaborately, economy is essentially a resource acquisition concept with a least reasonable cost. It means buying resources (men, materials, money) at a favorable price, at the right time, from the right source, in the right quantity and quality. Efficiency is an essential resource usage concept, also with a least cost notion. It has to do with minimization of input and maximization of output. Efficiency thus refers to the relationship between the quantity and quality of goods/services produced and the cost of resources used to produce them at a required service/operational level. Effectiveness is defined as an ends-oriented concept that measures the degree to which programmed goals and objectives are met or achieved. Hence, Ayegh (2005) cautioned that effectiveness must be judged on the balance of positive and negative consequences. Thus, a manager's performance is a summation of his economy, efficiency, effectiveness in the procurement and use of his organizational resources to accomplish his organizational goals and objectives.

Why Managers Face Time Management Failure

Eruteyan, (2008) Effective time management for high organization performance

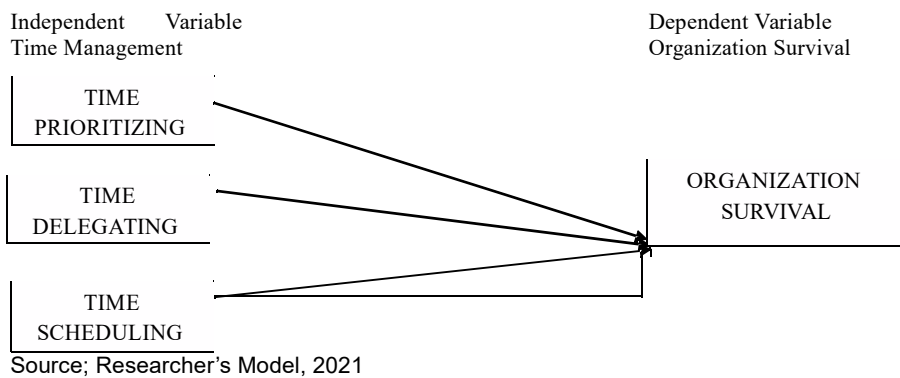
1. Reactive Mode of Working: Some managers are only concerned about what is happening at present in their organization. They don't take time to act to events that come their way rather they react and keep complaining.
2. Failure to think correctly before acting: Taking action without prior correct thinking is a cause of time management failure. Some managers seem not to believe in or find it

difficult to put into practice, the 10/90 principle of effective time management which states that 10% of time that it takes to plan your activities carefully in advance will save you 90% of the effort involved in achieving your goals later.

3. Failure to acquire new skills, knowledge and abilities: Some managers fail to update themselves in terms of attending seminars and lectures that will increase their horizons instead they feel they know all things and don't need to be updated.

4. Procrastination on Hard Challenging Jobs: Some managers adopt procrastination on hard challenging jobs. Instead of getting started on them and allocating good time thereto, they adamantly refuse to work on these tasks. The most injurious aspect of this approach is that such hard challenging jobs are not in the bottom 80% but in the top 20% of jobs which add most value to the managers' work.

Conceptual framework



Time Prioritizing and Organization Survival
 Prioritizing skills are the ability to see what tasks are more important at each moment and give those tasks more of attention, energy, and time (Green and Skinner, 2005). Organization focuses on what is important at the expense of lower value activities (Major, Klein and Ehrhart, as cited in Wendy and Olori, 2017). Organization has many things to do, and they never have time and energy to do them all. Many things will be left undone, no matter how hard organizations try. Prioritizing is a way to solve difficult problems (Farmer & Seers, 2004). Claessens, et al. (2004) submitted that one key reason why prioritizing works very well is the 80/20 Rule. The 80/20 Rule states that 80 percent of our typical activities contribute less than 20 percent to the value of our work. So, if you do only the most important 20 percent of your tasks you still get most of the value. Then, if you focus most of your efforts on those top value activities, you achieve much more than before, or you will have more time to spend with your family. Prioritizing is about making choices of what to do and what not to do. To prioritize effectively needs to be able to recognize what is important, as well as to see the difference between urgency and

importance (Ancona et al as cited in Wendy and Olori, 2017). The important or high priority, tasks are the tasks that help us achieve our long-term goals or can have other meaningful and significant long-term consequences. Kelly (2002) argued that many of the tasks we face during a day seem equally urgent and important. Yet, if you take a closer look, you will see that many of the urgent activities we are involved are not really important in the long run. At the same time, things that are most important for us, like improving ourselves and our skills, getting a better education, spending time with family, often are not urgent. Green and Skinner (2005) contended that with good prioritizing skills, a manager can finish as soon as possible all the important urgent tasks, the ones that would get them into a crisis or trouble otherwise, then, focus attention and try to give more and more time to those most important, but not urgent tasks, the ones that are most rewarding in the long run.

Time Delegating and Organization Survival
 Delegation is the transfer of authority to make decisions and complete specific tasks (Alonso, Dessein and Matouschek, 2008). Learning how

to delegate is one of the most important skills for managers and leaders to possess. Strong delegation techniques can help managers save time, motivate people, and train people, as well as these techniques can enable managers to take on new opportunities (Ghosh, Lafontaine and Lo, 2012). However, the lack of delegation practices often leave people frustrated, unmotivated, and under-trained, while the manager remains overworked. Delegation is a skill that enables managers to achieve more without burning themselves out. Delegation is a tool for developing people while also freeing up time for the manager to take on new responsibilities and to develop himself or herself (Colombo and Delmastro, 2004). In the organizations, delegation is often the first step toward electing a successor. This technique allows the successor to slowly learn the job and enables the manager to move on to a higher position. In addition, effective delegation is essential to developing high quality leaders. By delegating work, managers are able to coach, train, and develop competent employees, making them more valuable to the organization (Ziss, as cited in Wendy and Olori, 2017). All of these reasons emphasize the positive outcomes associated with delegation. On the other hand, while delegation sounds good in theory, it can also be one of the biggest challenges for any manager, leader, or owner (Dessein and Santos, 2006). As the famous saying goes, "if you want it done right, do it yourself." This is how many people feel. It is often difficult to find the right person to handle the delegated task, coupled with finding the free time to train the person on how to do the job. All of these items are hurdles that each manager must overcome in order to delegate effectively.

Time Scheduling and Organization Survival

From the inception, organization set their goals to achieve something; they will need to begin properly managing the time in order to work towards the goals. After firms have created a to-do list, the next thing is to create a schedule which will allow them to complete all the important tasks within a given period of time (Orlikowsky & Yates, 2002). No matter how organizations are smart, they will only have a certain amount of time to get something done. Mitchell and James as cited in Wendy and Olori, (2017) argued that setting up a schedule will allow firms to develop a systematic time frame

which will allow them to complete the project on time. The use of a schedule is very significant for time management because it can allow firms to know what they can do in a certain period of time (Sabelis, as cited in Wendy and Olori, 2017). There is large number of devices available in the market that can allow firms to schedule important tasks. The one that they choose will be based on their taste, budget, or style. Some people purchase organizers, while others use PDAs or software. No matter which device one chooses, the goal should always be the same. Firm's goal should be to create a schedule which will allow them to complete tasks within a given time frame.

Theoretical Review

Theory of Time Management

Time management literature has lacked a general theorisation (Claessens et al., 2009; Nonis et al., 2005). Some theoretical contributions, nonetheless, have been made towards understanding how time management works (e.g. Britton and Glynn, 1989; Huang and Zhang, 2001; Macan, 1994). The theoretical understanding of how time management works could then be used to suggest how it could be improved.

In the contribution by Britton and Glynn (1989), time management is visualised in terms of three elements: macros, medium and small levels. In Britton and Glynn's (1989) theoretical contribution, the macro level refers to the choice and prioritization of goals while the medium level involve tasks related to the creation of goals and sub-targets. The small level element then consists of design and implementation. Macan's (1994) theoretical contribution also perceived time management as a multi-dimensional construct consisting of four dimensions: setting of time goals and priorities, mechanics of time management, preference for organisation and perceived control over time. Of the four dimensions, setting of time goals and priorities, mechanics of time management and preference for organisation are time management behaviours while perceived control over time is a time attitude that is an outcome of engaging in time management behaviour (Macan, 1994; Nonis et al., 2005). Similarly, Huang and Zhang's (2001) theoretical model comprises of three dimensions of mental structure and multiple levels. The three

dimensions of mental structure are: behaviour, time management, and the sense of the value of time. These three dimensions encompass two levels: the social value of time-orientation and time-oriented individual value. Huang and Zhang (2001) perceive time management as a kind of temperament attribute which makes it possible to be reflected as a means of utilising and managing ones' time. Thus, the three theoretical models of Britton and Glynn (1989), Macan (1994) and Huang and Zhang (2001) provide examples of attempts to conceptualise time management.

Further to the conceptualisation of time management, some theories have been proposed in order to aid the understanding of the importance of time management in organisations (and everyday life). The most common theories are pickle jar theory, pareto's principle:80/20 rule and parkinson's law. The pickle jar theory explains how relatively unimportant tasks or commitments can easily take up much of a person's time (Rivera, 2007). The theory is useful in explaining the need for identification of important tasks that should be prioritised in individual or organisational tasks. Similar to the pickle jar theory, the pareto's principle:80/20 rule postulates that approximately 20% of the activities that yield the highest benefits and consume 80% of the time should be prioritised (Koch, 2011). The principle is that individuals need to concentrate more on the important tasks/activities (20%) which give the highest results. The parkinson's law proposes reducing the time assigned to each task (Rivera, 2007). This is based on the proposition that the time required to complete a task will expand according to the amount of time it is allotted. The theory states that less time allocated to a task can lead to better, more effective work.

Empirical Review

Mark, (2020) examined that time is a special/worthy commodity that is given equally to everyone regardless of age, station, whether public or private sector. Time is always ever present to everyone, but no one ever seems to have enough of it. Time management helps in achieving individual and organizational goals in view of the limited amount of time available to man. Effective time management is a set of principles, practices, skills, tools, and systems

working together to help organisations get more value out of their time with the aim of improving productivity. Time management helps staff to be proactive and dynamic, prioritizing of their duties, making out list of tasks to be attended to daily, weekly or monthly, identifying personal hours of efficiency and using same to attend to challenging and most complex tasks. It helps to know when to permit interruption and fixing deadline for all jobs, acquiring new ideas and skills; avoiding pressures of deadlines as such may be counter-productive; encouraging team-building and effective delegation of duties. It helps members of the organisation to avoid excessive socialization and too many meetings as they hamper effective time management stride. The article examines the concept of effective time management together with tips and importance of time management.

Saleh, (2019) investigate that cultural differences have an effect on time management practices. The time management practices would then influence key job performance outcomes. A relationship, thus, exists between time management cultures and job performance which then influences organisational outcomes. Most of the time management research has, however, mainly focussed on monochronic western cultures. There is, therefore, very little insight into whether relationship in other cultural contexts, such as polychronic Middle Eastern countries. The aim of this study is to investigate the impact of time management practices on organisational performance of non-governmental organisations (NGOs) in Qatar. The study employs a multi-case study approach using three NGOs: Qatar - Japanese Friendship Society, Qatar Centre for Child Culture and Doha Centre for Media Freedom, in order to investigate the possible relationship that has been found to be mainly positive in monochronic western cultures. In investigating the relationship, the study also examines the perceptions (meanings) of time and identifies the factors that influence time management behaviours, in particular, the role of leadership and culture. The study adopts a mixed methods research methodology from a pragmatic perspective, employing questionnaires and semi-structured interviews. In total, 278 questionnaires were administered to employees and 7 interviews conducted with top management of the selected NGOs in Qatar. The study found that time management was of great

importance and that cultural differences played a crucial role in its determination. Analysis of the interviews revealed that cultural factors had a strong impact on time management. It was also found that there was very little understanding about the impact of monochronic time and polychronic time. However, the study revealed that Qatari NGO employees had attributes that characterise polychronic culture and that the employees was interested to learn more about monochronic practices. In addition, the study showed that there was indeed a linkage between time management behaviours and organisational performance. The study found that aspects of job outcomes, examined in respect of work balancing, work load and awareness building, were positively and significantly impacted by time management practices. Further, the research found that the NGOs under investigation have gradually been coming to terms and implementing effective time management strategies. These are increasingly recognised as important for the NGOs to achieve their organisational objectives.

Wendy and Olori, (2017) investigates the relationship between Time Management and Organizational effectiveness in manufacturing firms in Port Harcourt. The study adopted quasi-experimental research design since it is a cross sectional survey. The population of the study is 192, and the study focused on the population since the population size is small. The data were analyzed using Spearman's Rank Order Correlation Coefficient Statistic through the use of Statistical Package for Social Sciences (SPSS). The findings revealed a positive and significant relationship between Time Management and Organizational effectiveness. Hence, the study therefore concludes that Time Management affects Organizational effectiveness in manufacturing firms in Port Harcourt, and recommended that management should actively engage in prioritizing that will facilitate and improve organizational effectiveness in the organization. They should also delegate responsibility in order to improve customer's satisfaction and organizational effectiveness. They should encourage proper scheduling of work to various units in the organization to ensure organizational effectiveness. Effective organizational structure should be set up for proper control of the organizational resources that will ensure

organizational effectiveness in the organizations. The research study could not cover the service organizations. Hence, there is need to examine the extent to which time management affect organizational effectiveness in manufacturing firms in Port Harcourt.

Osawe, (2017) examines that time is a special/worthy commodity that is given equally to everyone regardless of age, station, whether public or private sector. Time is always ever present to everyone, but no one ever seems to have enough of it. In Nigeria, the need for time management in organizations especially the public service cannot be over emphasized. Time management helps in achieving individual and organizational goals in view of the limited amount of time available to man. The article examines how time, which is available to all, yet scarce, can be managed to enhance effective and efficient service delivery in the public service. The article also beams a search light on organization of activities towards effective time management, as well as, the relationship between supervisors and subordinates as regards time management. The study discovered that Nigeria public servants are faced with time management problems which have become a hindrance to effective service delivery. Nevertheless, the article advances certain measures, which if adopted by the public servants will promote the virtue of time management that can lead to employee effectiveness and efficiency in the public service. Among others, employees in the public service should be encouraged to prioritize their activities, maintain a proper time audit in their work place, be prepared to adjust to the best use of time. They should be on guard against unscheduled visitors and telephone calls. Also meetings should be held during specific hours of the day, while other times should be devoted to work. These recommendations should be seen as strategies for effective work habit in the Nigerian public service.

Research Methodology

Research Design

The research design adopted for the purpose of this study is the survey type. This research design permits the collection of original or primary data meant for describing large population with individuals as units of analysis. Furthermore, this study focuses on observing

what is happening to the sample subjects without any attempt to manipulate or control them in any way. This makes the selected survey design the most appropriate for achieving the aim of this study.

Population of the Study

Basically, the populations for the study were created from Eco Banks in Asaba, Delta State. Hence the population is numbered 150 with employees and customers.

Sampling Techniques

A stratified sampling technique was adopted for this study. Olannye (2006) noted that stratified random sampling technique is a probabilistic sampling method which ensures that the resultant sample is representative enough of the entire population. It is a sampling technique that gives every member of the population an equal chance of participation.

Data Presentation and Analysis

Analysis of Respondents Profile

Table 1: Demographic information of the respondents

Characteristics	Measuring group	No of valid responses	Valid percentages
Gender	Male	37	37
	Female	63	63
Age	Total	100	100
	Below 30years	50	50
	31 - 40	40	40
	Above 41	10	10
	Total	100	100
Educational qualification	SSCE/GCE/NEC	-	-
	NCE/OND	45	45
Marital Status	HND / B.Sc	46	46
	MBA/M.Sc.	9	9
	Total	100	100
	Married	65	65
	Single	35	35
	Total	100	100

Source: Field work, 2021

Table 1 shows the demographic information of the respondents. The table revealed that (37) 37% of the respondents were males and (63) 63% were females. In terms of age, (20) 20% of the respondents were in the age group of below 30 years, 70% (70) were in the age group of 31-40 years. While (10) 10% were above 41 years. In terms of Educational qualification, 50 (50%) NCE/OND, 40 (40%) were HND/B.Sc, while 10 (10%) are MBA/M.Sc. holders. More so, on marital status of respondents, 65 (65%) were married, while 35 (35%) of the respondents are single.

Analysis of other Research Data

This section focuses on the analysis of responses to the major research questions which were broken down into fifteen (15) sub questions using the Likert scale of point 5. Specifically, they are analyzed using descriptive statistics.

Research Question 1: To what extent does time prioritizing influence organization survival? Table 2: time prioritizing and organization survival

S/ N	Statement	Scale				
		S A 5	A 4	U 3	D 2	S D 1
1.	I usually use goal setting and a priority list	60	10	10	20	-
2.	I find documents and files easily and quickly in your work space	60	20	5	-	15
3.	I have time for leisure activities	20	50	10	20	-

Source: Field Work, 2021

Table 4.2 indicated time prioritizing influence organization survival. In statement 1, I usually use goal setting and a priority list, 70 (70%) were in agreement, 10 (10%) were the undecided rates and 20 (20%) were the disagreement rates. Statement 2, I find documents and files easily and quickly in your work space, 80 (80%) of the respondents were in agreement, 5 (5%) were undecided while 15 (15%) were in disagreement. In statement 3, I have time for leisure activities, 70 (70%) were in agreement, 10 (10%) were undecided and 20 (20%) disagreed.

Research Question 2: What effect does time delegating have on organization survival? Table 3: time delegating and organization survival

S/ N	Statement	Scale				
		SA 5	A 4	U 3	D 2	SD 1
4.	I give my undivided attention to one task at a time	55	10	15	-	20
5.	I know which of my activities are high value producing ones	30	50	10	10	-
6.	I always plan to be 10 to 15 minutes early for all appointments	15	35	10	15	15

Source: Field Work, 2021

Table 4.3 shared time delegating and organization survival, I give my undivided attention to one task at a time. Statement 4 shows that 65 (65%) of the respondents agreed, 15 (15%) were undecided and 20 (20%) disagreed. In statement 5, I know which of my activities are high value producing ones, 80 (80%) were in agreement, 10 (10%) were the undecided rates and 10 (10%) were the disagreement rates. Statement 6, I always plan to be 10 to 15 minutes early for all appointments, 60 (60%) of the respondents were in agreement, 10 (10%) were undecided while 30 (30%) were in disagreement.

Research Question 3: What is the effect of time scheduling on organization survival? Table 4: time scheduling and organization survival

S/ N	Statement	Scale				
		SA 5	A 4	U 3	D 2	SD 1
7.	I avoid becoming involved in other people’s work doing things that they could or should be doing themselves	60	10	10	15	5
8.	I use a proper balance between computer and dictating equipment	20	55	15	10	-
9.	I believe that I have sufficient time available to spend on yourself, your family, community affairs and recreational/sporting activities	35	25	15	15	10

Source: field work, 2021

Table 4 indicated time scheduling and organization survival, I avoid becoming involved in other people's work doing things that they could or should be doing themselves, Statement 7, shows that 70 (70%) of the respondents agreed, 10 (10%) were undecided and 20 (10%) disagreed. In statement 8, I use a proper balance between computer and dictating equipment, 75 (75%) were in agreement, 15 (15%) were the undecided rates and 10 (10%) were the disagreement rates. Statement 9, I believe that I have sufficient time available to spend on yourself, your family, community affairs and recreational/sporting activities, 60 (60%) of the respondents were in agreement, 15 (15%) were undecided while 25 (25%) were in disagreement.

Table 5 : organizational survival

S/ N	Statement	Scale				
		SA 5	A 4	U 3	D 2	SD 1
10	It helps in building the company image	55	10	15	-	20
11.	It create a relatively stability and determinable of a well structure organization	30	50	10	10	-
12	Organizations must maintain internal harmony in order to satisfies it stake holders	15	35	10	15	15

Source: Field Work, 2021

Table 5. organizational survival, It helps in building the company image, Statement 10, shows that 65 (65%) of the respondents agreed, 15 (15%) were undecided and 20 (20%) disagreed. In statement 11, It create a relatively stability and determinable of a well structure organization, 80 (80%) were in agreement, 10 (10%) were the undecided rates and 10 (10%) were the disagreement rates. Statement 12, Organizations must maintain internal harmony in order to satisfies it stake holders, 60 (60%) of the respondents were in agreement, 10 (10%) were undecided while 30 (30%) were in disagreement.

Table 6 Correlation matrix between studied variables

		1	2	3	4
time prioritizing	Pearson correlation				
	Sig. (2-tailed)				
	N	100			
time delegating	Pearson correlation	.324**	1		
	Sig. (2-tailed)	.000			
	N	100	100		
time scheduling	Pearson correlation	.275**	.121*	1	
	Sig. (2-tailed)	.000	.000		
	N	100	100	100	
organization survival	Pearson correlation	.232**	.298*	.535**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

**Correlation is significant at the 0.01 level (2-tailed).

The result in table 6 shows that the tested variables showed an overwhelming positive correlation ranging from (.121 to .535.) Implying that, there is a significant positive association between the variables of time management and organization survival.

Table 7 : Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.633 ^a	.401	.392	1.6811

- a. Predictors: (Constant), time prioritizing, time delegating and time scheduling
 - b. Dependent Variable: organization survival
- Source: Research Data (2021)

Table 8 : Regression Analysis of time management and organization survival Coefficients^a

Model	Unstandardized Coefficients		Standardized	Sig.
	B	Std. Error	Beta	
(Constant)	3.037	1.130		.008
1 time prioritizing	.461	.055	.461	.000
time delegating	.227	.058	.227	.000
time scheduling	.292	.057	.289	.000

Dependent Variable: organization survival

The B-values of time management are; time prioritizing ($\beta = .461, p < .001$) time delegating ($\beta = .227, p < .001$) and time scheduling ($\beta = .289, p < .001$) had exhibited positive effects on organization survival. The p-value calculated of time prioritizing ($.000 < .05$), time delegating ($.000 < .05$) and time scheduling ($.000 < .05$) had predicted organization survival with a statistically significant at 0.05

Hypotheses Testing

Hypothesis One

HO There is no significant relationship₁ between time prioritizing and

organization survival.

Since the P value calculated in table 4.8 is lesser than the critical level of significance ($.000 < .05$). The null hypothesis was rejected and the alternate hypothesis was accepted; this implies that time prioritizing affect organization survival.

Hypothesis Two

HO There is no significant relationship between time delegating and organization survival.

Since the P value calculated in table 4.8 is greater than the critical level of significance

(.000<0.05), the null hypothesis was rejected while the alternate hypothesis was accepted this implies that there is significant relationship between time delegating and organization survival.

Hypothesis Three

HO :There is no significant relationship between, time scheduling and organization survival. Since the p value calculated in table 4.8 is lesser than critical level of significance (.000<0.05), there was need to reject the null hypothesis and accept the alternate hypothesis implying that time scheduling affect organization survival.

Discussion of Findings

Time Prioritizing and Organization Survival

From the results of frequency analysis in table 4.4, indicated that majority of the respondents overwhelmingly responded positively to the various statements in relationship to time prioritizing and organization survival. It was reported that time prioritizing has the highest positive effect on organization survival ($\beta = .461$, $P<0.01$). In furtherance, the test of hypothesis indicated in table 4.8 reveals that time prioritizing has a significant relationship with organization survival (.000>0.05). These findings is consistent with Kelly (2002) argued that many of the tasks we face during a day seem equally urgent and important. Yet, if you take a closer look, you will see that many of the urgent activities we are involved are not really important in the long run.

Time Delegating and Organization Survival

From the results of frequency analysis in table 4.4, indicated that majority of the respondents overwhelmingly responded positively to the various statements in relationship to time delegating and organization survival. Further more, it was reported that shared time delegating has the least positive effect on organization survival ($\beta = .227$, $P<0.01$). In furtherance, the test of hypothesis indicated in table 4.8 reveals that there is a significant relationship between time delegating and organization survival (.000<0.05). These findings agree with the view of Ziss, as cited in Wendy and Olori, (2017) stated effective delegation is essential to developing high quality leaders. By delegating work, managers are able to coach, train, and develop competent employees, making them

more valuable to the organization.

Time Scheduling and Organization Survival

From the results of frequency analysis in table 4.5, exhibited that majority of the respondents overwhelmingly responded positively to the various statements in relationship to time scheduling and organization survival. It was reported that time scheduling has a positive effect on organization survival ($\beta = .289$, $P<0.01$). In furtherance, the test of hypothesis indicated in table 4.8 reveals that time scheduling has a significant relationship with organization survival (.000<0.05). These findings are consistent with Mitchell and James as cited in Wendy and Olori, (2017) argued that setting up a schedule will allow firms to develop a systematic time frame which will allow them to complete the project on time.

Summary, Conclusion And Recommendations

Summary of Findings

The result based on the descriptive statistics on respondents profile reveals that (37) 37% of the respondents were males and (63) 63% were females. In terms of age, (20) 20% of the respondents were in the age group of below 30 years, 70% (70) were in the age group of 31-40 years. While (10) 10% were above 41 years. In terms of Educational qualification, 50 (50%) NCE/OND, 40 (40%) were HND/B.Sc, while 10 (10%) are MBA/M.Sc. holders. More so, on marital status of respondents, 65 (65%) were married, while 35 (35%) of the respondents are single. The adjusted R^2 value of .392 shows that 39.2% of variance in organizational performance is accounted for by the joint predictive power of time prioritizing, time delegating and time scheduling.

The descriptive statistics on the research questions revealed that majority of the respondents overwhelmingly responded positively to the various constructs in relationship to time prioritizing and organization survival, time delegating and organization survival and time scheduling and organization survival.

Conclusion

Based on the analyses of the data gathered for this study, it is obvious that time management

actually affects organization survival of Eco banks in Asaba, Delta State.

The manifestations of these effects in the banking sector are evidenced in unsatisfied customers and decrease in market share.

The essence of business existence is to satisfy customers while making profit and occupying a market space, but the reverse is the case in the Nigerian banking industries. Apart from the epileptic power supply that has crippled the Nigeria banking sector, most companies do not consider effective time management in their day-to-day activities. Therefore, organizations that lack time management equally lack effectiveness in their mission statement.

Recommendations

On the basis of study results and researcher conclusions, he suggests the following recommendations to meet the study objectives.

1. Management in banks in Delta State should actively engage in prioritizing that will facilitate and improve organizational effectiveness in the organization.
2. They should also delegate responsibility in order to improve customer's satisfaction and organizational effectiveness.
3. They should encourage proper scheduling of work to various units in the organization to ensure organizational effectiveness.
4. Effective organizational structure should be set up for proper control of the organizational resources.

Contributions to knowledge

The study contributes to knowledge in the following ways:

- i) The study established the development and implementation of time management to actualize the organizational objectives and goals.
- ii) The study provided a modified model of dimensions of time management and organizations survival in banking sector

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FINANCIAL INTERMEDIATION COSTS AND ECONOMIC GROWTH OF NIGERIA: AN EMPIRICAL DISCOURSE

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Abstract

Undoubtedly, finance is an essential component for the growth of any country's economy and that one of the ways through which finance becomes very efficient and productive is through financial intermediation. On this premise, the study investigated the effect of financial intermediation costs on economic growth in Nigeria from 1990 to 2019. The regressor is financial intermediation costs measured by aggregate bank deposits, aggregate bank credits, and prime lending rate and deposit rate while the regressed is economic growth measured by real gross domestic product (RGDP). The study adopted the using the Ordinary Least Square (OLS) estimation techniques. The study adopted that the Central Bank of Nigeria (CBN) statistical Bulletin over the study periods. Accordingly, the cointegration test clearly revealed that on the overall, financial intermediation costs have long run statistical significant impact on the growth of the Nigerian economy. Individually, the OLS revealed that aggregate bank deposits and deposit rate bears positive and high statistically significant impact on growth. Meanwhile, aggregate bank credits and prime lending rate bears negative and insignificant impact on growth. Hence, we conclude that only aggregate bank deposits and its deposit rate are strong determinants of growth. In this light, the study therefore recommends that effort should be made to encourage aggressive deposit mobilization and accumulation strategy since it fastens the growth and development process. More so, banks must ensure that her loans are customer-centered necessity undermining her profit objective.

Keywords: Financial Intermediation Costs, Economic Growth, Empirical Discourse, aggregate bank deposits, aggregate bank credits, prime lending rate and deposit rate.

Introduction

Undoubtedly, finance is an essential component for the growth of any country's economy and that one of the ways through which finance becomes very efficient and productive is through financial intermediation. By way of explanation, financial intermediation is about deposit accumulation and allocation (Samuel, John, Ethelbert & Michael, 2020). Obviously, since banks help to channel financial resources from savers to borrowers/investors, they are recognized as a conduit for financial intermediation and are also termed financial intermediaries (Sulaiman, Migiro & Yeshihareg, 2015).

The foregoing suggests that, without the banking industry, there can never be economic balance between the two paramount economic agents (Unvan & Yakubu, 2020). By extension, the banking industry is not just crucial to economic agent only; instead they also service different sectors of the economy at large. However, in the process of banks mobilizing funds and granting of credit facilities to different sectors of the

economy, they incur cost which is known as financial intermediation cost (Obim, John, & Orok, 2018). These cost incurred by banks through the process of financial intermediation are channel to creditors and debtors as the spread between lending and deposit rate.

Furthermore, in vast developing countries, financial intermediaries such as bank have a greater inclination to impact the level of financial intermediation due to the fact that the financial system of these countries is bank-based (Ibrahim, Aziza & Iklm, 2021). More so, the rate and speed of economic growth of a given country is as a result of the effectiveness of banks in the financial intermediation procedures. Again, banks' effectiveness is dictated by their capacity to stimulate savings and channel credit optimally for investment goal. Further, the most favorable state for banks to intermediate perfectly it's in the present of imperfect market. Oluwasogo, Princess, Oluwatoyin and Folasade (2017) stated that if bank should function most in a perfect market, their operations becomes

insignificant due to the fact that savers and investors disregard the use of perfect information which is very essential and compulsory to have direct access to one another. In recent years, experts and researchers have given paramount attention on effect of financial intermediation cost on economic growth, with different variable under study but however, the relation between these variables has remained aggravated. Apparently, most of these scholars and researchers have ignored the other aspect of financial intermediaries such as the lending rate margin and deposit rate margin which also have great effect on growth, and have only taken into cognizance the commonly employed individual indicators which include broad money supply, credit to private sector, savings, and interest rates and so on. On this ground, we seek to contribute to the global literature knowledge on financial intermediation cost and economic growth by looking into lending and deposit rate as regressors. Again, employing a singular measure is utterly restrained and does not give detailed reflection of financial intermediation cost. To modify from preliminary studies and to give a more extensive analysis, we considered financial intermediation leaning on three broad indicators (lending rate margin deposit rate margin and domestic credit by the financial sector). Additionally, this study seeks to contribute to the financial intermediation cost and economic growth literature in two ways. First, we are unaware of any existing study employing an index of financial intermediation to investigate its impact on economic growth, particularly in Nigeria. Thus, we present a pioneering attempt in this context. Apart from this, we seek to examine the short- and long-run impact of financial intermediation cost on economic growth by applying the autoregressive distributed lag (ARDL) framework using most recent data.

The paper is further organized as follows: Section 2 presents the literature review; Section 3 outlines our analytical strategy, data collection method, technique and estimation procedures; Section 4 dealt with the empirical results while section 5 accounted for the conclusion and recommendations.

Review of Related Literature
Conceptual Clarification and Linkages

Globally, in every developing country, the issue of economic growth remains the most paramount subject of discourse. By way of exposition, economic growth is the increase in the monetary value of goods and services over a period of time. It is usually expressed as real gross domestic product. Hence, for an economy to grow the various financial intermediation cost must be considered. Agbada and Osuji (2013) added that, for every given economy to experience growth there must be an upward direction movement of savings and investment which also leads to an upsurge in capital formation.

As espoused by Ekejiuba, Matthew, and Adegboye (2017), financial intermediation is an efficient financial system technique whereby intermediaries create a channel between savers sector and borrowers sector in the economy. Meanwhile, the gross discrepancy between gross cost of a loan paid by debtor and the net received by a creditor or depositor is referred to as cost of intermediation (Samuel, John, Ethelbert & Michael, 2020; Alimi & Adeoye, 2020).

Furthermore, Alimi and Adeoye (2020) submitted that financial intermediation costs are germane to economic growth. Based on this premise, the schematic model of this study is represented thus:

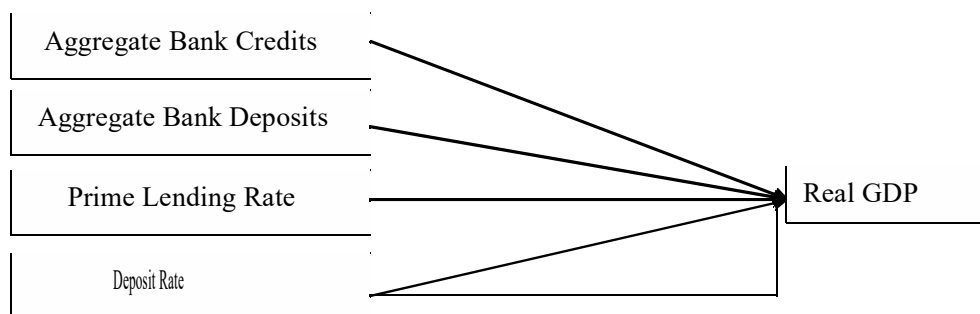


Figure 1: Financial Intermediation Cost and Economic Growth
Source: Researcher's Model (2021)

Theoretical Underpinning

Although, there are several financial intermediation cost theories postulated by but we only considered the Loanable funds (LF) theory. The LF theory states that the supply and demand of a given economic are factors that determined the level of interest rate in a financial system. It also includes the linkage of deposits money, and saving on the supply sector of the economy. Globally, business tycoon and shareholder order for loanable funds to fund their productive business activities. These business men tend to use their finances to fund the expansion of their business by increasing their capacity improving their equipment by replacing them with new facilities and machinery and other fixed asset. According to (Nzotta, 2004), such investments upsurge the degree of their output, hence, stimulate real growth in the country's economy, which is in turn measured by gross domestic product.

Furthermore, the concern for individual and household to meet their consumption need will generate interest in them in seeking for loanable fund in other to fund such needs. This also goes the same way with the government who also need fund to finance their budget deficit especially in a situation where the government expenditure exceeds government revenue. This deficit state forces government to demand for loanable funds.

Empirical Reviews

Overtime, researchers have sought to establish a relationship between financial intermediation cost and economic. According to Samuel, John, Ethelbert, and Michael (2020) persistent increase in the rate of interest or financial intermediation cost results in depression of potential saving due low returns on bank deposits.

Ibe and Nwachukwu (2020) investigated the impact of financial intermediation on economic growth in Nigeria between 1981 and 2018. Time series data was used. Variables considered include: Credit to private sector, Deposit mobilization rate, Credit to public sector, and Financial deepening rate (FDP) against Gross Domestic Product GDP. Econometrically, Generalized Method of Moments (GMM) technique was adopted. The results indicate that financial intermediation cost induce growth.

Samuel, John, Ethelbert, and Michael (2020) focus on the determinants of the cost of financial intermediation in pre and post-bank

consolidated era. Variable considered includes: Credit to the private sector (CPS), Total deposit (TD), and Interest Rate (IR) against GDP. It was discovered that there was a significant relationship between total deposit and gross domestic product in Nigeria. Interest rate was also found to have a significant effect on gross domestic product in Nigeria.

Usman, Alimi and Onayemi (2018) evaluated the effect of bank intermediation activities on economic growth in Nigeria within the period 1983 and 2014. Data was obtained from Central Bank of Nigeria Statistical Bulletins. The result showed that loan and advances and money supply induce growth.

Oluwasogo, Princess, Oluwatoyin and Folasade (2017) evaluated the effect of financial intermediation on economic growth in Nigeria within the period 1980 to 2014. The adopted the Johansen cointegration test and Error Correction Model. The study showed that financial intermediation has a long-run relationship with economic growth.

Ekejiuba, Matthew and Adegboye (2017) examined the effect of financial intermediation on economic growth in Nigeria from 1980 to 2014. The Vector Error Correction Model (VECM) test was conducted. The result showed that financial intermediation is growth inducing.

Gisanabagabo and Ngalawa (2016) empirically investigated the possible cointegration and causal link between financial intermediation and economic growth in Rwanda within the period of 1960 to 2010, using quarterly data spanning. A Structural Vector Autoregressive model was used to analyse the short-run dynamics between the variables used. The findings showed evidence of cointegrating relationship between financial intermediation and economic growth.

Olowofeso, Adeleke and Udoji (2015) examined the impacts of private sector credit on economic growth in Nigeria from 2000:Q1 to 2014:Q4. Variables understudy includes, private sector credit, prime lending rate and deposit money banks against economic output. The Gregory and Hansen (1996) cointegration test was adopted. The study confirmed a positive and statistically significant relationship exist between private sector credit and output while increased prime lending rate inhibits growth

Nwanne (2015) assessed the implications of financial intermediation cost on economic growth in Nigeria. Variables considered include: total deposit, interest rate, and total loans against

RGDP. The study shows that total deposit, interest rate and total loan significantly impacted on economic growth in Nigeria in a positive manner. Meanwhile, total deposits impair growth.

Methodology

This section describes the methodology employed in this study. Methodology consists of the procedures to be used for collecting data, summarizing and analysing the data gathered in order to answer the research questions. It is intended to applying the chosen methods in the research to minimising the expected values of resultant information as well as association level of accuracy. This section covered the following sub-sections:

Research Design and Data Collection Method

Since the study variables are historical in nature, the ex-post-facto research design was deemed most suitable research design for this study. Accordingly, we sourced data from the CBN statistical bulletin with respect to the variables under investigation. Variable considered include: Real GDP, aggregate bank credits, aggregate bank deposits, prime lending rate, and

Data Estimation and Model Specification

The ordinary least technique alongside correlation analysis and pre-test (unit roots and cointegration test) served as the data estimation technique through the aid of econometric views (E-Views) version 9.0. The choice of E-views is based on user-friendliness and compatibility. Meanwhile, our adopted model was crafted from the works of Samuel, John, Ethelbert, and Michael (2020) but differs from his in that we included deposit rate in our model which they failed to capture. Also, we used aggregate bank credits in place of credit to private sector since that measure does not cover other sector. Econometrically, our model is stated thus:

$$RGDP = \beta_0 + \beta_1 AGBD + \beta_2 AGBC + \beta_3 PLER_{1,2,3} + \beta_4 DEPR + \mu \dots \dots \dots 14$$

Where:

- RGDP = Real Gross Domestic Product
- AGBD = Aggregate Bank Deposit
- AGBC = Aggregate Bank Credit
- DEPR = Deposit Rate
- β_0 = Intercept
- $\beta_1 - \beta_4$ = Coefficient of the parameter estimates
- μ = Error term.

Table 1: Operationalization of Target Variables alongside A priori expectation

Variables	Proxy	Symbol	Source	Expectati o
Economic growth	Real GDP	RGDP	CBN statistical bulletin (2019)	NIL
Financial Intermediati on Costs	Aggregate bank credits	AGBC	CBN statistical bulletin	Negative
	Aggregate bank deposits		CBN statistical bulletin	Positive
	Prime Lending Rate	PLER	CBN statistical bulletin	Negative
	Deposit Rate	DEPR	CBN statistical bulletin	Positive

Source: Researcher’s Compilation (2021)

Note: The justification for the Aprioiri expectation is that aggressive deposit mobilization and accumulation vis-à-vis aggregate bank deposits alongside high deposit rate fastens growth provided aggregate bank credits are used efficiently and that lending rates is comparably low.

4. Results and Discussion

This section began with data analysis and then moved to the regression result and discussion proper. The result is therefore presented below.

4.1. Data Analysis

The study data was analyzed using correlation analysis, unit root (Augmented Dicker Fuller) test and cointegration test. Firstly, correlation analysis measures the linear relationship

between the dependent and independent variable. Wherein the Pearson correlation result reports a negative coefficient suggest that variables of interest are negatively correlated while if it report negative result instead, it means that the variables of interest is positively correlated. Accordingly, table 1 reported that all the variables are negatively correlated with real gross domestic product except aggregate bank deposit and deposit rate. This is because it reported a positive Pearson correlation value of 0.766741 (76.61%). More so, when all the regressors are compared, it can be inferred that they have low Pearson correlation since even that with the highest Pearson correlation value stood at 0.663169. The result is explicitly presented below:

Table 2: Pearson Correlation Analysis for all Study Variables

	RGDP	AGBC	AGBD	PLER	BMOS
RGDP	1.000000				
AGBC	-0.039010	1.000000			
AGBD	0.766741	-0.010928	1.000000		
PLER	-0.502373	-0.118639	-0.483817	1.000000	
DEPR	0.513597	-0.213248	-0.546972	0.663169	1.000000

Source: Econometric Views Version 9.0. (2021).

Secondly, in a bid to avoid spurious regression, we started with the conduct of the unit roots tests. Based on Augmented Dickey-Fuller (ADF) tests show that all the target variables are stationary at first differencing. This is because at this level, the value of ADF test statistic was lower than the ADF critical values (absolute) at 5% level of significance. Details of the test at levels with intercept are contained in Table 3 below:

Table 3: Summary of Augmented Dickey-Fuller (ADF) tests (All Logged)

Target Variables	ADF Test Statistic	MacKinnon Critical Value @ 5% level	P-Value	Order of Integration	Decision
Real GDP	-3.262612	-2.971853	0.0267	1(1)	Stationary
Aggregate bank credits	-3.803938	-2.971853	0.0076	1(1)	Stationary
Aggregate bank deposits	-4.468580	-2.967767	0.0014	1(1)	Stationary
Prime Lending Rate	-4.084606	-2.967767	0.0037	1(1)	Stationary
Deposit Rate	-6.104081	-2.976263	0.0000	1(1)	Stationary

Source: Econometric Views Version 9.0. (2021).

Thirdly, having established that the time series are stationary at 1(0) and 1(1), we then proceed to co-integration test. The result shows 2 co-integrating equations. This suggests that both constructs are related on the long run. The cointegration test is therefore presented below:

Table 4: Summary of Johansen- Juselius cointegration test

Lags interval (in first differences): 1 to 1				
Unrestricted Cointegration Rank Test (Trace)				
Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	Critical Value @	Prob.**
None *	0.904687	156.9067	107.3466	0.0000
At most 1 *	0.832254	98.14196	79.34145	0.0010
At most 2	0.659098	53.50932	55.24578	0.0705
At most 3	0.419742	26.60534	35.01090	0.2956
At most 4	0.328690	12.99829	18.39771	0.2412
Trace test indicates 2 cointegrating eqn(s) at the 0.05 level				
* denotes rejection of the hypothesis at the 0.05 level				
**MacKinnon-Haug-Michelis (1999) p-values				
Unrestricted Cointegration Rank Test (Maximum Eigenvalue)				
Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	Critical Value @	Prob.**
None *	0.904687	58.76473	43.41977	0.0006
At most 1 *	0.832254	44.63264	37.16359	0.0058
At most 2	0.659098	26.90398	30.81507	0.1398
At most 3	0.419742	13.60705	24.25202	0.6231
At most 4	0.328690	9.963114	17.14769	0.4007
Max-eigenvalue test indicates 2 cointegrating eqn(s) at the 0.05 level				
* denotes rejection of the hypothesis at the 0.05 level				
**MacKinnon-Haug-Michelis (1999) p-values				

Source: Econometric Views Version 9.0. (2021).

Discussion of Result

In linear regression, the size of the coefficient for each regressors gives the magnitude of the effect which the regressor has on the regressed while coefficient sign (positive or negative) gives the direction of the effect. Explicitly, the regression result is therefore presented below:

Table 5: Summary of OLS Result

Dependent Variable: LOG(RGDP)

Method: Least Squares

Date: 06/24/21 Time: 13:30

Sample: 1990 2019

Included observations: 30

Variable	Coefficie	Std.	t-Statistic	Pro
C	6.9220	1.5596	4.4383	0.00
LOG(AGBC)	-0.0065	0.0125	-0.5193	0.60
LOG(AGBD)	0.0008	0.0001	7.5203	0.00
LOG(PLER)	-0.0779	0.0592	-1.3163	0.20
LOG(DEPR)	0.1222	0.0427	2.8591	0.00
R-squared	0.8989	F-statistic		40.908
Adjusted R-squared	0.8769	Prob(F-statistic)		0.0000
Durbin-Watson stat	2.0125			

Source: Econometric Views Version 9.0. (202 1).

Table 5 above reported 89.89% variation in economic growth is jointly attributed to financial intermediation cost while the remaining 0.11% is error driven. This implies that financial intermediation cost proxies used in this study are appropriate for prediction. More so, the Durbin Watson (DW) statistic of 2.012525 indicates that the model is not auto-correlated.

Furthermore, the p-value of the F-Statistic is less than < 0.05). This showed empirically that on aggregate financial intermediation costs induce growth significantly. Consequent upon this, it was concluded that on the overall financial intermediation costs bears a statistically significant impact on growth. Meanwhile, at individual variable level, with a positive coefficient value of 0.000843 and 0.122201, it is concluded that aggregate bank deposits and deposit rate induces growth. This implies that that a 1% rise in both aggregate bank deposits and broad money supply will increase economic growth in Nigeria by 0.89% and 12.20%. This result is in line with the a-priori expectation of the study which assume that high deposit accumulation and deposit rate increases bank efficiency which in turn increase economic output. More so, both parameter estimates passed 5% significance level.

Further, with a positive coefficient value of -0.006532 and -0.077995, it is concluded that aggregate bank deposits and broad money supply induces growth. This implies that that a

1% rise in both aggregate bank credits and lending rate impairs economic growth in Nigeria by 0.65% and 7.80%. This result is in line with the a-priori expectation of the study which assume that high lending rate decreases banks' ability to honor loan request which in turn dampens economic output. Hence, it is justifiable for high aggregate bank credits and deposit rate to deter economic growth. However, both parameter estimates failed 5% significance level woefully. Accordingly, this result confirms the findings of Ngalawa (2016); & Olowofeso, Adeleke and Udoji (2015) but deviated from the findings of Ekejiuba Matthew and Adegboye (2017); Gisanabagabo (2020) and Nwanne (2015).

Conclusion and Recommendations

The study investigated the effect of financial intermediation costs on economic growth in Nigeria from 1990 to 2019 using the OLS estimation technique. Accordingly, the cointegration test clearly revealed that on the overall, financial intermediation costs have long run statistical significant impact on the growth of the Nigerian economy. Individually, the OLS revealed that aggregate bank deposits and broad money supply bears positive and high statistically significant impact on growth. Meanwhile, aggregate bank credits/loans and advances and lending rate bears negative and insignificant impact on growth. Hence, we

conclude that only aggregate bank deposits and its deposit rate are strong determinants of growth. In this light, the study therefore recommends that;

1. Effort should be made to encourage aggressive deposit mobilization and accumulation strategy since it fastens the growth and development process.
2. Banks must ensure that her loans are customer-centered necessity undermining her profit objective.
3. Nigerian banks should ensure that the current move of increasing its deposit interest rate should be sustained. This will propels growth.
4. Effort should be made to reduce the current lending rate as it dampens growth.

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ADVOCACY FOR COMMUNITY AND STATE POLICING: AN ANTIDOTE TO INTERNAL INSECURITY IN NIGERIA

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Abstract

This paper examined the horrific state of Nigeria's internal insecurity situation and highlighted the urgent need for the adoption of Community/State Policing to arrest the spate of internal Insecurity. To achieve this, a cursory look into the origin of Community Policing was taken both in Europe and Nigeria. It also took a historical journey of the Nigerian Police Force, right from the colonial era, then post-independent Nigeria, and efforts made at implementing Community policing. The Frustration Aggression and System Theories were adopted. Examples of the practice of Community/State Policing in an African country were looked at and suggested as a model to be used in the operationalization of community/State policing in Nigeria. On a final note, it was however suggested that a return to true federalism and the autonomy of the third-tier of government is sacrosanct and a veritable platform for the smooth implementation of a community/state Police in Nigeria.

Keywords: Community, Crime, Police and Policing.

Introduction

Contrary to the expectation of compatriots after the current administration of President MuhamaduBuhari came into office, a general feeling of insecurity and helplessness is on the increase in the land. From brutal kidnappings, armed robberies, and ritual killings, which have risen to an unbelievable dimension. The State has very recently, requested the Federal Government to declare a state of emergency on the rate of ritual killings in the country. Suicide bombings, Banditry especially in the Northern Eastern part of the country, rampaging and murderous Fulani herdsmen, to the ugly rumors of politicians unduly hobnobbing with members of the armed forces to destabilize the nation are worrisome. Nigerians have realized that they have been given the short end of the stick. In all this, the security forces appear to be helpless as well. Indeed Nigerians no longer have an inner confidence that the state can protect lives and property and provide a climate where prosperity could spring forth.

Added to this is the tension caused by the rising cost of living, inflation, power failure, job losses especially with the onslaught of the Covid-19 pandemic, failing businesses, the abysmal rate of exchange of the naira to other currencies, unemployment, and a feeling of despondency leading to an increase in suicide rate are challenges we also face. People are

disenchanted with the current Federal government because it fails to address the basic daily problems, which confront them. Uncertainty about the fate of the economy and how to face the future is a major concern.

Ensuring general security is the main duty of government to the people. Any government, which fails to guarantee the safety of life and property, is not worth its salt. In Nigeria, internal security is the responsibility of the Nigerian Police. The intelligence arm of the police, along with other security agencies such as the Department of the State Security Service (DSS), is charged with gathering intelligence to thwart acts that could be detrimental to the nation. Tied to this, after criminal acts have been carried out, the police ought to be able to fish out the culprits. Our experience has been that criminals of some bastardly crimes are hardly ever caught. Intelligence gathering has failed. Crime prevention is abysmal.

Presently, kidnapping has entered the realm of 'familiar' crimes. Countless families have been subjected to the trauma of abductions. From school children to adults, royal fathers to the aged, etc. all have not been spared. In some cases, there is a loss of life. Ransom is paid, and the victims are released. . Indeed, some families would rather negotiate with the kidnapers rather than report to the police. The time has come for the Nigeria Police to develop counter-

measures to this menace. Kidnapping ought to be contained given the level of telecommunication equipment which is available in the market.

Also very distressing are reported cases of criminals who masquerade as herdsmen to perpetuate wanton acts of destruction of lives and property across the country. Benue, Kaduna, Kano. Plateau Ebonyi including Delta state, citizens have become victims of vicious attacks while carrying out the basic simple task of tending their crops on their farms. While in Benue state the Agatu massacre has gone down in history as one of the most deadly attacks in modern Nigeria History. In 2017, a state legislator representing the Ethiope East local government of Delta states was reported to have cried out that helicopters bring supplies to these scoundrels who are said to be deeply embedded in the area and who had no authority in the first place to lodge there. (The Guardian, 2017). Ekiti state, Benue State, and states in the South-South have all passed the anti-open grazing law to curb the menace of herdsmen whose cattle graze on farms met for agricultural produce. The federal government has not taken concrete steps to deal with the situation.

Sadly, the barbaric act of ritual killing is still present with us. Some depraved citizens still believe that offering a human being for sacrifice is a gateway to prosperity. Reports of the disappearance of children, ladies, are rift. Sometimes, corpses are found with missing body parts. Unlike the police counterparts in other countries who pursue mysterious crimes to a logical conclusion, the reverse is the case in Nigeria. One must not fail to point out the efficiency of the British Police who came to Benin- City, Nigeria on account of a torso they found floating on the River Thames (The Guardian, 2017).

With the current scourge of the aforementioned crimes, the effectiveness and efficiency of the Nigerian police force have become a reoccurring debate amongst the citizenry. The new wave of criminality perpetrated by nefarious elements within the society has further revealed how incapacitated, ill-equipped, and unprepared the Police force is in dealing with the situation of prevention and the detection of crime, as well as maintenance of law and order.

The administration of community policing, as an antidote to crime prevention, entails the participation of citizens as well as law

enforcement officers, a form of partnership, with a resolve to combat or prevent criminality. It is a well-known fact that in places where community policing is administered or being practiced, such communities exhibit a greater capacity to resist crime, reduce fear, and restore or sustain civic vitality. For the Police to be seen as effective and efficient, a synergy between the community and State Policing should be seen as a collective responsibility, not just by all arms and agencies of government alone, but more importantly, the individual that makes up the community as security is local.

The clarion call for state Police, restructuring, and true federalism is not unconnected with the aforementioned state of insecurity in the nation. The advocacy for state/community Policing as an antidote to crime prevention in Nigeria can best be operational under the practice of true federalism as seen in Developed Nation.

This paper is focused on breaking barriers of lack of confidence and support of the people towards the Nigerian Police Force in areas of prevention of crimes and apprehension of offenders. To achieve this, new ideas tailored to modern-day policing techniques otherwise known as community Policing will be critically delved into vis-a-vis seeing how the Nigerian Police force can be revamped, restructured, and reformed along with the same principles.

Again, it aims to underscore the countless benefits of community policing in partnership with the State Police as a modern-day policing strategy for preventing crime in society under the practice of true federalism. In addition, to make recommendations on how to administer the principles of community policing to the Nigeria Police in a bid to ensure the safety of lives and property within the country.

Conceptual Clarification

Community: This refers to people inhabiting a certain locality, having some degree of political autonomy, a sense of fellowship, a uniform set of religious beliefs, ethnic homogeneity, and often a particular dominant occupational function. (Ojameruaye, 1999).

Crime: Crime is a term used to describe any activity that involves breaking the law or a deliberate violation of public law and order in private or public. It also depicts any act that subjects the culprit to legal

punishment. Such illegal, immoral and criminal activities, which make up crime include; burglary, stealing, advanced free fraud, embezzlement, white collar crimes, inter-person or group street fighting, Hooliganism, arson, deliberate killing, murder, the massacre of persons, armed robbery, acts of terrorism and cross border banditry. Others include human, currency, and drug trafficking(s), auto theft, computer or cyber-crimes, rape, and kidnapping escapades which have taken an immense dangerous toll on public order and internal security machinery.

Police: An official organization whose job is to make people obey the law and to prevent and solve crimes; the people who work for the organization. (Oxford Advanced Learners Dictionary)

Policing: The activity of keeping order in a place with police, an activity to make sure that people obey the rules.

Origin of Community Policing

Traditionally, policing was the responsibility of all adults in the community. In medieval society, for instance, all adult males were obliged to contribute to the prevention and control of crime and disorder under the "hue, cry, and pursuit", and the "watch and ward" that preceded the emergence of specialized Police Forces as organs of the state (Alemika &Chukwuma, 2003:2),

However, the emergence of the state, with its vast bureaucracies anchored on centralization, hierarchical authority/power structure, and professional staff changed the traditional policing philosophy rooted in the idea of policing as everybody's business. (Weber, 1968).

Community Policing like all policing techniques, which could be traced to Sir Robert Panel is about preventing crime. In an era of decreasing resources, the administration of state policing in crime prevention offers a cost-effective way to make communities safer. (Bureau of Justice Assistance, 1997:

2).Community policing which is also considered modern or democratic policing traced its origin to the British system of policing. In 1822, a committee was constituted to re-examine the policing of London in 1929. Based on their findings, the Home Secretary, Robert Peel,

introduced the "Metropolitan Police Act" thus giving birth to a more serious approach to law enforcement. (Dunu, 2010:2).

On the 29th of September, 1929, the Metropolitan Police was founded, and the new Police were charged with the responsibility of preventing crime and arresting Offender. Furthermore, Sir Robert Peel 1929 came up with nine fundamental principles of community policing.

Principle 1: According to Robert Peel, the primary duty of the Police is to prevent crime. As such, in achieving this, he reiterated the need for visible policing or neighborhood watch, whereby the Police should be seen as a proactive agent rather than reactive.

Principle 2: To succeed in crime prevention, the police must solicit the support and cooperation of other public/private agencies.

Principle 3: To prevent crime, the police must seek the support and cooperation of the community. In doing this, the police have to partner and collaborate with the community to achieve the onerous task of fighting crime. This forms the basis of community policing whereby the police partner with the community by pulling resources together to provide a safe and secured environment.

Principle 4: The police should maintain and sustain a cordial relationship with the public/community to build trust between the Police and the community. This will boost intelligence-led policing which is one of the feathers of community policing, (Dunu, 2010)

The few principles highlighted above as prescribed by Sir Robert Peel are considered the birth of community policing in England. These innovations by Sir Robert Peel however met stiff opposition from both the British Police as well as the citizens. About 134 Police Constables resigned their appointments simply because; they felt the reform has come to displace them of their position of authority.

However, fifteen years later, the community and the Police soon realized the importance of Sir Robert Peel's reforms, as this gave rise to Police efficiency and effectiveness in preventing crime in the whole of England. At the achievement of these objectives, Sir Robert Peel

was regarded as the founder of modern, democratic, community policing which practiced ushered in a safer secured environment for all its citizens in the early nineteenth century British society.

Community Policing in Nigeria

It must be recalled that in the pre-independence era, the Native Authorities were in direct control of their domains. It was the primary responsibility of the NA police to maintain law and order in their respective localities. Through the NA police departments, the naïve authorities were able to enforce local ordinances, bye-laws, rules, and regulations of the localities or municipalities over which they presided. It was the intervention of the military in the nation's body politics that foisted a centralized police force on the entire country.

In Nigeria, Community Policing was inaugurated on the 27th of April 2004 by President Chief Olusegun Obasanjo. Enugu state was the first state where the first total of seventeen states namely, Kano, Ondo, Ogun, Jigawa, Benue, Lagos, F.C.T, Kaduna, Borno, Oyo, Edo, Kogi, Cross Rivers, Anambra, Bauchi, and Imo states have all been included in the project. This project has been made possible through the Department for International Development (DFID), and the British Council. Several Police officers have benefited from this laudable project as most of these police Officers have undergone both local and international training and which has earned them the name of Community Policing Developers.

With all of these giant steps undertaken by the Police force, the nation's Police Force continues to be confronted with failures in its effectiveness and efficiency in the prevention and control of crime, in the defection, apprehension, and prosecution of offenders among others. So much distrust from members of the public in sharing information that could assist the Police in fighting crime. Sir Robert Mark, in his seminar "Policing a Complex Society" noted that essential weapons in our armory (the Police) are not firearms, motors, cars, teargas, or rubber bullets, but the confidence and support of the people on whose behalf we act, Sir Robert Mark, (1977:24).

Community policing generally is a philosophical approach to the entire business of public safety. It is therefore not a tactic but it prescribes some "kinds of tactics and proscribes

others. It is not an operational directive, but it directs operational style. One notable scholar summarized it thus: Community policing is not a clear-cut concept, for it involves reforming the decision-making process and creating, a new culture within police Departments, rather than being a specific tactical plan. It is an operational strategy that redefines the goals of policing" Goldstein, (1990) & Moore, (1992). Succinctly put, community policing relies on organizational decentralization and a reorientation of the patrol to facilitate two-way communication between police and the public.

The Nigerian Police Force

Every civilized society employs a body of people to maintain law and order within the society. This body is the police force. The evolution and historical role and functions of the Nigerian Police force cannot be meaningfully discussed without reference to the colonial Police force which took root from the British Police. Brogden, (1982).

The Nigerian Police force was developed out of the British interest in West Africa. Such interest included commerce, abolition of the slave trade, and resolution of conflicts between African traders on the one hand and between the African traders and European traders on the other. In August 1873, the then British Foreign Secretary, Mr. Granville instructed Consul Harley to "maintain peace among the native tribes and to develop the trade and resources of the country..." Tamuno, (1970).

In 1883, Consul Hewitt complained that he lacked a "proper staff with a local force since he had not even one constable. Tamuno (1970), As a result of this, he suggested to the foreign office to empower him to maintain a local police force of constabulary. He supported his idea by pointing out to the colonial office that he would be able to generate revenue for the upkeep of the force through custom duties. Hewitt went further to say that his idea would enable him to provide security for life and property, and against cruelty and oppression. The problem of security was however not solved by either Hewitt or his predecessor Johnson.

Between 1890 and 1891, their successor, acting Consul Annesley again complained of the difficulties he was facing in exercising his duties over such a large territory without an adequate force. Meanwhile, there had been conflicts of interest between African and European traders

and this prompted Annesley to quickly raise the first Police Force of oil Rivers protectorate. He justified his new organization as a small Police force and that he wanted to prevent any possible atrocities by the natives.

In the Lagos colony, the then Consul faced with the problem of administration of Lagos complained to the colonial office that his duties were numerous and that these indicated the maintenance of law and order. Consequently, he was granted power in 1861 to establish a consular guard which comprised thirty men.

Until 1906, there were the colony and protectorate of Lagos, the protectorate of Southern Nigeria, and the protectorate of Northern Nigeria respectively. The amalgamation of Lagos and the protectorate of Southern Nigeria in 1906 brought about the merging of the two Police Forces. However, after the amalgamation of the country in 1914, there were two separate Police Forces in Nigeria, one for the North and another for the South.

This arrangement remained until April 1930 when the Northern Nigeria Police Force and Southern Nigeria Police force were amalgamated to form the present Nigeria Police Force with headquarters in Lagos and when Abuja became the capital city of the nation moved its headquarters to Abuja under the Inspector-General of police. The title of Inspector-general was replaced with Commissioner in 1937. This title lasted until 1951 when it was reverted to the old title of Inspector-general due to the introduction of the Macpherson Constitution of 1951. The officer-in-charge of the regions then became known as commissioners.

Before 1964, the leadership of the forces was often reserved for the Britons but after 1964, Nigerians assumed overall leadership of the force. The first indigenous Inspector General of Police was the late Mr. Louis OrokEdet. Since then many other Nigerians such as Mr. Mohammed Abubakar has held office.

On the 27th of May. 1967, there was the creation of twelve Area Commands in conformity with the creation of twelve states in the federation. However, in February 1976 when seven additional states were created, the Police Area commands also increased to nineteen in conformity with the political structure in the country. Presently, there are thirty-six area commands in the country which mean, that every state has a Commissioner of Police. Force

Headquarters Abuja however operates as an area command. A lot of development and progress has taken place since the establishment of the Nigerian Police Force in 1930. The Nigerian Police force performs a major role in Nigeria's general development which was achieved through various administrative reforms which enabled it to carry out its heavy responsibilities during critical periods.

It must be reiterated that the Northern and Western regions of Nigeria established their regional police forces in 1943. There also existed local Government Police and Native Authority Police that were merged with the Nigeria Police Force in 1968. According to Jemibewonim, D. M. in his book titled, "Nigerian Police in Transition: Issues, problems, and prospects", stated that one of the critical challenges facing the Nigerian Police force to date is how to effectively police a country populated by over two hundred nationalities, with diverse cultures, languages, religion, and background. Besides, with a land mass of about 924,000 square kilometers, and an expanding population of over one hundred million people, by far the most populous country in Africa, without a corresponding increase in economic activities and employment opportunities, the problem become a pliable tool in the hands of a criminal and becomes dormant as most of their roles are taken over by the community. Jemibewonim, (2001).

At the same time, others see community policing as being crippled by the same traditional methods of policing. This group of scholars has legitimate concerns. The task is to preserve and strengthen crime prevention skills and knowledge while incorporating them into community policing practice. Crime prevention joined with community policing strengthens both initiatives. Indeed, as early as 1988, criminologists Jerome Skolnick and David Bayley framed the relationship this way: "Community-based crime prevention is the ultimate goal and counter piece of community oriented policing. Skolnick, & Bayley, (1988).

Finally, a key question that looms for every law enforcement agency interested in community policing, and which I share, is how to operationalize that interest effectively. Researchers have pointed out that experience has not validated one "right" way to implement community efforts. Many research and evaluation efforts are currently underway to

identify best practices, supplementing what is already known. Rosebaum, (1994).

Theoretical Review

Frustration Aggression Theory.

The Frustration-Aggression theory which John Dollard and his research associates initially developed in 1939 and has been expanded and modified by scholars like Leonard Berkowitz (1962 & Aubey Yates, (1962), appears to be the most common explanation for violent behavior which results in crime stemming from the inability to fulfill needs. The theorist who relies on this explanation uses the psychological theories of motivation and behavior as well as frustration and aggression Anifowose, (1982:6).

In an attempt to explain aggression with crime being one of the resultant effects, scholars point to the difference between what people feel they want to or deserve to what they got - the "want -get-ration" Feierabends, (1969:256-7) and the difference between "expected need satisfaction" and "actual need satisfaction" Davies, (1962:6). When expectation does not yield attainment, the tendency is for people to confront those they hold responsible for frustrating their ambitions. This is the central argument that Ted Robert Gurr's (1970:24) relative deprivation thesis addressed by saying that "the greater the discrepancy, however marginal, between what is sought and what seems attainable, the greater will be the chances that anger and violence will result".

Applying this theory to our discourse, the theory suggests that violent crime is not just undertaken as a natural reaction, but that it is the outcome of frustration and that in a situation where the legitimate desires of an individual are denied either directly or by indirect consequence of the way the society is structured, the feeling of disappointment may lead such a person to express his anger through violence and other nefarious crimes. A good example of this situation is the rampant cases of kidnapping in various states of the Nigerian federation. As such, the fact that an official of the state or community leader is showing some concern is enough to make people who are agitated believe that something is being done, and this is what community policing intends to achieve. A more friendly approach to policing is preventive, rather than a hostile autocratic approach.

The System Theories

The system theory, on the other hand, provides a socio-structural explanation for the emergence of violent social conflict which results in crime. The position of this theory is that the reason for any lawlessness in society lies in the social context within which it occurs. This line of argument is supported by Johnson, (1966:12-13). This paradigm turns our focus to social factors and the effects of large-scale (usually sudden) changes in social, political, and economic processes that would usually guide against instability. Shedrack Gaya, (2000:53).

Systemic factors that lead to changes in peoples' material comfort include environmental degradation that reduces access to sources of livelihood, uncontrolled population growth, especially in urban centers, resource scarcity, and its allocation through lopsided political processes, and breakdown of cherished values and traditions that play crucial social control functions, widespread poverty amid plenty, the domination and marginalization of minority groups by those in majority and ethnicity factor. These are all examples of systemic causes of conflict which also include crime. Shedrack Gaya, (2000:53).

Applied to community policing and crime prevention, it can also be observed that crime is the result of social disorder. As such, only preventive strategies that are meant to support social stability, as well as initiate people-friendly reforms, can serve as a panacea to violent crimes and other forms of social disorder. It must however be pointed out that these theories are not without their shortcomings. Despite the shortcomings in each of these theories, they offer some useful perspectives to the understanding of the causes of crime and how it could be prevented.

The Operationalization of State/Community Policing

Having X-rayed the above, it is pertinent at this junction to filter out the reasons for the advocacy for state and community policing in Nigeria. As pointed out, Nigeria is a country populated by over two hundred nationalities, with diverse cultures, languages, religions, and backgrounds, coupled with its land mass of about 924,000 square kilometers. Change, it is said is the only constant thing in life. We cannot continue to do

the same thing and expect a different result. With the current and indeed frightening state of internal insecurity in the country, the clarion call for State Police/community policing becomes the eminent solution to the menace. These problems were one of the issues that necessitated the call for a Sovereign National Conference which was finally convened by the past regime of Ex-President Goodluck Jonathan. Up till now, the report of this conference has not been considered.

The need to implement the proposals made in the 2014 National Confab report was lamented by the former Head of State, Gen Yakubu Gowon at Araya, in Isoko-South Local Government Area of Delta State, during the third session of the sixth synod of Oleh Diocese of the Anglican Communion. He said the confab has the best responses to the problems bedeviling Nigeria. He called for a review of the country's Federal System to achieve stability and harmony. Gowon noted that the provision of grazing reserves would not put an end to the menace of herdsmen across the country.

Furthermore, he emphasized that given the numerous cultural, and historical diversities within the country, only a "federal structure" can provide a sustainable basis for our living in peace, security, and harmony. He said to function well, our federal system must be fair, balanced, equitable, and functional. The federating units must be strong enough and we must agree together on the devolution of power from the center to the federating units.

This is the heart of the demand for restructuring. Beyond this, we must also justly and fairly resolve the contentious issue of fiscal federalism, especially in matters of revenue mobilization and resource ownership and control. The matter of who gets what, where, and how much is everywhere in the world very fundamental.

A return to the practice of true federalism, revenue mobilization, and resource mobilization and control of the federating units will no doubt lay the platform for the operationalization of the issue of State/Community Policing. A situation where we have stronger states fully in control of their resources, not depending on a "big daddy" federal government, will not only promote healthy competition among the states in terms of social-economic development, infrastructural, etc. but also enable the states to tap into their

God-given natural resources for their sustenance and development. No State in Nigeria is devoid of natural resources. What we have are states that have refused to develop their natural resources and other money-spinning opportunities which economies of large scale could give them. They have become lazy, indolent, and pathologically dependent on the federal government to meet the simple and basic obligations. Community Policing is the modern policing philosophy that is in vogue all over the world. Community policing is understood and practiced differently by different societies, but the bottom line is that the objectives and derivable results are the same all around the world. In the United Nations/AU peacekeeping efforts, emphasis is on Community partnership in the policing of societies.

Policing is essentially a state affair. The Inspector general of Police cannot pretend that the current system of crime prevention and detection is working. State police are inevitable. The Guardian (2017:12) it is on this platform that the administration of community/ state police who of course should be indigenes of the state will work. With each state economically buoyant and independent, they will be able to employ and adequately pay and maintain their police. This will not only checkmate the attitude of our police officers who openly collect bribes, especially on our roads but also give them a sense of belonging and commitment to maintaining law and order and also combating crime. To enhance their war against internal insecurity, partnership with members of each community cannot be overlooked. Under normal circumstances, the police are not supposed to be regarded as a necessary evil in society, but as a necessary and dependable partner and ally in the management of internal security for the benefit of all.

Community Policing must share strategies, skills, expertise, and resources of other community and government agencies to be effective and resolve mutual problems. Fundamental causes and conditions that create community problems are many and complex, often, local problems can only be solved through cooperation among Police departments and other agencies. It is rare to see a community-based law enforcement problem in any society for which the solution did not involve working with many different sectors, including politicians, policymakers, community service

groups, neighborhood associations, local businesses, parks, and recreation departments, transportation, health, and housing organizations. When communication across agency lines is well established, our city's limited resources are more likely to be well applied, with minimum redundancy.

Example of Community Policing in an African Country

In Sudan during the Darfur peace Agreement (DPA), section 272 stipulates that in IDPC (Internally Displaced Person Camps) in GOS (Government of Sudan), Police shall draw up a plan for establishing, training, and building the capacity of the Community Police. This plan shall be based on the principle that community Police are selected by the IDP (Internally Displaced Persons) community itself, and they must work in close cooperation with community leaders and are granted authority by the GOS (Government of Sudan) Police, and shall refer cases to the investigative or Judicial authority under monitoring by AMIS (African Muslim in Sudan), "Section 273 of the Darfur Peace Agreement (DPA) further stated that AMIS (African Muslim in Sudan) civilian Police, in coordination with parties, shall train Community police in IDP camps to enable them effectively perform policing functions in the camps as the basis for a community Police Force for that TDPs on their return to their home areas"

Community Policing is an effective way of reducing the challenges the police face in the management of internal security. Community Policing as implemented in Darfur involved all stakeholders. The Government of Sudan Police, the Non-Governmental Agencies (NGOs), Community leaders, and the Government of South Darfur State were all fully involved in the implementation of the concept. The working Paper between the NGOs and AU Civilian Police highlighted the criteria for the selection of volunteers and the establishment of a consultable forum whose members are appointed from among members of the community. The consultative forum is to supervise the activities of the volunteers who are the foot soldiers of the concept to ensure that excesses are promptly checked. Both the consultative forum and the body of volunteers are responsible for the AU Civilian Police and the GOS (Government of Sudan) Police.

The Nigeria Police can as well adopt

some aspects of this arrangement. As it is, the Nigeria Police is not implementing the community Police concept holistically to produce the desired result. The Nigeria Police does not have coordinators of the concept at the divisional, Area Command, Zonal, and Force Headquarters levels for effective implementation of the concept. It is a worthwhile venture that the Nigerian police have taken some steps to train some officers both at home and overseas on the concept. However, what remains to be done is the appointment of such officers to coordinate Community Policing activities at the various levels of Policing in close cooperation with other stakeholders in the community. It is to be pointed out that, organizing vigilante groups is not Community Policing. It could however form an integral part of the concept.

Like the proposed working arrangement between AU Civilian Police and the NGOs in South Darfur, there should be a coordinated working arrangement between the Nigeria Police and relevant stakeholders in respective communities. The Police Community Relations Committee can be very useful in this regard. The various stakeholders can come together to form the consultative forum to supervise the activities of the volunteers in close cooperation with the Police. The idea behind this arrangement is that if the community, which is closer to the people is involved deeply in the policing of their environment, it will be easier to track criminal activities than when the job is left to the police alone. For instance, cases of kidnappers hiding out can easily be combed out and make the entire community devolved from such activities. However, the Police Community relation Committee (PCRC) as presently constituted is not functioning in tandem or line with the idea behind the concept of Community Policing. The PCRC is fast becoming a social club where members are only interested in self-preservation and seeking recognition through the unsolicited display of the PCRC I D card. The PCPR must involve all stakeholders in the community to make Community Policing more effective.

We can also recall that in Lagos State in the 90s, efforts were made at community policing. The OPC organization headed by Dr. Akin Adeshina which functioned as a sort of community policing was put in place to curb the upsurge of crime that kept Lagos State under siege by criminals. Anambra and Delta State to mention

just a few had their form of community policing in a place called the Bakassi Boys when especially in some cities in Delta state, Ughelli to be precise, dwellers were evacuating their homes due to the near terrorism invasion of criminals. These organizations were working with the police. Since they were familiar with the community, they could very easily locate criminal hide-outs, apprehend them and hand them over to the police for prosecution.

However, their operations were frustrated by the police who were seen to be corrupt by collecting bribes and ultimately letting these criminals go free. They, therefore, resulted in implementing "jungle justice" by apprehending criminals and executing them instantly. These measures were however opposed by the government and these organizations were proscribed.

Very recently, States in the South-West such as Ogun, and Ondo have joined in the clarion call for state /community policing by instituting their security outfit. Names such as Amotekun inaugurated on 20th October 2020 in the South West are ready examples. Just recently in Ondo State, they intercepted a lorry load of 360 young men with motorbikes from the North about to enter the city for an undefined venture. But for the assistance of this outfit, these men would have entered and constituted a nuisance in the state.

These were laudable ventures but community policing does not end at the state level. The name COMMUNITY defines itself. Each local government should form a community policing outfit made up of voluntary and nominated persons from each community. This was one of the requests by the Nigerian Labour Congress (NLC) on the 24th of February 2022 during a mass protest at the National Assembly in Abuja. They emphasized that the autonomy of the third-tier of government will help in no small measure in curbing internal security. They are at the grassroots and know the nooks and crannies of each community and in corroboration with the state, Police will be able to trace criminals hiding out and fish them out. For instance, from the testimony of a kidnapped victim in Abraka in Ethiope East Local Government, she said she was hidden right behind a very popular holiday resort in Abraka. She was released after the ransom was paid. If there was community policing frequently combing the bushes, uncompleted buildings, etc.

within the boundaries of each community, they can best assist the state police in fighting internal security.

Community policing as earlier stated is practiced differently depending on the society. Another school of thought sees the concept as a political philosophy in which the police and the police department are seen as members of the community, with police officers being part of where they live and work. This is what the administration of State/community policing is all about. Under this arrangement, Police officers are expected to do their beats as opposed to driving around in Police cars. This basic idea is to create a bond of trust and reliance between the Police and the public. This will break barriers of lack of confidence and support of the people towards the Nigerian Police Force in areas of prevention of crimes and apprehension of offenders. This approach requires officers to be open-minded, unbiased, and sensitive to the concerns and problems of others.

To buttress the above point, Mr. Chris Omoben a former deputy Inspector General of Police in former Bendel state now Edo State, raising the stake for the State Police (Community Police), says that they will surely be the best for a country like Nigeria with different tribes and religion. For example in 1986 in Benin-city, Lawrence Anini and his gang of armed robbers were terrorizing the then Bendel State, which became a national problem. Mr. Chris Omoben who is from the STATE was deployed to co-ordinate the operations because they are conversant with the environment.

Omoben equally emphasized that there is also Hisbah personnel (Sharia Police), in several Northern states who have helped in combating crime, to enforce Sharia laws among their people because they know more about their religion and people, so it will be easy for them to carry out their assignment. If they have Hisbah Officers to enforce Sharia laws (religious matters), why are State Police not encouraged in a state to perform diverse security functions?

In addition, the Boko Haran, Banditry, and other criminal activities have made the call for State Police to be very strong. If there are state Police, they can easily locate those behind their deadly acts live because they know the environment better than an outsider. State Police will make the Police officers respond to distress calls with speed since they belong to the community. They don't know who might be the

person or people who need their assistance, unlike the current situation where a police patrol team can be people from other states. Police Officers can order their family members and friends when they are found wanting in their duties, it will reduce drastically the collaboration between the Police officers and criminals when police personnel gives guns to armed robbers for robbery operation, for example, they don't know whom the gang would rob with the arms. The state Police according to Omoben, will help to improve the security situation of the country and each state Police authority would ensure that in their respective states of operation, crime is reduced to the barest minimum because crime can never be wiped out totally from the society.

The Police force all over the world has been known as the bastion of civil life and legal means of social control, but sadly enough the Nigerian Police have degenerated into the instrument of oppression and necessary evil that Nigerians "have to live with". Not denying the fact that the problem of State Police in society is that some state governments will abuse the use of state police against the people and they will use it to oppress their opponents. Suffice it to say that with the present Police system, Police officers are instruments of oppression already in the hands of people in authority. They use Police officers to intimidate their opponents and people who don't agree with their policies. This is the reason why there is an absolute need for the police to have some degree of autonomy from the executive arm of government to perform without bias. For instance, during elections and other national engagements, the negative influence of the executives on the Police is so glaring and is one of the contributory factors to the dwindling image of the force. Lewis, (2001:14).

Conclusion

In conclusion, Agbase (2005), believed that internal security constraints have aggravated the suffering of Nigerians, make the poor even more vulnerable, distorted economic values, rob national budgets, discourage foreign investments, promote capital flight, perpetuate human suffering, resulting in loss of lives and property and a general sense of insecurity in the country. Given the related neglect of internal insecurity by the strategic analyst, little or nothing has been done in Nigeria by way of evolving any meaningful doctrine of internal

security. The result is that sixty years after independence, Nigeria still lacks a well-articulated internal security Policy.

This probably made Nigerians be taken unaware by the Boko Haran sect that has been terrorizing our people for some time now; Kidnappers who have made lives difficult for an average Nigeria; armed robbers who have reduced our lives to a mere vegetable existence; hired assassins who have made everybody to live in perpetual fear; ritual Killing, internal fraudsters who have racked families bankrupt, etc. in Nigeria. Added to this, is the menace of unknown "gunmen" and terrorist "herdsmen" who have made farming difficult for our local peasant farmers in the face of the nation's current food crisis.

Recommendations

From the foregoing, it is clear that one of the obligations of power, which the people entrusted to the All Progressive Congress (APC) government, is to create and sustain an atmosphere in the polity where individual and collective security is guaranteed. This expectation of the people has remained a mirage. It is recommended therefore that the President and his government should make affirmative pronouncements (especially in respect of the upsurge of the Fulani Herdsmen) and take concrete actions to install confidence in the people.

Again, the need to implement the proposals made in the 2014 National Confab report which was lamented by the former Head of State, Gen Yakubu Gowon at Araya, needs to be addressed. Lending credence to the suggestion made by the former Head of State, Gen Yakubu Gowon, the current Federal System must be revisited if the nation wants stability and harmony. This recommendation is based on the historical and cultural diversity of the country and it is only the practice of a true Federalism based on fairness, equity, balanced and functional structure that will provide a sustainable platform for citizens to live in peace, security and harmony.

In addition, devolution of power from the center, to the federating units must be implemented to ensure that state are strong enough to carry out their responsibility to the people. This is the reason for the clamour for the restructuring of the country to reflect a true federal structure as is being practiced in other

foreign countries like the United States. Again, for the federating units to be viable, the issue of fiscal federalism most especially matters of resource ownership and control cannot be ignored. This will enable the state to be financially viable to fund and be able to engage Community and State Policing. From the foregoing, the administration of state Police/Community Police as an antidote to crime prevention in Nigeria is non-negotiable.

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