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# VERITAS

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\***Veritas** is Latin for truth, reality.

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*Bo, commonly known as Bo Town, Sierra Leone's second largest city.*

Source: [Wikipedia](#)

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# EDITORIAL: THE JOHN POTTER LITERACY AWARD BEST ARTICLE FOR 2016

**Dr David Le Cornu\***

*President - St Clements Education Group*

*(DBA, DIPFM, MBA, FAICD)*

One of the challenges in selecting the best 'Veritas' article for 2016 is the wide range of topics articles are written about.

The selection process is a two-tier process. One committee selects three articles from each 2016 edition and a second committee selects the final results from these six nominated articles.

Articles nominated for the John Potter Literacy Award included the following: **"Motivation: A Four Cornerstone in Teaching and Learning"** by Evan Charles-Ebere and **"Administering an Examination"** by Godwen Veremu.

A highly commended mention goes to the articles: **"Policy Framework on Food Security in Kenya"** by Duncan Waiguchu and **"Fiscal Incentives, Foreign Direct Investment and Nigeria Economic Growth and Development"** by Dr Udeh Sabastine Onyemaechi.

The runner up article for the John Potter Literacy Award was the article **"The Use of an Integrated Grammar-Genre-Based Writing Approach to Teach Business Writing Skills"** by Dr Bartholomew Michael.

The winner of the John Potter Literacy Award has been decided and the article **"The Efficacy of Sustained Dialogue as a Conflict Management Strategy"** by Dr James Chikuni Jerera has been chosen.

Congratulations to **Dr James Chikuni Jerera** for his award-winning article and **Dr Bartholomew Michael** for his runner up article.

**Duncan Waiguchu** and **Dr Udeh Sabastine Onyemaechi** will receive highly commended certificates for their very interesting articles.

**Evan Charles-Ebere** and **Godwen Veremu** will receive nomination certificates for their important contributions.

If you wish to read any of these articles please email Dr David Le Cornu [admin@stclements.edu](mailto:admin@stclements.edu) and copies can be sent to you electronically. Alternatively, 'Veritas' publications are available on our website and can be accessed via our e-library at [www.stclements.edu/library.html](http://www.stclements.edu/library.html).



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# DO WE NEED DELIVERANCE OF THE SOUL AFTER REGENERATION OF THE SPIRIT?

Dr Gerrit van Veuren\*

The complete version of this summarised article is available at:  
<http://www.stclements.edu/Articles/gvveuren.pdf>

When Jesus told His disciples to heal the sick and cast out demons, I believe He intended them to do just that – heal the sick and cast out demons! However, in common with most of my contemporaries who were nurtured and reared in the latter half of the previous century, I was taught nothing about the healing and deliverance ministry.

Some fifteen years ago my ministry took a turn when I was confronted with a demon-possessed woman who I could not help. I knew she was sick and in bondage, but I was unable to deliver her from the demonic strongholds in her life. Later I realised that there were actually many such cases before her, but I was neither capable to recognise nor equipped to handle the situations. I felt so inadequate and realised the need for deliverance ministry. I enrolled for postgraduate studies in psychology and counselling. I researched everything I could lay my hands on about spiritual warfare, demonization, deliverance and counselling. I even crossed conventional borders to study the occult and other religions.

However one thing transpired; I discovered that the body of Christ found it difficult to accept that our Lord intended to minister beyond conversion, to heal the deep hidden things from the past that are harboured in our soul. I believe that Satan hides the truth of deliverance ministry from pastors and ministers to keep believers in sickness and poverty. However God knows that only after believers have been delivered, can they be truly free to serve Him in fullness and worship Him in truth and in spirit. This was when I knew what my major calling in life from then on was to be; a ministry of deliverance.

**Is the ministry of deliverance something that only came to the fore in the twentieth century? No.** Throughout the centuries, there have been many well-documented accounts of the demonised being set free in the Name of Jesus. In more recent times we have read this of godly people like Smith Wigglesworth, Mary Woodworth-Etter, John G. Lake and Tom Hesmellach just to name but a few. Let me just quote an example from the old church father Tertullian from ca 200AD: “We have the case of this woman – the Lord Himself is witness – who went to the theatre, and came back possessed. In the exorcism accordingly, when the unclean creature was upbraided with having dared to attack a believer, the evil spirit firmly replied, *And in*

*truth I did it most righteously, for I found her in my domain.”*

We have in obedience to the voice of the Lord, established counselling rooms where deliverance and healing are ministered on a daily basis to all those in pain, fear, bondage, sickness and sin. We have trained many pastors and cell leaders for deliverance ministry and have received many reports of people being set free with astounding results. However, we still find some pastors who do not believe in such a ministry and who react adversely. In our own ministry we have moved with holy boldness to minister and pray for physically and spiritually sick people and the Holy Spirit has healed and set them free true to the promises in God’s Word.

**It seems that believers can, only after they themselves have been delivered, know, hear and understand what the real spiritual needs of the people around them are.** Furthermore, since healing and deliverance are done in the Name of Jesus, our total ministry becomes dependent upon the leading, guiding and empowering of the Holy Spirit. What a joy it is in deliverance ministry to be an onlooker as God heals and sets the captive free. Therefore we need to rejoice in the Lord, let there be a fresh meeting in the presence and power of Him and allow Him to do His work of deliverance and inner healing. Our participation in the encounter must primarily be to connect the persons with Jesus Christ and to participate with Him in enabling them to recognize and eliminate the strongholds and bondages in their lives so that they can live the life the Lord has given them in love.

**This article has thus arisen:**

- From our own personal encounters with evil.
- From our ministry to help set free the captives of Luke 4.
- From the absence in the teaching of professors at seminaries that the evil supernatural does exist.
- From the Biblical perspective of God’s salvation history that is set in the context of warfare between the kingdom of light and the kingdom of darkness.
- From the perspective that Jesus called His church to resist the evil forces, not to give them a stronghold, never to compromise with the devil, nor live for ourselves but to live for God, for the lost and for the healing of the bruised among us.



- From the perspective of believers who are in total ignorance of the fact that Jesus has already obtained victory for us. We now only need to accept it in faith in order to reign successfully over the enemy and his forces of darkness. Rom. 5:17.
- From the perspective that we as believers were commissioned by Christ Himself to go out and heal the broken-hearted and set the captives free.
- From a prayer that Jesus Christ will operate through His church, the true believers, and let them: *“Preach the gospel to the poor, proclaim release to the captives, recovery of sight to the blind, heal the broken-hearted, set free those who are downtrodden, proclaim the favourable year of the Lord.”* Luke 4:18.

By its very nature, this article might seem a bit controversial, especially to those who haven't had the privilege to either help someone to accept the Lord as Saviour or those who haven't had the privilege to pray for someone who was in bondage and in need of deliverance. Shalom Ministries, where I am the presiding pastor, is committed to power encounter as a valid dimension of evangelism and Christian living. In the same way we are committed to the deliverance ministry as the context of the life of the church and its mission. The past couple of years (1995 - 2017) Shalom Ministries have run more than thirty mission stations internationally and at least eleven locally where the ministry of deliverance forms an integral part of the daily outreach, teaching and preaching of the gospel of our Lord Jesus Christ.

## THE PROBLEMS AROUND DEMONOLOGY AND DELIVERANCE

Man's struggle with invisible evil forces forms part of the cultural history of every nation on earth. In biblical times the existence of the devil and evil spirits, which every true believer apparently had to battle against, were acknowledged as a reality. The church had no problem to obey its commission to heal the sick and demonised believers. Later all kinds of superstition and witchcraft occurred that beguiled the believers as well as their spiritual leaders. The thirteenth century was especially typified as the **devil period** when witches were burned on stakes and the Pope ecclesiastical sanctioned it.

With the era of Enlightenment (17<sup>th</sup> century), reason triumphed over every form of superstition and some even rejected the belief in evil spirits. Bultmann asked for the demythologisation of the Bible, as men don't need demons and Satan or the evil supernatural for that matter. Bultmann reasoned that the Sadducees did not believe in demons at all so why should the theologians and the church do?

Influenced by the scientific ideal of the 19<sup>th</sup> century, the school of psychology interpreted all faith in God and belief in devils as human projections and man's

need for a father figure and his fear for the so-called threatening evil forces.

However in the 20<sup>th</sup> century events have once again led people to start talking more about the devil and evil spirits. The gruesome events that happened during the two world wars were described as demonic. Subsequently modern means of transport made the world a smaller place and the church was also gradually introduced to the occult and was forced to assume a position. With the coming of the post modernistic man, there followed a revival of spiritism and Satanism in our country. Pastors encountered demonization and therefore had to turn to exorcism.

The so-called rational and scientific viewpoint, which dismissed all natural phenomena as medieval and archaic, is in reality not a sign of expanded and more sober thinking. Instead it is a materialistic and mechanistic narrowing of reality. We dare not reject the biblical teaching about Satan and demons just because superstition, wrong ideas and practices surrounded this topic in the past.

No one can speak of Christ and His work of salvation or of man and his struggle against evil and sin, without acknowledging to the devil and his demons. The Bible does not endeavour to prove the existence of Satan and evil spirits but accepts the sinful and hostile reality of these beings without any ado. **The fact is that one cannot believe in the truth of the Bible without acknowledging the existence of the devil and his demons.** The coming of Christ to this world, His work of reconciliation and the message of the Bible would be senseless if there were no Satan and evil forces from which man has to be delivered. The Bible expressly teaches in 1 John 3:8, that Jesus came to break the power of the devil. The Bible teaches that believers are admonished to take a stand against the devil and overcome him through Jesus Christ, our Lord.

## THE THEOLOGICAL FOUNDATION OF DEMONIC ATTACKS ON BELIEVERS

According to Isaiah 14, Ezekiel 28 and John 8 it seems that in the life of Satan, there was a time when he left the truth and became evil at heart. He was thrown out of heaven because of his rebellion against God, but we find his abode when Jesus called him in John 12:31, 14:30 and 16:11 the *“ruler of this world.”* Ephesian 2:2 call him *“the prince of the power of the air.”* That he had big powers as the prince of the air is clearly indicated in Job 1 where he commanded the lightning as well as in Mark 4 when Jesus rebuked the storm as if the elements were at the beck and call of Satan. Even when Satan tempted Jesus in the wilderness he showed Him all the kingdoms of the world and said in Luke 4: *“All this authority I will give You, and their glory; for this has been delivered to me, and I will give it to whomever I wish. Therefore, if You will worship before me, all will be Yours.”*

That Satan is the ruler of this world is confirmed in 1 John 5:19, *"We know that we are of God, and the whole world lies under the sway of the wicked one."*

To really understand the devil and his demonic attacks on believers we only need to look at the very meaning of his different names or references made to him, as this will so aptly define and depict his **totally evil** character.

The Hebrew word for **Satan** literally means **adversary**. Neh. 22:32; 1 Sam. 29:4; Job 1:6-12; Zech. 3:1-2;

Satan is also known as the **tempter, deceiver and seducer**. Matt. 4:10; Acts 5:3; 2 Cor. 11:14; Rev. 12:9.

The Greek word for **devil** literally means **accuser, speaker of evil, destroyer and the verb form means to accuse**. Jesus gives us Satan's job description in John 10:10, *"The thief comes only in order to steal, kill and destroy."*

**Beelzebub** means **god of the flies** and **Belial** means **evildoer**.

**Other** descriptive names for him are: **enemy** - Matt. 13:39; **murderer** of people - John 8:44; the **Evil One** - Matt. 6:13; **prince of the world** - John 12:31; **god of this world** - 2 Cor. 4:4; **the old snake** - Rev. 12:9; **the great dragon** - Rev. 12:9; **the accuser of the brethren** - Rev. 12:10; **one who poses as an angel of the light** - 2 Cor. 11:14; the **father of liars** - John 8:44; **one who appears as a roaring lion** - 1 Pet. 5:8.

The references to **demons** in the Bible are numerous and tell us that they are fallen angels who, together with Satan, **rebelled against God**. These fallen angels are also called demons, evil spirits, unclean spirits and the messengers of Satan. Although there is only one Satan, there must be very large numbers of demons and Satan can therefore attack numerous people simultaneously at different places.

The devil and his demons are also revealed to man in a more direct and more personal way. This takes place when the devil, via his demons, works in such a way in a person's life that this active evil force can be discerned more readily by spirit-filled believers. This is known as **demonising**. This is when Satan controls a person to such an extent that he becomes in fact demonic. This usually takes place when a person identifies himself with the devil or with evil things with the aim of organizing his life accordingly. However it can also take place when Satan's grasp on the person's life results in that person showing psychological deviations and at times insanity, which is a pathological condition of uncontrolled anger, blabbering and foaming around the mouth. This person is mentally deranged because of the presence of demons in his life. The Bible translators refer to this condition as **demon possession**. We like to put two more meanings to it, i.e. **demon oppression** and **demon obsession**.

**People are considered demonised when they have gone so far in the way of sin that they and their works are identified with evil itself.** It is in other words, a very serious state of sin. Not only does such a person sin like any other sinner, but also is sin so prominent in his life that Satan is recognised in him.

**The gravity of demon possession can assume varying degrees.**

**At worst** a victim's personality is so overpowered, supplanted and disturbed by demonic forces that a strange person and power is revealed in him. This person is completely controlled by Satan and the following are examples of his servitude to evil: The victims have irresistible desires to commit immoral deeds, use drugs, exploit the neighbour for their own benefit, yield to any sinful or destructive impulse, make money through any illegal or social damaging ways, etc. We cannot, in fact, equate each of these irresistible urges with a specific demon that has taken up his abode in a person's life. However, it is quite appropriate to speak of a demon of infirmity, a demon of money, a demon of immorality, a demon of addiction, a demon of power, a demon of pride and haughtiness, a demon of destruction, a demon of control and manipulation, etc.

Whether one believes in the devil or not, all these things happen when one identifies himself with evil things and gives them top priority. One may even go so far as to say that the worship of idols, such as those found in primitive societies, is in no way more destructive and more evil than the sin manifesting in more so-called civilised circles.

**However, it can also only be a foothold** that Satan obtained in the victim's life and he is put in bondage and is thus unable to do what he really should do. A believer in bondage will not be able to serve God victoriously. The initial foothold gives Satan a certain amount of control and this person experiences a demonic bondage in his life. Whether we speak about obsession, oppression, possession or bondage, one thing is clear, something in the inner person is wrong for this person acts as if an outer force controls him. If this abnormality is inside a person, then the forces that are causing the problem or trouble **must also be inside the person**.

**How severe or how mild the presence of Satan in believers and unbelievers might be, deliverance in the Name of Jesus Christ will set them free.** The Bible uses the word **healing** for cases in all categories as far as deliverance is concerned. This includes mental and physical healing. Thus we read about healing where the term for demon possession does not occur. Luke 6:18; 13:11-13; Acts 5:16; 10:38. However, we also read of healing in cases where demon possession is mentioned. Matt. 12:22; 15:22; Luke 8:36. Demonising is about a power, a hold, an influence or a bondage, which the devil has in a person's life. Consequently it is to get the evil power out of a



person's life that we should understand the notion of **casting out, exorcism or deliverance**.

We need to ask the question: **Can believers really be demonised?**

Many believers are trying their best to walk as children of the light. As they fail to produce the fruit of that light, they too often fall into strife, disillusionment and condemnation, because they are blindsided and driven from deep within by preset strongholds and bondages of the enemy in their lives. That is why Scripture warns believers not to *"Fall into the same condemnation as the devil"* or *"Fall into reproach and the snare of the devil."* 1 Tim. 3:6-7. The Bible also tells us of believers who have *"Turned aside after Satan."* 1 Tim. 5:15.

#### ABOUT THE AUTHOR



**\*Dr Gerrit Joachim Jansen van Veuren** was born on 18<sup>th</sup> December 1943 and grew up on a farm near Merweville in the district of Beaufort-West. He attended Merweville Secondary School and matriculated in December 1962 at Paarl Gymnasium. He studied at U.P. as well as I.C.S., London where he qualified as a geological surveyor. He met Annette Vermaak and they got married on the 4 October 1969 in Windhoek. The couple were blessed with two daughters and one son. He obtained precious people skills during his years with a mining group.

During 1971 he received the Lord as his personal saviour and his whole life was changed. Early in 1974 God called him into the fulltime ministry and he spends his next three years on the A.F.M. Theological Seminary at Auckland Park. Since 1978, he served as an ordained pastor and together with Annette, they ministered to the following assemblies: Groblersdal, Durban-West, Lichtenburg, Primrose-East, Universiteitsig Johannesburg, Amanzimtoti and he is currently the presiding pastor at Shalom Ministries, Pinetown from where more than twenty branch assemblies have been established throughout sub-Saharan Africa.

During 1975 he registered at UNISA and received a B-degree in Theology. The fact that believers who after regeneration, still lived in unforgiveness, bitterness, jealousy, addiction, negativity and bondage really upset him. How could this be possible? As a committed pastor who wanted to help these people he furthered

his studies in psychology, sociology and counselling. He obtained a Masters degree and received his Ph.D. in 1989 at Commonwealth University. He later obtained a D.Min in Counselling at Calvary University, a D.Divinity at Calvary University, a D.Theology in Ethics at Calvary University and a year ago a D.Litt. at St Clements University.

Since his ordination he has been involved in Community service and rehabilitation centres. He served on various School and cultural committees. He has been a regular voice on Radio Today, Christian Network Radio, local Christian radio stations and TV religious programmes. He is involved with different Regional and National Church Councils and Religious commissions. He is a well-known motivational speaker in the community. As a student of the Occult and Freemasonry he is not only a speaker in the church world but he also wrote quite a lot of articles and study books on the subject.

Dr Gerrit is however known for his Counselling Clinic in Pinetown. Thousands of people receive deliverance, healing and spiritual guidance every year. He has also written various articles and handbooks on Christian Counselling and Deliverance and he has trained hundreds of counsellors in the Afrikaans as well as English speaking churches. His handbook on Deliverance was written in Afrikaans and has been translated into Russian, Zulu, French and Portuguese and is currently in use at Bible Training Schools to train pastors and cell leaders in South Africa, Namibia, Angola, Botswana, Zimbabwe, Zambia, Maputo, Malawi, Taiwan and Russia.

*Dr Gerrit can be contacted for ministry or a list of books and study guides can be obtained from 031 702 5813 or on Email at: [veuren@telkomsa.net](mailto:veuren@telkomsa.net)*



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# MERGERS AND ACQUISITIONS: AN IMPERATIVE FOR THE NIGERIAN BANKING INDUSTRY?

Dr Patrick Chukwuemeka Okolo\*

## Introduction

This is a summary of the PhD dissertation on the above subject. The study was essentially an empirical one undertaken between July 2004 and May 2006. It was aimed at inquiring on the imperativeness of mergers and acquisitions for the Nigerian Banking Industry, following the Central Bank of Nigeria's (CBN's) directed banking consolidation programme unfolded July 6, 2004, of which mergers and acquisitions (M&As) was an important integral part. As part of the programme, all the eighty nine banks in Nigeria then were given a deadline of December 31, 2005 to beef up their capital base to N25 billion – this time shareholders' funds – from N2 billion (Okwe, 2004). M & As was recommended as *fait accompli* for the banks by the CBN.

Prior to the period under consideration, M & As amongst banks in the real and technical sense were virtually non-existent in Nigeria, save for some induced by government not quite long before the CBN directive. These include the one between Nigerian Industrial Development Bank (NIDB), the Nigerian Bank for Commerce and Industry (NBCI) and the National Economic Reconstruction Fund (NERFUND) to form the Bank of Industry (BOI); the fusion of Nigerian Agricultural and Cooperative Bank (NACB), Peoples Bank of Nigeria (PBN) and the Family Economic Advancement Programme (FEAP) to form the Nigerian Agricultural Cooperative and Rural Development Bank (NACRDB); and Nigerian National Mortgage Bank (Ninam Bank) formed from the merger of Federal Mortgage Bank of Nigeria (FMBN) and the Federal Mortgage Finance Ltd (FMFL) (CBN, 2001).

That notwithstanding, the induced mergers were restricted to development finance institutions in Nigeria; none was recorded among the commercial/merchant banks. The closet among the latter prior to December 31, 2005 had been the acquisitions of some unhealthy ones by their healthy counterparts – about six of such were recorded between 1995 and 2003 (Peterside, 2003).

## Purpose of Study

The study aimed to *inter alia* accomplish the following:

- Help identify the obstacle(s) militating against the enthronement of the culture of M & As (i.e. without coercion) in the Nigerian Banking System.

- As a corollary, while projecting M & As as important strategy for survival and growth amongst banks in the highly competitive business world of today, seek to find whether “directed” M & As pursued by CBN then is the best option for the survival of the industry.

## Research Questions

The following four questions were framed for the study:

1. Is it true that lack of enthusiasm amongst banks in Nigeria to merge prior to July 6, 2004 is because they considered their capital bases adequate?
2. Is it true that fear of dilution in ownership structure inherent in mergers and acquisitions is more pronounced amongst banks that did not merge with others than those that did?
3. Is it possible that the apparent resistance to mergers and acquisitions is because banks do not want to be dictated to or “coerced” into embracing same and this feeling is more with those that did not merge with others than those that did?
4. Can the costs, procedure and processes associated with mergers and acquisitions be a deterrent to banks willing to merge?

## Hypotheses

In reflecting the research questions posed, the following hypotheses were formulated:

1. Lack of enthusiasm amongst banks in Nigeria to merge prior to July 6, 2004 is not because they considered their capital bases adequate.
2. Fear of dilution in ownership structure inherent in mergers and acquisitions is not more pronounced amongst banks that did not merge with others than those that did.
3. The apparent resistance to mergers and acquisitions is not because banks do not want to be dictated to or “coerced” into embracing same and the feeling is not more with those that did not merge with others than those that did.
4. The costs, procedure and processes associated with mergers and acquisitions cannot be a deterrent to banks willing to merge.

## Methodology

The accent here was on Research Design; Sampling Procedure; Questionnaire Design; and Data Collection & Analysis.

i) Research Design: In sourcing empirical answers to the research questions, reliance was placed on primary mode of data collection. The main advantage of this is that the exact information wanted would be obtained (Osuala, 1987). In that respect, questionnaire method was extensively used. Furthermore, in so far as the study used qualitative data for analysis, the adoption of case study approach was justified (Goode and Hart, 1952).

ii) Sampling Procedure: The study covered the entire 25 banks (majority of which were products of mergers and acquisitions – 19 in all) that met the Central Bank of Nigeria's (CBN's) minimum capital base of N25 billion and the 14 banks that were not able to do so as at December 31, 2005 and were later liquidated. The only sampling undertaken was to stratify the population into banks that merged with others on one side and banks that did not on the other. This is in direct response to two of the research questions (questions 2 and 3) and the testing of the corresponding hypotheses (hypotheses 2 and 3 respectively). It is instructive to note that the two categories taken individually would sum up to the total population of 89 banks that were in existence prior to July 6, 2004 CBN's unveiling of the consolidation programme, though the sampling and the attendant stratification reduced the number to a total of 39 banks broken into 19 and 20 banks respectively (i.e. those that merged with others and those that did not).

It must be stressed that the decision on the entire coverage of the population was informed by the fact that not all the questionnaires sent out might be responded to as requested.

iii) Questionnaire Design: The questionnaire (see Appendix VII) was of both close and open form in design, with strict confidentiality pledged to the respondents. The former (i.e. close) embodied structured items and was designed to help this researcher arrive at some findings which are central to the study. It was also designed from the perspective of helping to carry out efficiently, the quantification and analysis of results (Borg and Gall, 1979). The latter form being unstructured was designed to allow respondents freedom in supplying answers without being 'strait – jacketed' to the researcher's prejudices and predilections.

iv) Data Collection and Techniques for Analysis: The data collection instrument applied was the questionnaire. Reliance was not placed at all on mailed mode. This was to avoid the unsatisfactory nature inherent therein, which arises mainly when securing returns (Harper, 1971). Though respondents had the option of returning their completed questionnaires through post, deliberate efforts were made to vitiate that. Attempts were made to collect them back and where respondents indicated otherwise, they were encouraged to return them through their mail messengers ('mail dispatchers').

In selecting the techniques for the analyses of data, attention was paid to the characteristics of the chosen statistical tools and the framing of the questions requiring the tools. Four research questions which would be used in testing the hypotheses had already been formulated. These questions formed the bases for some of the questions posed in the questionnaire. The statistical tools found suitable in analysing the answers from the questions were Wilcoxon One – Sample Signed – Ranks Test; The Chi – Square Distribution; and Analysis of Variance.

In resolving research questions 1 and 4 from the responses from the questionnaire specifically tailored towards that (see questions 2 & 13), Wilcoxon One – Sample Signed – Ranks Test was found suitable. The suitability is due to the fact that large sample of a population is involved, where  $n > 20$  and the data to be obtained were of a higher level than an ordinal scale. Furthermore, The Wilcoxon One – Sample Signed – Ranks deals with both direction and magnitude, that is, the test statistic does not just consider whether an observed value is larger or smaller but also by how much larger or smaller (Berenson and Levine, 1979).

Research question 3 was resolved from the independent nature of the question in the questionnaire specifically framed for it (see question 8). Since the answer which must perforce be in either the affirmative or negative form, a measure based on the concept of statistical independence was sought for. In that regard, the Chi – Square ( $\chi^2$ ) statistical tool was found most appropriate (Mills, 1977). This is a well-known statistical measure utilizing the principle of the observed frequencies deviating from the expected.

Finally, research question 2 which inherently stratified banks into two groups and considering the fact that the study was interested in analysing the amount of variation between the groups relative to the variation within each group, one way Analysis of Variance (ANOVA) appeared very persuading. Question 16 of the questionnaire was designed for it.

### Data Analysis

Data were collected from a total of 31 banks, representing 79% of the 39 banks slated for the study. These were the banks that responded to questionnaires sent to them. Of the 31 banks that responded, 16 belonged to the category of the 19 banks that merged with others (merged banks) as at December 31, 2005 (see attached Appendix IV). The figure thus represents 84% of the total merged banks within the period under consideration. The remaining 15 out of the 31 banks belonged to the category of the 20 banks that did not merge with others as at December 31, 2005 (see attached Appendix V); thus, representing 75% of the total non-merged banks as at the date in question.

Feed-backs from the questionnaires were essentially qualitative in nature and so the first step taken was to "decode" and express them quantitatively. In

accomplishing that, figures were assigned to the responses depending on their intensities. The answers were scored in such a way that the least in intensity got assigned the value of 5, the next 10, with the value of 25 assigned to the highest; intervals of 5 for the five point answer scales in which respondents were required to indicate their degree of preference. This operation was exercised in questions 2, 13 and 16 of the questionnaire which were central in resolving research questions 1, 4 and 2 respectively. However, for question 8 which was the pivot for resolving research question 3 and required a “Yes” or “No” answer, simple coding was adopted: “Yes” was coded 1 and “No” coded 2.

### Hypotheses Testing

Here tests for the four stated hypotheses were conducted using the criteria for evaluating the workings based on the statistical tools already chosen. In each case, the null and alternate hypotheses were stated and based on the workings already done with the statistical tool chosen, decision was taken on whether to accept the null hypothesis (denoted as  $H_0$ ) or its alternate counterpart (denoted as  $H_1$ ) using the criterion for such testing. For each test, a level of significance,  $\alpha = 0.05$  was assumed.

Hypothesis 1: the null and alternate hypotheses were stated as follows:

- $H_0$ : Lack of enthusiasm amongst banks in Nigeria to merge prior to July 6, 2004 is not because they considered their capital bases adequate.
- $H_1$ : Lack of enthusiasm amongst banks in Nigeria to merge prior to July 6, 2004 is because they considered their capital bases adequate.

Based on the computations done and the criterion set for the testing,  $H_0$  was accepted.

Hypothesis 2: the null and alternate were as follows:

- $H_0$ : Fear of dilution in ownership structure inherent in mergers and acquisitions is not more pronounced amongst banks that did not merge with others than those that did.
- $H_1$ : Fear of dilution in ownership structure inherent in mergers and acquisitions is more pronounced amongst banks that did not merge with others than those that did.

Based on computations and the criterion set for acceptance/rejection, the  $H_0$  was accepted.

Hypothesis 3: the null and alternate hypotheses were formulated as follows:

- $H_0$ : The apparent resistance to mergers and acquisitions is not because banks do not want to be dictated to or “coerced” into embracing same and the feeling is not more with those that did not merge with others than those that did.

- $H_1$ : The apparent resistance to mergers and acquisitions is because banks do not want to be dictated to or “coerced” into embracing same and the feeling is more with those that did not merge with others than those that did.

In line with the statistical method adopted for the testing and the computations thereon,  $H_1$  was accepted within the set criterion.

Hypothesis 4: the null and alternate were as follows:

- $H_0$ : The costs, procedure and processes associated with mergers and acquisitions cannot be a deterrent to banks willing to merge
- $H_1$ : The costs, procedure and processes associated with mergers and acquisitions can be a deterrent to banks willing to merge.

Based on computations and the criterion for evaluation, the  $H_0$  could not be rejected.

### Summary of the Study (Conclusion and Recommendations)

The study was able to establish from its findings, especially from answers supplied by respondents to items 14 & 15 of the questionnaire that there should be no basis for equivocation in replying in the affirmative to the poser in the title of the study. The study concluded that M & As within the Nigerian Banking environment is a *desideratum*.

However, the study proffered a lot of recommendations that are central in making M & As effective, notwithstanding its imperativeness to the industry. The study recommended *inter alia*, that in order to avoid forced M & As in the future which many banks loathe as per the findings of the study, the CBN should as a matter of urgency open up the banking industry to new entrants from abroad. This, the study noted would no doubt ginger the existing banks to see M & As as a way of business life and survival in the competitive global business environment of today. By the same token, the CBN should encourage and be supportive of Nigerian banks venturing outside the shores of the country.

As a corollary to encouraging voluntary M & As, the study further recommended that the CBN must insist on adequate regulation that is risk focussed and clearly pre-announced to all operators; that reduces arbitrariness to the barest minimum; that shuns political solution to purely economic matters; that adopts zero tolerance in the regulatory framework; that enthrones and ensures integrity, accountability, transparency (without seen to be favouring any bank or group) and probity in the system. The study noted that it could be reasonably inferred that the initial resistance, albeit muffled, by some banks when the programme was foisted on them by fiat by the CBN might have contributed to the tardiness with which many banks approached the exercise. That in turn



might have arguably contributed to the success level of the exercise.

### Some Developments after the Study

At the completion of the consolidation exercise in 2005 that saw a lot of M & As in the industry, a total of 25 banks emerged from 89 that were there prior to the exercise. In line with one of the recommendations, the CBN had since opened up the banking space to accommodate new entrants. Aside the 2 foreign bank representatives and development finance institutions that are currently in the country, a total of 28 banks are now operating in the country (see Appendix IX). Out of that number, 9 banks are new in the system.

Interestingly, due to the now non-coercive stance of the CBN in M & As coupled with some new entrants from abroad that have bolstered competition, the industry has witnessed some voluntary M & As even from the ranks of those involved in the earlier exercise. ECOBANK had since acquired OCEANIC BANK; FCMB acquired FINBANK; HERITAGE BANK (formerly Societe Generale Bank Ltd) acquired ENTERPRISE BANK (formerly SPRING BANK); SKYE BANK acquired MAINSTREET BANK LTD; and STERLING BANK acquired EQUITORIAL TRUST BANK. These M & As were executed seamlessly without any prodding and fanfare from the regulatory authority. This, accords with one of the recommendations of the study borne out of one of the findings of the study.

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# MENTAL HEALTH IN THE KORAN

Dr Mehmet Emin Kilic\*

The Koran places the effects of the soul as causes of disease. It is counted among the main reasons of despair and other spiritual depressions: *"They said: 'By Allah! You will never cease remembering Yusuf (Joseph) until you become weak with old age, or until you be of the dead'. This is an expression full of condemnation and rage. To be honest you are still wandering about Yusuf Prophet. You will become ill as you keep on being sad about him. There is nothing left of you due to this disappointment. You will finally destroy yourself as you upset for no reason. There is no hope in Yusuf for you any longer! He is gone! He won't return at all! Prophet Yakub asks them to leave his along with his God in respond to these words. He doesn't want to talk about his sadness with anyone other than God. He communicates with God in a way that differs from theirs. Therefore, he is in possession of information regarding God that they are not aware of (Surah Yusuf, 85). About this matter, Abdurrahman Kasapoğlu says: 'In the Koran the reasons of disease are generally seen in spiritual effects and the importance of psychiatry is pointed out. In the Koran it is also aimed to protect people especially from psychosomatic diseases. Psychological diseases are mostly due to reasons such as despair, conflict and high burden. In the Koran, faith in Allah and destiny, patience and submission are commanded and diseases such as psychosis and neurosis are prevented to a great extent with elements that decrease despair and end depressions.'*<sup>1</sup>

In the Koran there are general elements that prevent spiritual diseases; *"Say: 'O 'Ibadi (My slaves) who have transgressed against themselves (by committing evil deeds and sins)! Despair not of the Mercy of Allah, verily Allah forgives all sins. Truly, He is Oft-Forgiving, Most Merciful.'*" No matter how we comment, this is the great sea of Allah's mercy that covers all sins. This is a turn back call to Allah. This is a call for the blind, alone and faraway sinner in the dessert of deviance. This is a call for passion, hope and forgiveness by Allah. Almighty Allah is merciful to His servants. He knows very well about their weakness and helplessness and the factors that affect them inside and outside. He knows that Satan waits to hunt them in every aspect, that he waits to uncover their weakness, that he uses all ways to deviate them and that attacks on them with his soldiers and works very seriously on these ugly activities. Furthermore, He knows that the being called man is a very weak creature that has a weak composition and that would easily fall down if he lets go of the handle he holds onto. He knows that the balance of the duties, tendencies and ambitions placed in him could easily break, that this could distort the

person and that man is weak about maintaining a healthy balance. Almighty Allah knows all of these states of the creature called man. Therefore, He helps him and opens the doors of His mercy. He does not punish him for his sins immediately but prepares all the conditions for him to correct his mistakes and walk on a straight path. At the moment when he thinks that he can never be forgiven due to the fact that he is deep into sin and revolt... Yes, now at the moment when this despair and pessimism is at the top, he hears the sweet sound of mercy: There is no obstacle between man and His reviving, pleasant shadows of mercy and peace, despite the fact that the person fell into sins and deviated from the path. There is no obstacle between him and these except for pledge. The only obstacle is pledge. It is enough to return to an open door, where there is no doorman to prevent entrance and no one has to take the permission of another to enter.<sup>2</sup> *"And who despairs of the Mercy of his Lord except those who are astray (Al-Hijr 15/56). When the word of the Prophet Abraham (pbuh) is referred to the word 'mercy' is especially emphasized. This essential truth is put forth with this: 'And who despairs of the Mercy of his Lord except those who are astray?'. Only those who deviated from Allah's path, who did not breathe His soul, who do not feel His mercy, who do not comprehend His compassion, goodness and protection, abandons hope from Allah's mercy. But a heart, which reached the freshness of faith and submitted to Allah would never fall into despair even if he is surrounded with hardships and stuck under the heavy pressure of conditions and loses his way within the heavy pressure of reality in the deep darkness. He would never abandon hope. Because Allah's mercy is very close to believer hearts that have found the right way. Allah's might reveals the reasons as it reveals the results. As it changes the reality, it also changes time promised. Here the Prophet Abraham (pbuh) is no longer afraid of the angles. He has calmed down and is in safety due to the glad tiding. We are trying to learn the reason and purpose of the angles to come.'<sup>3</sup> *"And say: 'My Lord! I seek refuge with You from the whisperings (suggestions) of the Shayatin (devils)'" (Al-Mu'minun 23/97).**

Submittance to Allah can also be at the moment of death. This verse in the Koran, *"Sonunda onlardan biri ölümün eşiğine geldiğinde"* supports this meaning.

<sup>1</sup> -Kasapoğlu, Abdurrahman, *Human Psychology in Koran*, Yalnız Kurt publications, Istanbul 1997. s.97.

<sup>2</sup> -Kutub, Seyyid, *Fî-Zilâl-il-Kur'an*, Trnslt.(Commission: Bekir Karlığa, M.Emin Saraç, İ.Hakkı Şengüler), Hikmet Publications., Istanbul 1968, v.? p.?

<sup>3</sup> -Kasapoğlu, Abdurrahman, *Human Psychology in Koran*, Yalnız Kurt publications, Istanbul 1997. s.99.



This interpretation is possible when we look at the Koran. *“And if Allah touches you with hurt, there is none who can remove it but He; and if He intends any good for you, there is none who can repel His Favour which He causes it to reach whomsoever of His slaves He will. And He is the Oft-Forgiving, Most Merciful.”* (Surah Yunus, 107).

The Koran is essential for a man's inner peace, which is the basis of one's mental health. One of these essential points is to “mention Allah”. Hearts can only find peace by mentioning Allah. People who believe gain inner peace by mentioning Allah and feeling their commitment to Allah. They are saved of the tension and strain that is a result of loneliness.<sup>4</sup> This can especially be observed on the elderly and the sick. It is seen that people acquire a psychological dynamism thanks to this inner peace caused by “mentioning Allah”. When the soul is revived, this has positive effects on the human body. This truth is revealed in the Koran as such: *“Those who believe (in the Oneness of Allah - Islamic Monotheism), and whose hearts find rest in the remembrance of Allah...”* (Ar-Ra'd 13/28). Then believers' souls become of sympathetic and transparent pictures. This picture appears in an atmosphere where closeness, lovingness, peace and harmony is prevailing. They are believers and their hearts are satisfied with the mentioning of Allah. They are satisfied in heart as they feel that they submit to Allah, they are close to Him and they are safe under His protection and guard. They are saved from the burden of loneliness by comprehending the beginning and result of creation, matter and incidents and they are under the safety that they will not deviate from their path. They are in peace knowing that they will be protected against all attacks and harms. They know that such attempts could only affect those whom Almighty Allah wishes. Together with this they are pleased to be tested and they are patient in the face of troubles. They are peaceful since they are aware that Almighty Allah has mercy over them by directing them to the right path, granting them blessings and sheltering them in this world and the hereafter. *“Haberiniz olsun ki, kalpler ancak Allah'ı anmakla huzura erebilir.”* This peace, which is placed in the hearts of believers by mentioning Allah, is a real and rooted feeling. They know this feeling but they cannot recite this with words that have no feeling. Because it is not possible to explain this feeling with words. This is a feeling, which covers the heart, rests the heart, softens it, calms it down and makes it feel safe and that grants harmony. The heart understands that it is not alone by itself in this world. Because everything around is the work of Almighty Allah Who has all things under His control... This peace, which takes place by mentioning Allah in the heart of believers, is a real and rooted feeling. Hearts, which taste faith and submit to Allah, know of this feeling. They know this feeling but they cannot recite it with words that have no awareness of this feeling. Because it is not possible to explain this feeling with words. This is a feeling, which covers the

heart, rests the heart, softens it, calms it down and makes it feel safe and that grants harmony. The heart understands that it is not alone by itself in this world. Because everything around is the work of Almighty Allah Who has all things under His control... On earth, there could be no one who is more miserable than someone who lacks the peace due to closeness to Allah. Could there be someone more miserable than a person who walks on this earth with no connection with the universe around him? Because that person let go of the handle that ties him to the world of matter in the name of Almighty Allah Who is the Creator of this world. There is no one who is more miserable than someone who does not know why he came to this world, where he will go to and why he shows patience for the things in life. A person who is constantly afraid of the things around him and who walks around in fear all the time, actually swims in the sea of misery. Because he is unaware of the hidden connection between him and other creatures. No, no, there could be no one who is more miserable and unhappy than someone who walks all alone in isolated desserts. He has to struggle with no help and guidance and all alone. The life of this world cannot be endured without submittance to Allah and without His control and protection. Allah is the Protector and Controller of all things. In difficult situations, a person's endurance, resistance and preparation would have no use. There are such moments that all of these qualities have no use. Only a person who finds peace by submitting to Allah and feels Allah's protection and so finds peace can show real patience and resignation to Allah in his life. People's hearts can only find peace by citing Allah. Those who resign to Allah, those who acquire peace by citing Allah... Almighty Allah adorns their places in His Sight. Because they have behaved in a good manner by submitting to Allah and carried out good deeds in the life of this world. *“Blessing at those who believe in God, have faith and implement good deeds! A perfect future is waiting for them.”*<sup>5</sup>

The word “*Tûba*” in the verse comes from the verb ‘*Tabe*’ and it is in the rhythm of ‘*Kubra*’. This is used to glorify and praise. However, when it comes to those who ask for a miracle but do not feel the peace that comes with faith, since they are in great misery they ask for miracles. *“Additionally, you are not the first prophet who has come to his tribe with this kind of a call tell them to remember this incident. Surely, many prophets and nations have come and gone before them.”*<sup>6</sup>

*“So if they still choose to remain unbelievers, you follow up your motion direction and trust and depend on God”*. With this verse, it is told that hearts can find peace only with the citing of Allah. What is meant with

<sup>4</sup> -Kutub, *Seyyid, Fi Zilali'l Kur'an*, v.7 p.?

<sup>5</sup> - For detailed information, See: Kasapoğlu, Abdurrahman, *Human Psychology in Koran*, Yalnız Kurt publications, Istanbul 1997. p.97-99.

<sup>6</sup> - For detailed information, See: Ateş, Süleyman, *Modern Interpretation of the Noble Koran*, Yeni Ufuklar Nşr., Istanbul, v.4 p.474-475.

the citing of Allah that will bring peace to the hearts is the read, listen and understand what is told in the Koran, praise Allah with expressions such as SubhanAllah, Alhamdulillah, Masha'Allah, Insha'Allah, Lailaha IllaAllah, thank Allah for all blessings, know that Allah creates everything that happens, keep Allah in mind and heart all the time and do everything for the good pleasure of Allah. Keeping Allah in heart gives joy and happiness. When one cites Allah, the doors of reason, love of Allah, fear of Allah, glad tidings and all good feelings open to the person. If a heart aims for something other than Allah, since it is not satisfied it would not settle on one, none would be able to satisfy. A person's soul wants to reach the greatest pleasure. But when the person begins to be happy by citing Allah, he understands that all other desires and wishes are based on Allah and there is no higher level of satisfaction than being with Allah in heart and living for the good pleasure of Allah according to the Koran. Therefore, the hearts of disbelievers are never settled with peace and harmony and they are always in search for something more.<sup>7</sup>

### 1.1. The Effects of the Unbelievers in the Health of Soul

This will be dealt with, based on the views of Abdurrahman Kasapoğlu. Kasapoğlu mentions about the views of the scholars and philosophers in his book called *"Disbelief and Depression in Koran- Negative Effects of Disbelief on the Integrity of Soul"*<sup>8</sup>. It also includes the views of the scholars and philosophers that researched into the positive effects of faith on soul and mental health and gives the results of scientific researches in the area. Then we will proceed to reading the verses in Koran, explaining the dark mental state of the disbelievers. There will be three sub-chapters in this chapter;

### 1.2. Protective Effects of Faith on Mental Health

The advantages that modernism introduces to our lives and the fulfillment of all material needs of individuals are not able to provide the humans with peace and happiness. At this point, even the fulfillment of all material needs does not make humans happy. Religion is an answer to the material assertiveness of modernism and psychosocial depressions. In order to overcome this hopelessness that humans experience, the balanced and organized environment of religious belief that provides internal satisfaction is necessary. Happiness and internal peace are the biggest advantages that religious belief provides to humans. A strong belief of God is one of the foremost things that relieve human being. Mental structures of people who believe in God are healthier and more consistent. True believers are

peaceful and happy as much as they are connected with and devoted to God. Heart that is relieved and relaxed with faith can live with a happiness that is experienced only by believers. This kind of belief prevents the individual to be depressed and anxious and it provides an escape from the spiritual oppressions.<sup>9</sup> In order to benefit from the spiritual healing that religion presents to human is to refer to a presence with three holy sources that are not deformed and distorted. In addition, it is necessary to understand this righteous and unreformed religion and to live it in a consistent and balanced way. If an individual is not able to adopt living a religious life correctly even though he is devoted to a religion with firm and sound structure, and if he developed pathologic devotion and comprehension, he cannot benefit from the internal peace and comfort the religion provides. An individual who has a healthy and a consistent belief protects his nerves with a powerful shield. Because religion keeps humans away from the factors that reveal madness. Especially Islam is a religion that provides the health of the nervous system of humans. The pleasure, submission and trust the real belief grants are spiritual medicine for the individuals. They soothe the sadness and pains of human and gives him solace. The concept of belief evokes the determination, peace and tranquility in the internal world of human. It connects the human with divinity and reduces/extinguishes the anxiety. No trouble is felt in the heart thanks to belief, and on the contrary, psychological peace is felt. The thirst and hunger of the soul are quenched by belief. However, the level of this effect varies according to the individual and the society. These effects of religion on humans are realized thanks to the internalization of religion deeply, not because of a superficial devotion.

In the researches, a significant relation is found among the various aspects of mental health such as "the factor of belief", life satisfaction, happiness, self-esteem, hope, optimism and the meaning of life. These researches show that religion positively effects the individual's happiness. In the researches, the positive effects of religious belief are clearly seen on mental health. According to the research data, it is detected that the religious individuals experience mental problems to a lesser extent. In a research about religious harmony and wellness, positive relation is found between all findings related to religious harmony and wellness.<sup>10</sup> Today, an important part of researchers

<sup>7</sup> -Yazır, Hak Dini Kur'an Dili ("The Koran; The Language of the Religion of Truth"), v. p. 2984.

<sup>8</sup> -Kasapoğlu, Abdurrahman, *Denial and Depression According to Koran -Negative Effects of Denialism on Mental Health*, İ.Ü. Faculty of Divinity Magazine, Spring 2010/ 1(1) 211-235.

<sup>9</sup> -Quoted from Kasapoğlu: Koç, Mustafa, *A Theoretical Approach to the Effect of Praying and Worshiping on the Mental Health of the Adolescents*, Diyânet İlmî Dergi, year 2005, issue 4, p.89; Topaloğlu, Aydın, *Atheism and Its Criticism*, Ankara 2002, D.I.B. Publications, p. 151.

<sup>10</sup> -Quoted from Kasapoğlu: Holm, Nils G., *Introduction to Religion Psychology*, Trnsl. Abdülkerim Bahadır, İnsan Publications, İstanbul 2004, p. 144; Hökelekli, Hayati, "Youth and Religion", *Youth, Religion and Values Psychology*, Editor: Hayati Hökelekli, Ankara School Publications, Ankara 2002, p. 22.

that work on the psychology of religion and religious values accept the existence of a positive relation between devotion and mental health. In the researches, it is observed that the people who are religious experience less depression, those that are depressed recover more quickly and that they experience less anxiety, that they are psychologically in a better condition and more optimistic, that they find more meanings and purposes in life and that the suicide attempt rate among these people is low. When the researches that are performed in the West about this subject are evaluated, it is seen that religious methods of struggling are quite effective in dealing with psychological conditions such as stress, anxiety and depression. It is revealed by scientific researches that religious belief is an important factor in dealing with stress. Positive relations are found between belief and the wellness and the relaxed feelings of individuals. The researches indicate that the relations between devotion signs and anxiety indicators are negative and that devotion plays an active role in reducing anxiety. In the most of the experimental studies, it is seen that depression indicators decrease as the level of devotion increases. Now, though not globally, a significant portion of scientists accept that religion has an effect on mental health and discuss that it should be taken into consideration in aspect of modern medicine. Some psychologists express their views that emphasize the importance of religion in the treatment of mental diseases. H. C. Link, who evaluates the average indicators of the mental diseases in the mentally ill individuals in American hospitals, expresses that it is necessary to rediscover religion against these issues. With this aspect, religions are spiritual treatment systems. The role of religions are not different from the actions of psychiatrists. It is said that the phrase “the most developed system of psychotherapy” can be uttered for/about religion. The foremost and the most important element of religion is “God”, who heals humans and who cures mental diseases. Faith has a crucial function for the humans. One of the most important functions of faith is that it rescues humans from psychological uncertainties. Those who have strong religious belief have very significant health advantages compared to the ones who do not have belief. The risk of being depressed is very low for them. At this point, belief has a protective function. Religious belief that dominates the human and that gives him the real peace has a positive effect in dealing with depression easily. The individual can have the chance of protecting himself from stress and depression thanks to his religious belief. Psychotherapy cannot make a human happy by itself, because psychology does not have much to provide to human about the meaning of life. Without meaning, it cannot be achieved to make human happy. Religion is the first thing that can give humans meaning and purpose. Humans who have serious psychological issues may find some peace and happiness thanks to religion. Those who unify their own desires and wills with the divine will can achieve the happiness their hearts seek, no matter what the conditions are. Besides giving a meaning to the universe, religion adds a moral divinity

to humans’ lives; it gives support to humans in the best and worst times of their lives.

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# CRITICAL CHALLENGES IN ROAD PROJECTS AND PROJECTS PERFORMANCE MANAGEMENT IN DONOR SUPPORT ECONOMIES: THE SIERRA LEONE FACTOR

Ing Dr Sahr Ernest Gbembo\*

## ABSTRACT

The critical Challenges in Road Projects and Projects Performance Management are the constructs that are repeated elsewhere and their identification, understanding, and mitigations result to the efficiency and effectiveness of the Road Agencies in donor support economies. This would happen because Donor Support Road Projects are executed under the same financing agreement in donor support economies. Similarly, the successes or failures of Roads Projects and Projects Performance Management in donor support economies largely depend on peoples' assimilation, attribution and response to roads projects events. On the other hand, the key players (Client and Contractors) in the road construction industry have similar expectations but also have different interpretation of the constructs that put Roads Agencies Performance and Management in disrepute in Donor Support Economies. From literature review, the constructs of Reputation, Control and Budget were deduced as crucial in Public Road works.

Twenty-four warning factors were identified and grouped into these constructs (reputation, control and budget). Questionnaires were drawn on each warning factor in each construct and administered to two respondent groups: the Contractors and the Client (Sierra Leone Roads Authority). The statistical sign tests were conducted on the scores between the respondents to ascertain whether there were significant differences in the scores. There were no significance differences between the scores of the two respondent groups.

The Statistical Package for the Social Sciences (SPSS) was then utilized in the calculations of the Spearman, Kendall's Tau and Pearson coefficients on the scores obtained on the warning factors between the respondent groups which showed strong positive relationship in the range of 0.5 to 0.643. The Relative Important Indices (RII) were calculated from the Mean Scores (MS) on each warning factor to ascertain the level of importance of each warning factor in each construct.

A model was conceptualized to ascertain the pattern of relationship within the three constructs. It was discovered that the driving forces for Road Agency to take action were external pressure and lag in road works. The research recommended that the attribute of the warning factors that caused pressure and lag in

Road Projects Performance and Performance Management be measured in terms of their frequencies: repetitive/persistence, fast incremental, discontinuous unpredictable and discontinuous and predictable. The spontaneity of attributes of warning factors were placed into a four quadrant matrix. The vertical axis labelled pressure on road agency and the horizontal axis labelled works lagging is the best tool to alert, monitor, evaluate and mitigate the impact of the warning factors on the constructs. Consequently, this will result to the best management of the three critical challenges (constructs) in Road Projects and Projects Management Performance in Donor Support Economies: The Sierra Leone Factor.

*The key words in the research are: CONTROL, REPUTATION AND BUDGET.*

## INTRODUCTION

Documentary evidences, the print media and the public discussions have shown that the Roads Authority in Sierra Leone had critical challenges. Consequently, there was a need to investigate the critical challenges faced by Road Agencies in Donor Support Economies. Similarly, project management processes and knowledge areas are interdependent so it is assumed that the factors that cause critical challenges in Roads Projects and Projects Performance Management are also interdependent such that no warning factor can be held constant.

The major instrument used in this research is a questionnaire utilising a rating scale (Fellows & Liu, 2008). Anonymity was used in this research because the data pertains peoples' reaction to some project events etc.

## PRIMARY OBJECTIVES

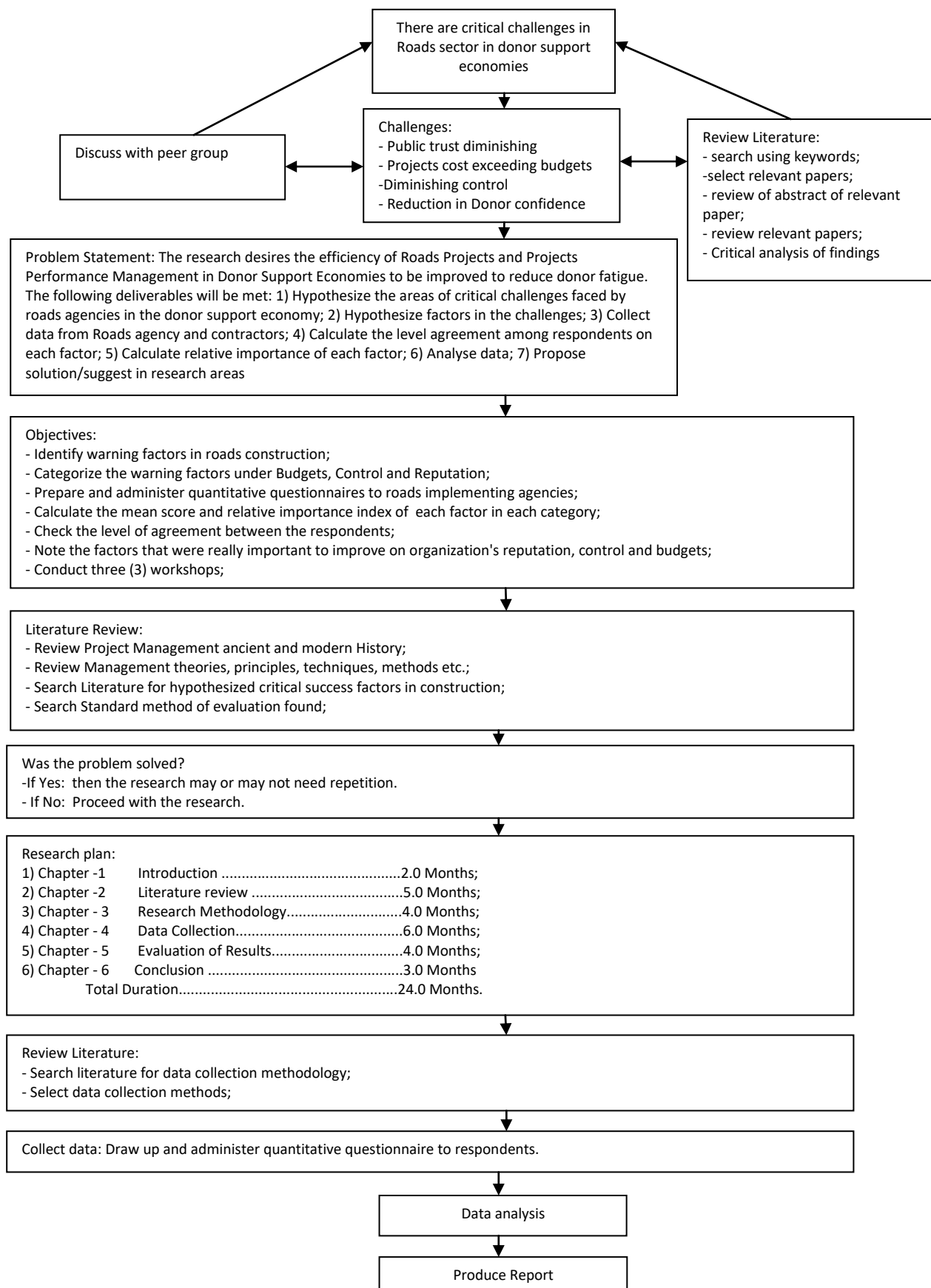
The primary objective of this research is to identify constructs and their constituent warning factors that are critical challenges to the success of Roads Projects and Projects Performance Management in donor support economies, especially Sierra Leone.

## SECONDARY OBJECTIVES

As governments have developed private business styles, the secondary objective is to seek opportunities to benefit from limited investment.

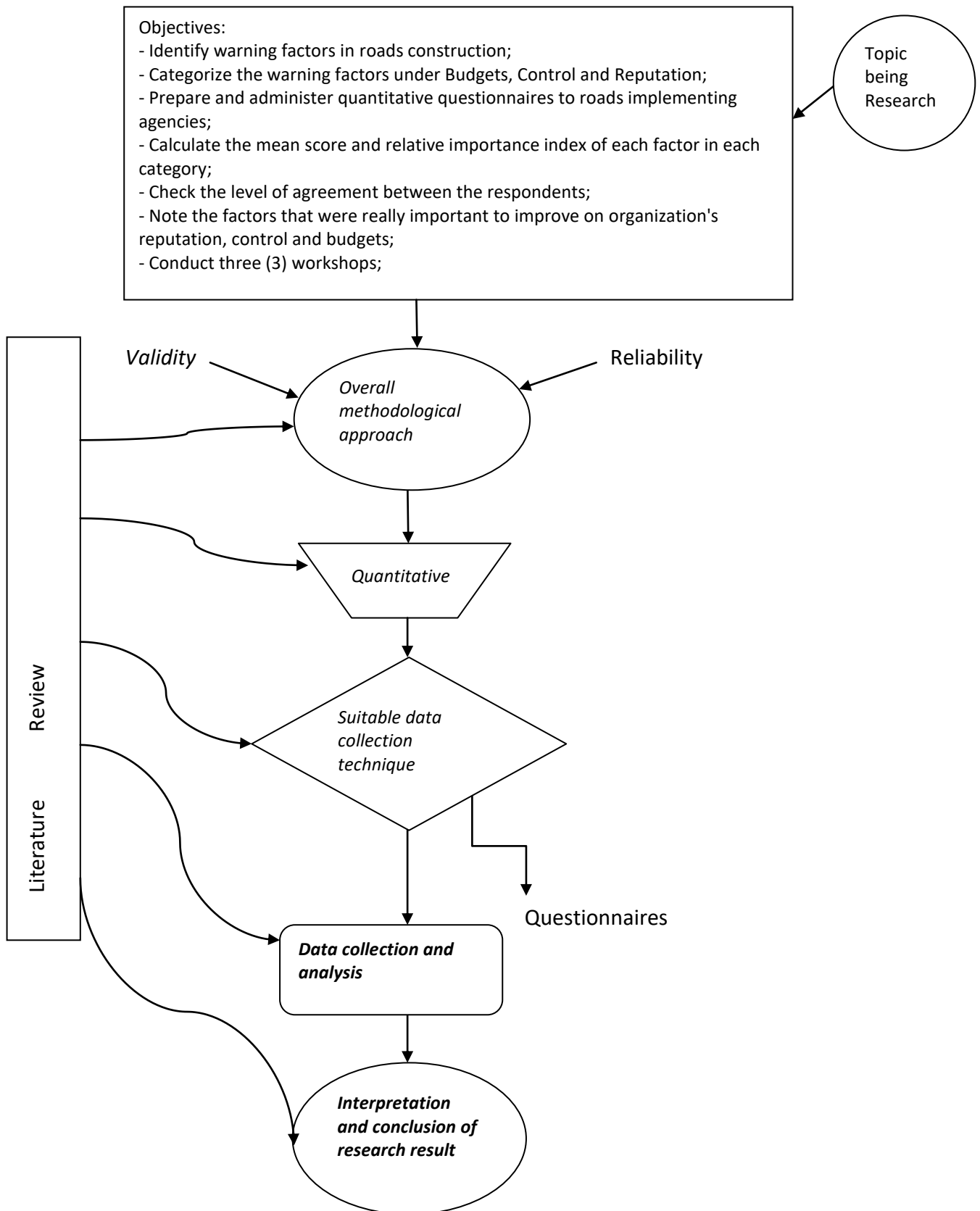
## RESEARCH DESIGN

The Specially Promoted Programme (SPP) by the Science and Engineering Research Council (SERC) developed in the 1980s in construction management was used to design research as shown below (Fellows and Liu, 2008):



## Research Implementation Strategy:

The research implementation followed the Pattern of the Specially Promoted Programme - SPP (Fellows and Liu, 2008) as follows:





## RESEARCH PATH AND SYSTEMIZATION

### ORGANIZATION OF WARNING FACTORS IN THE QUESTIONNAIRE AND DATA EVALUATION.

Using systemic thinking, hypothesized twenty-four (24) common warning factors in the critical challenges in roads projects and projects performance management were categorized into the three (3) constructs of Control, Reputation and Budget as follows:

Control (9)

Reputation (7)

Budget (8)

The common warning factors were not arranged in any rank or disposition in terms of project features, enormity of contract, design of the contract, scale of contractor etc.(Park, 2009).

The respondents were randomly selected and asked to complete the questionnaires to gain their level of understanding.

The perceptions of the respondents were sought in a manner to quantify their qualitative responses on a scale of 1 to 5 (Fellows, and Liu, 2008). The interpretation of the scores were as follows (Fellows, and Liu, 2008):

Strongly Disagree - 1, Disagree -2, Neutral -3, Agree - 4 and Strongly Agree -5

The Statistical Package for the Social Sciences (SPSS) tool was used to calculate the Spearman's Correlation Coefficient, the Kendall's Tau test and the Pearson's tests so as to get the pattern of relationships among the two respondents groups responses. Spearman's Correlation was used in order to determine the strength and direction of the monotonic relationship in the scores between the clients and contractors groups as follows:

$$\rho = 1 - \frac{6 \sum D^2}{n(n^2 - 1)}$$

n = sample size

D = difference between the ranks

It was also necessary to establish level of discordant or concordant between the two groups on the rankings. The Kendall's Tau Correlation Coefficient was used as a better statistical tool for concordance or discordant between the two respondents groups.

That is  $(X_i, Y_i)$  and  $(X_j, Y_j)$  are concordant if they are in the same order for each warning factor. Thus:

a)  $X_i > X_j$  and  $Y_i > Y_j$  or

b)  $X_i < X_j$  and  $Y_i < Y_j$

On the other hand, there is discordant if the reverse is the case. The total number of pairing between two groups on the rankings on the warning factors in each construct is  $n(n-1)/2$ . The following formula is used to calculate the value of Kendall rank correlation:

$$\tau = \frac{n_c - n_d}{\frac{1}{2} n(n-1)}$$

$n_c$  = number of concordant

$n_d$  = Number of discordant

The Pearson correlation statistic was calculated for each construct to measure the degree of the relationship between the respondent groups were linearly related.

The following formula was used to calculate the Pearson correlation

$$r = \frac{N \sum xy - \sum (x)(y)}{\sqrt{N \sum x^2 - \sum (x^2)} [N \sum y^2 - \sum (y^2)]}$$

r = Pearson correlation coefficient;

N = number of value in each data set;

$\sum xy$  = sum of the products of paired scores;

$\sum x$  = sum of x scores;

$\sum y$  = sum of y scores;

$\sum x^2$  = sum of squared x scores;

$\sum y^2$  = sum of squared y scores;

The following results were obtained with the SPSS tool.

| Statistical Approach   | Correlation coefficient between Clients and Contractors group. | 2- tail significance level |
|------------------------|----------------------------------------------------------------|----------------------------|
| Pearson's correlation  | 0.643                                                          | 0.086                      |
| Kendall's tau          | 0.500                                                          | 0.083                      |
| Spearman's Correlation | 0.643                                                          | 0.086                      |

Table 1. Correlation coefficient between Clients and Contractors group on reputation.

| Statistical Approach   | Correlation coefficient between Clients group and Contractors group. | 2- tail significance level |
|------------------------|----------------------------------------------------------------------|----------------------------|
| Pearson's correlation  | 0.617                                                                | 0.077                      |
| Kendall's tau          | 0.500                                                                | 0.061                      |
| Spearman's Correlation | 0.617                                                                | 0.077                      |

Table 2. Correlation coefficient between Clients and Contractors group on control.

| Statistical Approach   | Correlation coefficient between Clients group and Contractors group. | 2- tail significance level |
|------------------------|----------------------------------------------------------------------|----------------------------|
| Pearson's correlation  | 0.643                                                                | 0.086                      |
| Kendall's tau          | 0.500                                                                | 0.083                      |
| Spearman's Correlation | 0.643                                                                | 0.086                      |

Table 3. Correlation coefficient between Clients and Contractors group on budget.

In practice, the low Spearman's Correlation Coefficient are fair enough to be acceptable as no two respondents groups would have the same view on a number of variables (Plews, 1987).

It is usual for Kendall's tau be lower than Spearman's tau because the Spearman's Correlation calculation give "more weight to extreme differences in the ranks" as the numbers are squared Whilst the Kendall's tau give equal weight to all numbers (Blolock Jr., 1960).

Pearson's Correlation Coefficient value ranges from -1 to +1. If the plots are randomly scattered, then the coefficient will be zero. The Pearson's correlation coefficients for the hypothesized critical challenges are as follows:

- a) Reputation..... 0.643
- b) Control ..... 0.617
- c) Budget..... 0.643

The above positive Pearson's Coefficient results have indicated that there were linear relationship in the measurements given to warning factors in the constructs of control, reputation and budget.

Every warning factor had several scores. The Mean Score (MS) give a representative score on each factor. The Mean Score (MS) on each warning is calculated as

$$MS = \frac{\sum(f \times s)}{n}; f = \text{frequency of each response rating}; s = \text{score or rating}; (1 < MS < 5)$$

f = frequency of response to each rating (1-5) ; n = Total number of respondents; s = score.

However, the Mean Score is not suitable for ranking. The five-point scale was transformed into relative important indices (RII) using the relative ranking technique (Shash 1993; Chan and Au 2009; Chinyo et al, 1998; Kometa et al 1995; Tarawneh 2004 cited in Park, 2009).

$$RII = \frac{\text{Total Score}}{5N}; (0 \leq RII \leq 1)$$

From the calculated relative important indices (RII), the warning factors of communication with stakeholders and the qualification and professionalism of the clients staff encompass all the other warning factors into putting roads institutions reputation into disrepute in the public eyes.

In the construct of control, the warning factor of management understanding of the road agency vision as well as the roads agency's practical knowledge of the road business are paramount; whilst proper handling of the project budget is mostly dependent on the due diligence made in adhering to initial budget and the unwillingness to accept unwarranted change request from the public and the contractors.

## SUMMARY

The critical challenges in Roads Projects and Projects Performance Management in Donor Support economies: The Sierra Leone factor, constitute effect and constructs that could be only understood by systemic thinking rather than linear thinking (Rieley, 2006).

The research findings are summarized in figs.1 and 2 below:

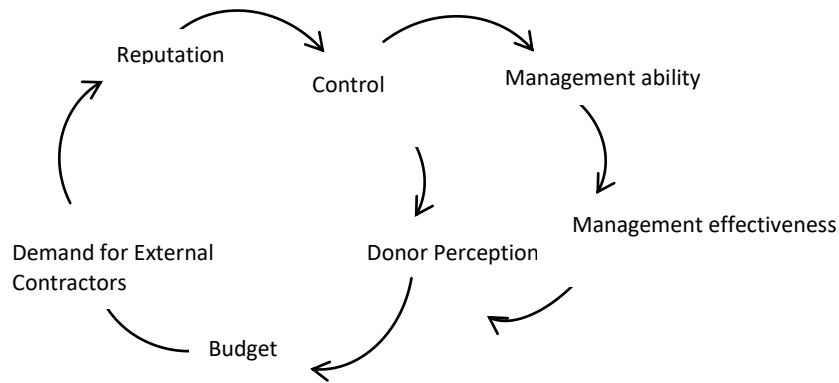


Fig.1 Conceptual model of Budget, Control and Reputation as critical challenges.

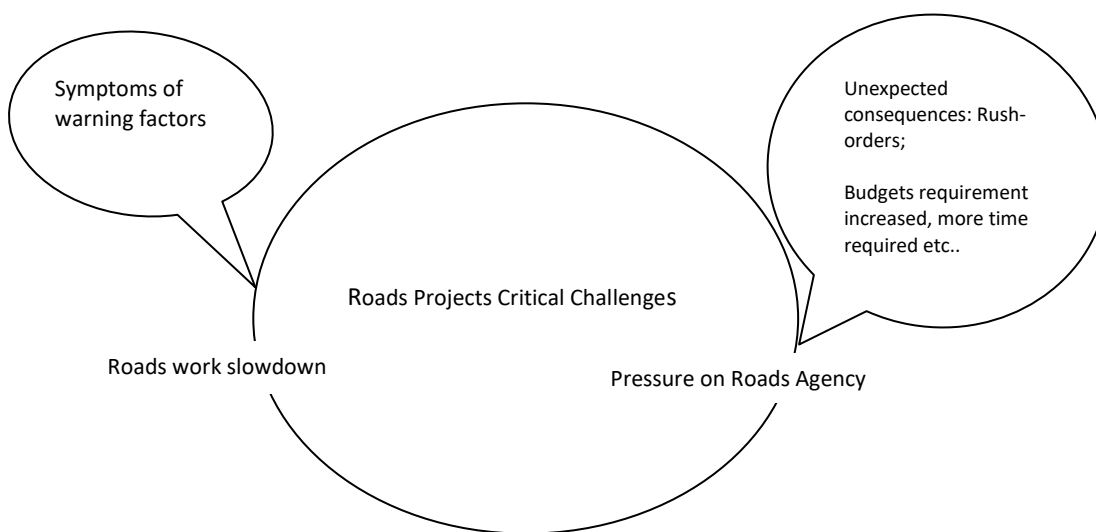


Fig. 2 Conceptual model of driving forces for Road Agency to take action.

The research recommended the following field tool to measure the degree of turbulence of the warning factors in matrix 1 below:

| Frequency Description of Factor(s) |                              |                                             |                                           |
|------------------------------------|------------------------------|---------------------------------------------|-------------------------------------------|
| Level 1:<br>Repetitive             | Level 2:<br>Fast Incremental | Level 3:<br>Discontinuous and unpredictable | Level 4:<br>Discontinuous and predictable |
| <i>Rush-orders</i>                 | <i>Communication issues</i>  | <i>Payment delays</i>                       | <i>Organizational overlap</i>             |
| Etc.                               | Etc.                         | Etc.                                        | Etc.                                      |

Matrix 1. Attributes/turbulence of warning factors.

Road Expenditure →



The contribution of this research to the knowledge of Road Projects and Projects Performance Management in Donor Support economies: the Sierra Leone Factor, is that it extends the usual project management constraints of time, scope and cost to the critical challenges of the constructs of reputation, control and budget. Consequently, this research has discovered the constructs of control, budget and reputation as critical challenges in roads projects and projects performance management in donor support countries, specifically Sierra Leone.

Although the warning factors in the constructs of budget, control and reputation were addressed on a situational basis, there is a commonality among the constructs in that there were uncanny display of the warning factors in the construct of control into the constructs of reputation and budget. This is as a result of mix-organisational decision-making through organisational overlaps. In conclusion exercise of control is the key critical challenge in Road Projects and Projects Performance Management in Donor Support Economies.

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## Limitation and Further Study

As time and funding were major constraints and the relationship between workers varied with their cultural practices in which case the findings in Sierra Leone is an eye opener for further research in other Donor Support Economies.

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## ABOUT THE AUTHOR



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Dr Gbembo rose from the rank of pupil Engineer to a Deputy Director General in Sierra Leone without a single query. Contact: [segbembo@yahoo.com](mailto:segbembo@yahoo.com)

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# UNITED KINGDOM (UK) UNIVERSITY EDUCATION: FREEBIE OR PAYEE!

Professor Dr Bruce R. Duncan\*

## Introduction

Historical facts, the volatile anomalies of politics, the taxpayer, the realities of economics, the question of entitlement, and the doctrine of accountability sculpture the key concepts of this academic essay. Who must pay the education bill is an issue that continues to bedevil the UK's tertiary education business, democratic rights and Britain's justified place in the Free Market.

## The Timeline

### *History and politics*

In 1945, the Labour Party under Clement Attlee ousted Winston Churchill's Conservative Party from power<sup>1</sup>. The post-war government, to rebuild Britain, apparently waived university admission rules and allowed men and women discharged from the Armed Forces to attend universities without the established pre-entry qualifications (The Guardian, 2016). However, this "exemption" did not destroy the country, and academia continues to survive - par excellence!

Notwithstanding, uncapped individuals also contributed to Britain's post-WW II identity as a major player in international affairs. Women, (without a university degree) physically erected Waterloo Bridge (Historic England, 2016) – only a few women had attended UK universities before WW II (but that is another story!). Does society always give equal recognition to bricklayers and corner shop entrepreneurs – or only university stars?

Nevertheless, universities continued preparing individuals to contribute to the social, political and economic resurrection of post war-ravaged Britain (having reinstated their selective/discriminatory admission barriers). Happily, as the sun begins to set on 2016, the reputation of British Universities continues to attract the attention of the world and earn top class rankings (The Times Higher Education, 2016). Graduates with an academic degree can also support nation-building.

Importantly, too, the UK Exchequer gains from non-European Union students ("international students") who now pay up to three times the student fee that UK and EU students fork out for the same knowledge, facilities and lecturers. Living costs double up international student fee costs (Playdon, 2015). Market forces continue to play their part in building Britain.

Does the economics term, arbitrage, viz. buying an educational asset in the UK market and then selling it to the "foreign" market students best define this advantageous business ruse?

*Politics, the taxpayer and economics (cat, mouse and cheese)*

Readers will note that Macmillan's Conservative Government (1962), *introduced* mandatory student maintenance grants to cover tuition fees and living costs (Blake, 2010). In parallel, a historical "first" was the Beatles broadcast of their pioneer Top 20, the UK hit - 'Love Me Do' (BBC, 2016). Politics, the taxpayer and economics, were chasing each other!

In 1980, Margaret Thatcher's Conservative Government *increased* student grants from £380 to £1,430. Thatcherism had begun to restructure British society, entrench taxpayer support for University students and enshrine the Iron Lady's political philosophy into Dictionaries – thus adding to the chagrin of the political Left and Liberal dreamers.

In 1981, Thatcher, the Lady not for Turning, upset Universities with an imposed 8.5% *cut* in spending, along with axing 10,000 academic and non-academic posts over two years (Hansard 1981). Pecuniary manna from heaven was not in evidence, and taxpayers also needed to rub two pennies together. Economics moved to centre stage in the educational market.

Three years later, in 1984, the Conservative Party Education Secretary, Keith Joseph, *abandoned* government plans requiring tuition fees from parents. Perhaps the change of policy was a relief for some who could then choose a family holiday or/and a new car! Nevertheless, and to address the financial hiatus, the Tories *introduced* mortgage-style student loans to compensate for the no annual increase in the grant in 1989. However, grants of up to £2,265 were still available for students from poorer families, and up to £420 in loans (Ibid, The Guardian, 2004). Viva, the taxpayers!

In 1996, following the Cabinet-led coup that unceremoniously bundled Maggie and Denis Thatcher out of No 10 Downing Street, John Major, the new Conservative prime minister, commissioned Lord Dearing to make recommendations on higher education funding. The expectations of education stakeholders received a place on the government's agenda (Harris, 2013; Ibid, The Guardian 2016).

However, in 1997, Tony Blair's New Labour Party occupied Downing Street with a commitment to ensure that "the costs of student maintenance should be repaid

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<sup>1</sup> The 38<sup>th</sup> Parliament had a Labour poll of 395 over the Conservative (215), Liberal (12) and Other Parties (18)

by graduates on an income-related basis ..." (Ibid, Blake 2010).

Nevertheless, Lord Dearing's previous report had recommended that *students* should pay approximately 25 percent of their tuition but government grants should remain in place.

However, David Blunkett, the Labour Education Secretary, announced the *introduction* of £1,000 tuition fees to be paid by every student in each year of study, beginning in September 1998; *loans* replaced the student grant of £1,710 by means-testing (Ibid, The Guardian 2010).

New Labour's 1998 Teaching and Higher Education Act set an annual tuition fee for England of £1,000. Means testing allowed 33 percent of students free tertiary education and in 1999 the committee, led by Lord Cubie, recommended the *scrapping* of tuition fees in Scotland - the Scottish Executive should fund higher education in full. *Students* would be required to pay back £3,000 when their earnings reached £25,000 a year (Ibid, Blake 2010). The cat and ...!

After that, in 2000, the Scottish Executive accepted Lord Cubie's proposals, with one adjustment. Students in Scotland *must* pay back £2,000, not £3,000, but only when earnings reached just £10,000 – way below the £25,000 recommended (Ibid, Blake 2010). Ah! The financially blessed taxpayer must pay - again! The cat, the mouse and the cheese!

In 2001, Blair's New Labour's re-election manifesto pledged that the Party "will *not* introduce top-up fees and has legislated against them". In consequence, more than 80 New Labour backbenchers called for the *scrapping* of tuition fees (Ibid, Blake 2010). Oh, dear, "my kingdom, not for a horse, but a taxpayer!"

Notwithstanding the re-election promise, in 2003 Blair's strife-riddled Cabinet and government<sup>2</sup> published a white paper setting out proposals to allow *universities* to cap their tuition fees up £3,000 a year (means-tested) – repayable when graduates earned above £15,000 (Ibid, Blake 2010).

Subsequently, the conflict-besieged Blair scraped a five vote parliamentary majority to announce a *review* of the top-up fees system. Entering the political debacle, Iain Duncan Smith, the Conservative leader, pledged that all university tuition fees would be *abolished* under a future Tory government and condemned the fees as "a tax on learning".

Nevertheless, in 2004, Charles Clarke, the Education Secretary, presented a series of concessions to New Labour rebels and *increased* the maintenance grant for the poorest 30 per cent of students from £1,000 to £1,500. Clarke also announced an independent review of the £3,000 fee cap after three years, increased student loans to meet the real cost of living, and the writing off of all *student debt* after 25 years (Ibid,

Blake 2010) – the taxpayer being the legally compliant guarantor!

However, in 2010 the newly elected Conservative-Liberal Democrat Coalition government *set* university fees at £9000 per year (despite Nick Clegg – the Liberal Democrat leader's pre-election pledge to the National Union of Students, not to raise tuition fees above the set £3000). Perhaps the 2006 comment of the Conservative leader, David Cameron, "The money's got to come from somewhere" did not tune into the Liberal mindset!

Nevertheless, in 2008, the National Union of Students heard the bell ringing and *dropped* its opposition to tuition fees.

Nonetheless, in 2010 Lord Browne *recommended* a minimum tuition fee of £21,000 for a three-year-degree (Ibid, Blake 2010). The cat ...

History records the legacy, but politics and money dealt the cards and continue to trump the argument, ad infinitum. Does this post-WW II welfare state need to revise its vision and mission? The Cost of Living increases weigh more heavily on those unable to wallow in the lap of blue-blooded privilege and the advantageous jobs-for-the-boys' network.

Addison, (2016) raises an interesting point when musing whether a developed country (like Britain) should strive for an ever higher proportion of students gaining a degree<sup>3</sup> – at the expense of equally prestigious alternatives. For example, GDP productive, non-capped individuals without a fancy gown and

### Recommended Reading

BROKEN VOWS: TONY BLAIR. THE TRAGEDY OF POWER BY TOM BOWER (Faber and Faber). Available on Kindle.

weird looking hat, justifiably deserve the same prestige as the academics do they not.

If nothing else, politics and finance played cat-and-mouse with tertiary education fees and the taxpayer.

### Tertiary Education – a Welfare Entitlement?

The Oxford lexicographers define "entitlement" as "the fact of having a right to something". Notwithstanding, philosophy plays the core role in the semantics of "entitlement" and challenges the welfare inclusion of education. Economics pays the bill - not sentimentality!

### A philosophical approach

Theoretically, while tertiary education is a democratic right for every UK citizen, the reality dictates otherwise.

- The UK's traditional structure differs from countries offering free higher education viz.

<sup>2</sup> Gordon Brown (Chancellor) and Tony Blair (Prime Minister) were constantly at each other's throats.

<sup>3</sup> 1.83 million British students at UK Universities (2014-2015). (Universities UK, n.d.)



Sweden, Norway, Denmark, Germany, France, Slovenia and Brazil where taxpayers foot the fee bill

- A splendid idea but the Danes, for example, pay upwards of 35.66% to income tax (Expat, 2016)

Each country has its unique history, economic base and structure. After WW II Britain had adopted the Labour government's Welfare State mantle to dig itself out of Hitler's legacy of barbaric savagery. However, the 21<sup>st</sup> century *and* the challenge of Brexit offer a different landscape.

- The UK government must follow a new vision and mission!

Alarming, however, the reactionaries in the UK's entitlement brigade continue to bolster their Marxist tainted socialism. For example, the controversial, vote-popular leader of the Labour Party, Jeremy Corbyn, advocates:

- Restoring the maintenance grants system using taxpayers' money (the cat and mouse game is set to continue)

To fund this outlay, McAsh (2015) writes that Corbyn will introduce the following options:

- Grow revenue by slowing down the national deficit reduction
- Increase revenue through corporation tax (and possibly kill off the profit incentive – a key element of a free economy)
- Raise revenue through national insurance on higher earners (extend the Nanny State by removing student responsibility)

So, to encourage the entitlement ethos, Corbyn and his entourage will:

- Increase the tax for those who have climbed the earnings ladder (Do these narcissistic radicals understand anything about motivation?)
- Their subliminal message, "take from the wealthy and the financially successful to subsidise the yet-to-be-university-capped poor" opens the door to passive aggression, does it not (Harrn, 2011).

Ah, the legend of Nottingham's Robin Hood and Maid Marion of Sherwood Forest fame is resurrecting under the factual, beguiling, red coloured, but discredited mantle of Marxist-hued "entitlement", and the strains of *The Internationale*!

Interestingly and alarmingly, in 2014, the National Union of Students (NUS) lurched further to the political Left by abandoning their 2008 acceptance of student fees and falling in line with "Labour-affiliated unions such as the GMB, Unite, UNISON and the TUC in demanding free education" and demanded:

- A string of radical policies of default supports for staff strikes

- A 5:1 pay ratio
- A legal fund for victimised student activists
- Free education (the cat and mouse remain on stage)

(Elliot, J 2016)

Ironically, and as an aside, the writer notes that "Financial statements published by the Trade Union Certification Office show that almost 40 Union leaders have received six-figure pay packages in the past year, including one union leader who received £230,000" (Swinford, 2016). Ah, how the Unions learn from the successes of those whom they despise – there are many detours 'twixt the political rhetoric and the bank, are there not!

However, is it fair and just to tax childless people to subsidise a neighbour's child? Is it not time that democracy allowed a British referendum to decide on the allocation of taxpayers' money?

In contrast to the current fees fiasco, consider the rationale embedded in the philosophical model of the Harvard professor, Robert Nozick (1938 – 2002), who also drew from the writings of the 17<sup>th</sup> century, John Lock (1632 – 1704). Amongst his distributive justice and private property ideas he states:

Taxation of the rich to support full, robust social programmes for the poor are unjust because the state is acquiring money by force instead of through a voluntary transaction (Nozick (1974).

Nozick (1974) argues:

Holdings to which people are entitled may not be seized, even to provide equality of opportunity for others.

Succinctly stated, the "entitlement concept" that reduces the rightfully earned assets of some for the equal distributed to others, is immoral.

Nevertheless, Nozick supports the idea of a minimal social programme for the poor but governed by the Lockean provision that:

The state act to correct the distribution of welfare generated by the spontaneous display of market forces" (Nozick (1974).

Students, therefore, must pay for their tertiary education.

Furthermore, writes Nozick (1974):

The main objection to speaking of everyone's right to various things such as equality of opportunity, life, and so on, and enforcing this right, is that these 'rights' require a substructure of things and materials and actions; and other people may have [their] rights and entitlements over these. No one has a right to something whose realisation requires certain uses of things and activities that other people have rights and entitlements over.

Regardless of common sense and logic, Marxist analysis decrees that “equality” (whatever that means) should be the goal, but this discredited utopian nightmare has always given birth to dictatorial edicts where the state controls everything for each muzzled citizen!

The obvious example of Marxist/Stalinist “equality” remains visible in the destructive and misleading brainwashed interpretation of “Juche<sup>4</sup>” by North Korean dictatorial spin (DPR, 2011).

Notwithstanding, the writer interprets “entitlement” as a synonym for the “social minimum” (White, 2015).

The bundle of resources that a person needs in order to lead a minimally decent life in their society.

University education does not fall into the “welfare” category - it is not a wellbeing, social happiness issue. Tertiary Education is an earned privilege for those with the endowed intellectual disciplines and the capacity to engage in purely academic study *and* the wherewithal to do so. The UK is not a developing economy where social deprivation might require compensatory, free, higher education. The university route is not possible for *every* citizen.

Parallel career paths for non-capped achievers abound. Mark Zuckerberg of Facebook fame and Steve Jobs, who introduced the world to the Apple revolution, are other examples. Furthermore, a pantheon of clerks, administrators, managers and ... not reflected in the headlines add to the GDP without an embossed University certificate, do they not (BBC Active 2010).

As an aside, welfare is a subject outside the boundaries of this topic. Nevertheless, the incisive writings of the following will give food for thought:

- Jeremy Bentham ((1748-1832)
- John Stuart Mill (1806-73)
- The Nobel Prize Winner and economist Amartya Sen (1933 - )
- Professor Martha Nussbaum (1947 –

Finally, following hard on the heels of the libertarianism of “entitlement” is the ever evasive “accountability” reality!

#### *Accountability*

Sadly, and inexplicably, British taxpayers have to subsidise students who, according to HM Gov. (2016) comprise borrowers who fail to repay their loans.

11.3% of the loan balance = the borrower is ‘unverified’, not repaying when repayment is due, or in arrears.

The latest HM Gov. UK (2016) report records the following figures on unpaid student loans.

- No employer return to HMRC = 15 percent

- Temporary non-repayment – including moving between jobs = 33 percent
- Borrower status suggests no need to repay = 28 percent
- System issues preventing repayment = 2 percent
- Untraced borrowers = 22 percent

HM Gov. UK (2016) states the amount outstanding payments:

- £6.84 billion (Unemployed borrowers outside the UK; some had records with HMRC, but the Student Loan Company were unable to match up everybody)
- £1.48 billion (Identified borrowers either not repaying when they should be, and/or are in arrears)
- A net total of £8.32 billion in unpaid loans (with no reasons given)
- Included in the list of repayment data is an outstanding amount of £9.77 billion - unprocessed tax returns!

Sadly, the taxpayers (including pensioners) foot the bill for some three out of ten students who knowingly abuse the system - (fraudsters?).

#### **Conclusion**

British students wishing to attend a university must pay their tuition fees. Furthermore, higher education is not a Holy Grail, an ego enhancement crutch or an entitlement. University education is an option (for some) in tandem with other equally important career pathways (for others). Au revoir to both the cat and the mouse – the cheese requires attention!

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<sup>4</sup> The realization of independence in politics, self-sufficiency in the economy and self-reliance in national defence is a principle the Government maintains consistently.

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# RELATIVITY OF THE TIMES: IS THE BIBLE THE STANDARD OR NOT?

## ALCOHOL AND THE CHURCH

Dr Billy Sichone\*



Internet

Although my initial mandate limited me to the above captioned subject, I took the liberty to extend it a bit to incorporate some aspects that relate to this subject.

As the heading rightly says, the church has something to say on the subject matter, and this for a good reason. The issue at hand has plagued both the religious and non-religious world because alcohol intake has different meaning and connotations in different settings. In a globalised world where time held as aspects of “right and wrong” are fast giving way to relativity, it is prudent to give a word in season which may aid someone to make an informed decision before they indulge into this activity. Perhaps the question that begs answering at this stage is what is Alcohol and is there anything wrong with it? Other questions will flow from this question.

By simple definition, Alcohol is a fermented drink which has brewed over time and can be taken as a drink for various reasons and purposes. Alcohol is also present in other forms and is used for noble as well as ignoble purposes. Some use it as a stimulant so that they cast away any restrain and freely express themselves. Others take alcohol to dispel some bad depressing feeling or situation. Still others use alcohol to celebrate as well as to temporary forget some misfortune. There are others that use alcohol for medicinal purposes as well as for health reasons. The last group probably used the alcohol to network and link with colleagues, peers and business partners. The vast majority however use alcohol to excite themselves for a season as a pass time. But does alcohol accomplish all these things that have been highlighted above? Does it for instance take away problems and embolden some one? The answer is both yes and no. ‘Yes’ in the sense that people that would be ordinarily be timid are suddenly very bold and freely utter things

that they would ordinarily dread to say. They can apparently courageously tell off the neighbour, boss or people that they have a contending bone to chew without any qualms. This strategy works at times but at other times seriously backfires. ‘No’ in the sense that alcohol has its down side which in many cases is terrible leaving one worse off than they initially were. Contrary to what many people believe and think, alcohol is a depressant rather than a stimulant. All it does is to numb the senses as well as make the body not react as fast as it ordinarily would, hence the apparent liberty and slurred speech. Another sad effect is that it sucks ones’ resources, enslaves and may reduce one to less than a crumb of bread. But that is not the thrust of our discussion for now. We shall hopefully broaden on these as aspects as we progress.



What about the church, what is its position and role in this matter of alcohol intake? Generally speaking, there are different traditions, views and convictions about whether alcohol should be taken by believers or not. The matter of alcohol has generated a lot of debates as to whether a genuine believer in Christ can taste alcohol at all, let alone get drunk. What has brought about this varied view is the interpretations of the Bible? Before we investigate what the Bible says about



this matter (because it is the highest court of appeal for Christians), we briefly highlight some positions held by various church traditions.



The first group holds that there is absolutely nothing wrong with alcohol, its intake or distribution. They argue that as long as one respectfully and privately takes alcohol for whatever reason and quietly retreats into their home without causing any social problems, then all is fine. They argue that the Bible nowhere forbids drinking alcohol (beer) and as such, we may freely indulge, after all, the lord Jesus drank fermented wine on several recorded times in the Bible.



The second group argues in similar lines to the group just mentioned above. They hold that alcohol is as good as any other drink and one is at liberty to partake as long as they drink in “moderation”. The exact parameters for determining for what is ‘moderate’ or excess are relative and elusive. This group even contends against those that would discourage other people from drinking citing several advantages of alcohol intake especially health related benefits. They further argue that Jesus had no issues and went to the extent of turning water into wine!

The third group will only allow alcohol use for medicinal or health reasons. Others allow the use of wine when celebrating the Lord’s Supper, so that “they remain as close to scripture as possible”. They argue that the Bible nowhere positively encourages or teaches that Christians should taste alcohol at all. They

argue that fermented drinks are to be left to the unbelieving and unwise to indulge in. They further argue based on the negative effects of alcohol as well as its apparently addictive or tendency to lead to suicidal tendencies. Alcoholism, suicide, money loss, impaired judgement, enslavement and all sorts of arguments are summoned as arguments for their stance. They argue that in New Testament times, the alcohol (wine) drunk had very little alcohol content and one needed to drink a great deal to get drunk. Wine was a common drink in their day akin to what Fanta, Sprite or Coca Cola are today. Thus, comparatively few got drunk and on occasion. No attempt however is made to substantiate the alcohol content in this groups’ assertion.



The fourth and last group (for our purposes) advocates total abstinence from all alcohol whatsoever whether it is for medical reasons or not. This part of the Christian church views anyone who takes alcohol as an unbeliever, wicked and evil. The reason is because as far as they are concerned from the scriptures, there is no justifiable reason for such an intake. Why should someone take alcohol when there are so many other alternatives? From Biblical principle, they assert that granted, the Lord drank fermented drink in his day because it was culturally acceptable and perhaps the choices were limited. Thus, God’s name would not be brought into disrepute if one was found sipping away some wine derived from the vine tree. They further argue that the Bible generally discourages people from taking alcohol but rather encourages people to be sober as they are filled with the Spirit. The other reason for total abstinence is that once introduced to alcohol, it grows and eventually leads to abuse, excess and senselessness. It therefore makes sense to maintain as much distance from alcohol as possible. According to this group, one of the signs that someone has been converted is they total abandoning and loathing of any alcohol intake or mingling with it.



Thus, we can see that these various points of view affect the church's reaction to alcohol intake. This probably explains why the church does not come out strongly against alcohol intake and rather takes an indifferent position. If a particular local church takes a strong stance against alcohol intake, the congregants easily gravitate to another more liberal assembly.

To solve this matter, we must turn to the highest court of appeal, the Bible. What does the Bible really say about alcohol intake? Does it expressly forbid drinking beer and if does, why do Christians still indulge in it? We offer a few Bible passages and quickly proceed to consider what the Church can and ought to do to mitigate the impact of excessive alcohol intake.

Firstly, the Bible nowhere expressly forbids the intake of fermented drink. What the Bible does say for sure is that fermented drink should be left for the undiscerning and foolish. Further, the Bible does say that fermented drink must be highly regulated so that the person drinking is not led to being a drunkard. The Bible positively says that the Christian must be filled with the Spirit rather than wine. Instead of being filled and eventually controlled by wine, the Christian must be so 'intoxicated' with the Spirit to overflow so that they are sensitive to sin as well as long for greater holiness. Paul would allude to this aspect in Ephesians 5 as well as in Colossians 3 where he urges the Christian to be filled with God as evidenced by what flows out of them. I have written a book on this aspect. Please refer to this on SCRIBD site for a fuller treatment.

The other point the Bible talks about wine is that it can be 'sparingly' be used for health purposes. If its medicinal properties can be objectively and beneficially be exploited, then by all means, use it. Paul, writing to Timothy (1 Timothy 5:23) advised him to use wine rather than just water. It would appear Timothy was afflicted by some ailment such as ulcers perhaps and for some reason had not been using alcohol as an option. We have no telling why but we can only guess that Timothy either did not know the value of alcohol to his situation or he deliberately and wilfully abstained from wine.



But some have argued as to whether it is wrong because the Lord Jesus, in John 2 turned water into wine. Granted, he did it but what was the central focus of that event? Was it that Jesus had power to entertain people or to reveal himself as the Messiah? That latter reason is probably the reason.

Thus, we can see that although wine was an ordinary drink accompanying a meal in ancient times, its use was highly regulated and properly used unlike what obtains today.

But what ought the church to do, given the revelation above? I have several suggestions and recommendations which might be helpful.

Firstly, the Church must know and acknowledge that it is both the salt and light of the world. As light, it brings the transforming gospel truth to a hopeless dying world. The world needs answers and messages of hope rather than mere condemnation for its actions. It acts according to what it knows. In short, the church must illumine, sensitise and appraise people on what alcohol is, its dangers as well as its benefits. A balanced approach will do much good rather than veering to either extreme. This can only be effectively done if the church is first of all convinced that it has the moral duty to show what is right and safe. The second point worth noting that the church is the salt of the earth in the sense that it is there to preserve the world from further decay and destruction. As things stand, the world is veering from bad to worse because people no longer have mentors, guides or moral models that would point them to the right direction. Rather than shunning alcohol takers, the church should pragmatically fashion activities that will help curb the alcohol abuse that is so prevalent both within and outside the church.



Secondly, the church should acknowledge that this problem exists both within its walls and outside. Alcohol intake should be viewed the way that drug abuse is perceived. In fact, to some extent, we can classify alcohol as a drug of sorts. If that be the case, then appropriate interventions must be set up and operationalised. One way is to have rehabilitation centres, drop in centres as well as create enabling environments where youths and adults alike can freely come for counselling and advice without any stigma attached. These counsellors should walk with these struggling people until they get rehabilitated. According to the Bible, if someone genuinely gets regenerated by the Spirit, then they instantly have the ability to say “no!” to further indulgence (Titus 1:16). The psychologist views this change as a process rather than as an instant drastic change. Be that as it may, the evangelical position is that God can radically transform the most enslaved heart into a free agent, free from the love and enslavement of alcoholism.



In the third place, the Church should take the lead in shaping the moral values of Individuals, communities and nations. This is only possible if they teach what they themselves believe to be true. Without any conviction, then teaching will be half hearted as well. So far, many once vibrant Christian entities have been compromised and killed because of imbibing the relativist approach to things. If we are to have any changes, then we must be radical with our message, much like what John the Baptist did when he appeared on the scene, some four hundred years after the last prophecy had watered the earth. There is need to be decidedly radical and show alcohol for what it truly is. This can be done in several ways such as seminars, preaching, teaching, radio broadcast, joining hands with those who have a similar concern as well as writing brochures. The central need of the times is the gospel in its pure form and trusting that God will apply the work of redemption upon the hearts of people.

Finally, the church should be engaged in advocacy and lobbying for stiffer laws that regulate the intake of alcohol. In Zambia, relevant laws exist but are rarely enforced. It is hardly surprising to have a Tavern or Bar open 24/7 with little or no restrictions as to who patronises those places. The church should not only leave lobbying duties to the civil society or some interest groups but must be seen to proactively contribute to the mitigation of alcohol abuse that has taken this nation by storm. In short, the church should go into the proactive preventive mode as well not

merely reacting to alcohol related problems and ramifications.

As we come to a close, perhaps it is fitting for us to highlight some of the negative effects of alcohol abuse (assuming that is what is what the subject head is meant to address).

For one thing, alcohol intake starts small but grows with time leading to excess or debauchery as the Bible puts it.

For another thing, once a person has been hooked by alcohol, they become less focussed and counterproductive. Many potential work hours are lost as a person nurses hangovers or countless hours in the Bar or Tavern. Deeper excruciating poverty is the inevitable result in the long run.

### FINDING ELIM

By Dave Nelson



I THOUGHT YOU SAID THIS CHURCH DIDN'T HAVE A PROBLEM WITH ALCOHOL.

Thirdly, if someone claims to be a believer, they bring shame to the name of the Lord if they drink beer akin to a fish. Very few people will emulate them and if any do, they are on the high way to destruction. Very few ever escape once they are on this road.





In the fourth place, judgement is impaired and decisions made can have disastrous consequences. We have in mind the contraction of otherwise avoidable sexually transmitted infections (STIs) as well as other mistakes one lives to regret. For instance, before someone gets drunk, they may have the sense and ability to tell who a beautiful girl is and who is not but once they get “zoozled”<sup>1</sup> every person of the opposite sex turns out extremely attractive! This has significantly contributed to HIV infection rates especially in the age group 15-49 in Zambia and beyond perhaps. Arguably, this is the most productive and sexually active age range. Ultimately, these people get weaker causing a heavier burden on the already fragile health care system. I suppose it is in that sense that the scriptures consider wine being a mocker!

Fifthly, focus is lost. In such a scenario, anything goes and no investment or self-exertion is possible or evident. All the little that someone generates or earns is sucked away by the growing appetite for alcohol. In the long run, the person is reduced to a pauper with no one to employ or engage them in productive work. Many myopic thinkers down play the devastating impact of chronic alcohol abuse but time is the best judge and witness. For a season, someone might appear a star of sorts but sooner or later the telling effects begin to show, often too late to be redeemed or helped. The best is to avoid starting alcohol intake.



Having highlighted the points above, it remains for us to conclude this matter and rest our case. We have seen that alcohol may not necessarily be bad or evil in and of itself but once abused leads to dire consequences. The Church must rise to the occasion and chart the course rather than just reacting or standing on the fences. There is urgent need to operate beyond the fall walls of the church buildings and aggressively be part of the solution. The message must be consolidated, solid and consistent. Christians need to live the talk and avoid secret indulgence. The desperate need of the times is role models, which are few and far between. Interestingly, only the Church can offer such real and live models. To remain in our cocoons is to court disaster, fail in our calling and incur the judgement of God!

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<sup>1</sup> In local slang, it means “Drunk”



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# THE IMPACT OF BOARD COMPOSITION AND STRUCTURE ON CORPORATE FINANCIAL PERFORMANCE IN NIGERIA

Dr Adebajo Joseph Falaye\*

## **Keywords:**

Companies, director, shareholders, stakeholders, law, corporate governance, board composition, and financial performance.

## **Abstract**

Lack of vigilant oversight functions by the board of directors could be said to be the cause of corporate accounting improprieties. This study set out to determine the extent at which board size and structure affect corporate financial performance; determine the extent to which directors' stockholding affects corporate financial performance; and investigate the relationship between CEO duality and corporate performance. The study should be useful to investors, industry regulators and related professional bodies. Study used stratified random sampling technique to select samples from different sectors of the economy. Pearson correlation analysis and the linear multiple regression were used to study the multi co-linearity among the variables. Analysis of variance (ANOVA) was used to show which variables are dependent. Empirical findings show that institutions should embrace separation of the position of the chairman to the board and that of the chief executive officer. Further analysis shows that there exists a relationship between board size and performance; and that there is no effect of directors' stockholding on firm performance.

## **Introduction**

The importance of the board of directors to corporate developments cannot be overemphasized. The composition or structure of the board varies from country to country. In the US, largely populated companies have their Boards' chairmen and chief executive officers (CEO) combined. This is generally referred to as 'CEO duality'.

However, countries like the United Kingdom and Nigeria have the positions of the corporate chairman and that of the chief executive officer (CEO) separated. This separation enables a check and balance system. The chairman to the board focuses on the overall control of the company; while the CEO oversees the management of the day to day running of the business with the aid of his executives who are actively in charge of various departments that co-exist in the organization.

Meanwhile, the board consists of non-executive and executive members. The non-executive members are expected to be independent. They checkmate the excesses of the CEO and his executives. This implies that the Board must at all times represent the interest of all the corporate stakeholders.

The board of directors has the power to hire and fire, even the CEO and also to act in various capacities. In theory, the board has enough power to perform its fiduciary duties. How true this can be in practice remains a rhetoric. A lot of scholars have questioned the power of the board and have termed it as mere formal authority (Aghion and Tirole, 1997). Weber (1968) highlights the boards have formal authority to overrule the decisions of executive directors; though the non-executive directors often have insufficient information to effect prompt and prudent corrective actions.

The revised Code of Corporate Governance of September 2009 sheds more light on this as it affects Nigeria. The code focuses on so many issues. It recognizes the importance of separation of power between the Chief Executive Officer (CEO) and the Board Chairman. From this, one could conclude that Nigeria adopts a two-tier mode of corporate governance.

It also recommends that the number of the non-executives in the board should be more than the executives who must not exceed the maximum board size of twenty (20) directors. It is also stipulated in the code that no board member should serve for a period exceeding twelve years (12) on the board which consists of four (4) years in three terms.

## **Research Design**

This study adopted survey research method to find the relationship that exists between the structure and composition of the board of directors and profitability. The method enabled the collection of quantitative data from financial statements and annual reports. The population of study comprises companies listed on the Nigerian Stock Exchange. This study used stratified random sampling technique. The sample size for the population was 5 institutions listed on the Nigerian Stock Exchange. Samples were obtained at random from different sectors of the economy.

### **Data Analysis and Discussion of Results**

The nature of data used for the study is secondary. The secondary data involved the analysis of corporate governance structures such as (board size, board composition, board ownership, and CEO duality) on

corporate performance which was measured with ROCE (return on capital employed), and ROE (return on equity).

**Table 4.1**

| ROE  | ROCE | Board Size | Board Composition | Board Ownership | CEO Duality |
|------|------|------------|-------------------|-----------------|-------------|
| 10.1 | 10   | 10         | 0.1               | 0.51            | 1           |
| 40.9 | 29.1 | 11         | 54.5              | 5.8             | 1           |
| 16.3 | 15.4 | 8          | 0.75              | 0.18            | 1           |
| 9.3  | 12.6 | 8          | 37.5              | 6.5             | 1           |
| 2.54 | 6    | 12         | 91.7              | 8.6             | 1           |

Source: Field survey

A total number of five companies were selected in Nigeria. Annual reports were gotten from the selected institutions in order to obtain information about board characteristics. The data obtained from the financial statements were used to compute their ROE and ROCE. The institutions include SOVEREIGN TRUST INSURANCE, DANGOTE PLC, ASHAKA CEMENT, and OANDO PLC.

### **Analysis of Data**

The table 4.1 shows the descriptive statistics of all the variables used in the study. The mean ROE of the sampled firms is #16 and the mean of ROCE is #15. The results indicate that for every #100 invested on

equity there is a return of #16. In the same vein, return on every #100 of capital employed is #15. The average board size of the five firms used in this study is 10. On the average, the proportion of the non-executive directors sitting on the board is 37%.

The result also indicates that the average proportion of total equity owned by the executive and non-executive directors is 4%. The result also reveals that 100% of the sampled firms have separate persons occupying the posts of the chief executive and that of the board chairman.

**Table 4.2**

| Descriptive Statistics |   |         |         |         |           |                |          |
|------------------------|---|---------|---------|---------|-----------|----------------|----------|
|                        | N | Minimum | Maximum | Sum     | Mean      | Std. Deviation | Variance |
| CEO DUALITY            | 5 | 1       | 1       | 5       | 1.00      | .000           | .000     |
| BOARD OWNERSHIP        | 5 | .18     | 8.60    | 21.59   | 4.3180    | 3.77216        | 14.229   |
| BOARD COMP             | 5 | .10     | 91.70   | 184.55  | 36.9100   | 38.64655       | 1493.556 |
| BOARD SIZE             | 5 | 8       | 12      | 49      | 9.80      | 1.789          | 3.200    |
| ROCE                   | 5 | 6.0     | 29.1    | 73.1    | 14.620    | 8.8035         | 77.502   |
| ROE                    | 5 | 2.5400  | 40.9000 | 79.1400 | 15.828000 | 14.8393369     | 220.206  |
| Valid N (list wide)    | 5 |         |         |         |           |                |          |

Source: Field Survey, 2014

Table 4.2: shows the descriptive statistics of the companies.

### **Board Size and Financial Performance**

A Pearson correlation analysis was performed to check the degree of multi co-linearity among the variables. The results are shown in tables 4.3 and 4.4 respectively; ROE is positively correlated with board size though not significant at (0.873). The result shown in Table 4.3, shows also that ROCE is positively correlated with board size and it appears not significant at (0.994).

Table 4.6 shows the result of the coefficient estimates with ROCE as dependent variable. The board structure variable (board size) is not significant at p-value < 0.05, while for ROE board size is also not significant at p-value <0.05. This result however rejects the null hypothesis that there is a negative relationship between board size and financial performance.

### **Board Composition and Financial Performance**

A Pearson correlation analysis was performed to check the degree of multi co-linearity among the variables. The results are shown in table 4.3 and 4.4 respectively; ROE is positively correlated with board composition though not significant at (0.946). The result shown in Table 4.3, shows also that ROCE is positively correlated with board composition though not significant at (0.928).

Tables 4.6 and 4.7 show the results of coefficient estimate with ROCE and ROE respectively as dependent variable. The board structure (board composition) is not significant at p-value <0.05. For ROE, board structure (board composition) is not significant at p-value <0.05. This result establishes that there is a negative relationship between board composition and corporate financial performance. That is, the proportional mix of executive and non-executive directors has nothing to do with corporate financial performance.

### **Board Ownership and Financial Performance**

A Pearson correlation analysis was performed to check the degree of multi co-linearity among the variables. The results as shown in tables 4.3 and 4.4 indicate that ROCE is positively correlated with board ownership though not significant at (0.947). Table 4.4 also indicates that there is a relationship between ROE and board ownership though not significant at (0.920).

Tables 4.6 and 4.7 show the results of coefficient estimate with ROCE and ROE respectively as dependent variable. The board structure (board ownership) is not significant at p-value <0.05 for both ROE and ROCE. Hence, following the result of this analysis, there is a positive relationship between directors' stockholding and financial performance.

### **CEO Duality and Corporate Financial Performance**

A Pearson correlation analysis was performed to check the degree of relationship between CEO duality and the dependent variables (ROE and ROCE). The results

shown in table 4.3 and 4.4 indicate a positive correlation between CEO duality and ROE which is significant at (0.000).

Similar result also appears for the relationship between ROCE and CEO duality which is significant at (0.000). The result of coefficient estimate of ROCE as dependent variable shows that CEO duality is significant at p-value 0.05. This means that there is a relationship between CEO duality and ROCE. The same result also obtained for ROE. Study therefore accepts the null hypothesis.

### **Analysis of Variance**

From the output of the analysis in table 4.4b and 4.5b, the analysis of variance (ANOVA) returns non-significant p-values of 0.999 and 0.996 for ROCE and ROE respectively.

### **Findings**

Nicholson and Kiel (2007:588) identified that outside directors do not have a positive effect on performance. Following the argument that inside directors live in the company they govern; they better understand the businesses than outside directors and so can make better decisions.

Dalton et al. (1998) observed in the analysis of 54 studies and found out there is no link between insider-outsider ratio and company financial performance and showed neither the size of the company nor the measures used for director type or company performance, affected the findings.

De Andres et al. (2005) observed a negative relationship between board size and firm performance.

Corporations ought to be encouraged to embrace the concept of the separation of the positions of the chairman to the board and that of the position of the chief executive officer. The five companies that were studied all had different persons occupying the positions of both chairman to the board and that of the CEO. The analysis showed positive and significant relationship. This development shows that Nigerian firms are complying with the codes of corporate governance.

The secondary analysis shows that there exists a relationship between board size and performance though not significant. Similar results also appear for board ownership, and board composition. This result is consistent with the findings of Dehane et al. (2001).

This study also finds out that there is no effect of directors owning shares on firms' performance (measured by ROE and ROCE respectively).

An area where this research can be further developed is on the area of disenfranchisement of shareholders through the location, time and venue of the Annual General Meetings (AGM).

|                 |                     | ROCE           | BOARD<br>SIZE  | BOARD<br>COMP  | BOARD<br>OWNERSHIP | CEO<br>DUALITY |
|-----------------|---------------------|----------------|----------------|----------------|--------------------|----------------|
| ROCE            | Pearson Correlation | 1              | -.004          | -.057          | -.041              | . <sup>a</sup> |
|                 | Sig. (2-tailed)     |                | .994           | .928           | .947               | .              |
|                 | N                   | 5              | 5              | 5              | 5                  | 5              |
| BOARD SIZE      | Pearson Correlation | -.004          | 1              | .717           | .517               | . <sup>a</sup> |
|                 | Sig. (2-tailed)     | .994           |                | .173           | .372               | .              |
|                 | N                   | 5              | 5              | 5              | 5                  | 5              |
| BOARD COMP      | Pearson Correlation | -.057          | .717           | 1              | .946*              | . <sup>a</sup> |
|                 | Sig. (2-tailed)     | .928           | .173           |                | .015               | .              |
|                 | N                   | 5              | 5              | 5              | 5                  | 5              |
| BOARD OWNERSHIP | Pearson Correlation | -.041          | .517           | .946*          | 1                  | . <sup>a</sup> |
|                 | Sig. (2-tailed)     | .947           | .372           | .015           |                    | .              |
|                 | N                   | 5              | 5              | 5              | 5                  | 5              |
| CEO DUALITY     | Pearson Correlation | . <sup>a</sup> | . <sup>a</sup> | . <sup>a</sup> | . <sup>a</sup>     | . <sup>a</sup> |
|                 | Sig. (2-tailed)     | .              | .              | .              | .                  | .              |
|                 | N                   | 5              | 5              | 5              | 5                  | 5              |

**Table 4.4a. Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1     | .131 <sup>a</sup> | .017     | -2.931            | 17.4542                    | 2.010         |

a. Predictors: (Constant), BOARD OWNERSHIP, BOARD SIZE , BOARD COMP

b. Dependent Variable: ROCE

a. Cannot be computed because at least one of the variables is constant.

\*. Correlation is significant at the 0.05 level (2-tailed).

**Table 4.4b ANOVA**

| Model |            | Sum of Squares | df | Mean Square | F    | Sig.              |
|-------|------------|----------------|----|-------------|------|-------------------|
| 1     | Regression | 5.358          | 3  | 1.786       | .006 | .999 <sup>a</sup> |
|       | Residual   | 304.650        | 1  | 304.650     |      |                   |
|       | Total      | 310.008        | 4  |             |      |                   |

a. Predictors: (Constant), BOARD OWNERSHIP, BOARD SIZE , BOARD COMP

b. Dependent Variable: ROCE

#### 4.6. Coefficients Estimates

| Model |                 | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|-----------------|-----------------------------|------------|---------------------------|-------|------|
|       |                 | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)      | 4.322                       | 93.587     |                           | .046  | .971 |
|       | BOARD SIZE      | 1.139                       | 10.028     | .232                      | .114  | .928 |
|       | BOARD COMP      | -.153                       | 1.228      | -.670                     | -.124 | .921 |
|       | BOARD OWNERSHIP | 1.104                       | 10.245     | .473                      | .108  | .932 |

a. Dependent Variable: ROCE

**Table 4.4. results of Correlations – ROE as a financial performance measure (N=5)**

|                   |                     | ROE   | BOARD SIZE | BOARD COMP | BOARD OWNERSHIP | CEO DUALITY    |
|-------------------|---------------------|-------|------------|------------|-----------------|----------------|
| ROE               | Pearson Correlation | 1     | .100       | -.042      | -.063           | . <sup>a</sup> |
|                   | Sig. (2-tailed)     |       | .873       | .946       | .920            | .              |
|                   | N                   | 5     | 5          | 5          | 5               | 5              |
| BOARD SIZE        | Pearson Correlation | .100  | 1          | .717       | .517            | . <sup>a</sup> |
|                   | Sig. (2-tailed)     | .873  |            | .173       | .372            | .              |
|                   | N                   | 5     | 5          | 5          | 5               | 5              |
| BOARD COMPOSITION | Pearson Correlation | -.042 | .717       | 1          | .946*           | . <sup>a</sup> |
|                   | Sig. (2-tailed)     | .946  | .173       |            | .015            | .              |
|                   | N                   | 5     | 5          | 5          | 5               | 5              |
| BOARD OWNERSHIP   | Pearson Correlation | -.063 | .517       | .946*      | 1               | . <sup>a</sup> |
|                   | Sig. (2-tailed)     | .920  | .372       | .015       |                 | .              |
|                   | N                   | 5     | 5          | 5          | 5               | 5              |



|             |                     |   |   |   |   |   |
|-------------|---------------------|---|---|---|---|---|
| CEO DUALITY | Pearson Correlation | a | a | a | a | a |
|             | Sig. (2-tailed)     | . | . | . | . | . |
|             | N                   | 5 | 5 | 5 | 5 | 5 |

a. Cannot be computed because at least one of the variables is constant.

\*. Correlation is significant at the 0.05 level (2-tailed).

**Table 4.5a. Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1     | .212 <sup>a</sup> | .045     | -2.821            | 29.0067025                 | 2.010         |

a. Predictors: (Constant), BOARD OWNERSHIP, BOARD SIZE , BOARD COMP

b. Dependent Variable: ROE

**Table 4.5b. ANOVA**

| Model |            | Sum of Squares | df | Mean Square | F    | Sig.              |
|-------|------------|----------------|----|-------------|------|-------------------|
| 1     | Regression | 39.435         | 3  | 13.145      | .016 | .996 <sup>a</sup> |
|       | Residual   | 841.389        | 1  | 841.389     |      |                   |
|       | Total      | 880.824        | 4  |             |      |                   |

a. Predictors: (Constant), BOARD OWNERSHIP, BOARD SIZE , BOARD COMP

b. Dependent Variable: ROE

**Table 4.7. Coefficients Estimates**

| Model |                 | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|-----------------|-----------------------------|------------|---------------------------|-------|------|
|       |                 | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)      |                             |            |                           |       |      |
|       | BOARD SIZE      | -13.460                     | 155.530    |                           | -.087 | .945 |
|       | BOARD COMP      | 3.320                       | 16.666     | .400                      | .199  | .875 |
|       | BOARD OWNERSHIP | -.271                       | 2.041      | -.705                     | -.133 | .916 |
|       |                 | 1.563                       | 17.027     | .397                      | .092  | .942 |

a. Dependent Variable: ROE

## **Conclusion**

The adoption of the principles of corporate governance is essential to the continuous existence of any modern day large corporation. It is therefore imperative for corporations to be cognizant of all its stakeholders; within or without.

Corporate governance principles are the ethics, the rules, the justifiable morals that ensures a check and balance mechanism, which guarantees fairness to all the corporate stakeholders. The main objective of a firm amongst all other objectives is to maximize profit and protect the economy of the agents who have provided capital to the firm.

Balancing good stakeholders' interests is the responsibility of the board. So many have argued about how the board should be composed or structured in terms of size, composition, shareholding, gender and so on. This study has successfully discussed and analyzed the impact of board composition and structure on corporate financial performance in Nigeria.

Moreover, the study concludes that the effect of Board composition and structure on corporate financial performance can be in two phases. This was derived from when the study examined the relationship between Board sizes and financial performance, the null hypothesis was rejected. This implies that there is an established positive relationship between Board size and financial performance. On the other hand, the study found out that there is a negative relationship between Board composition and financial performance. This in effect means that the proportional mix of executive and non-executive directors have nothing to do with corporate financial performance.

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**MATRICULATION  
INTO THE  
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**PART 1: APPLICATION INTO INTERNATIONAL HUMAN RIGHTS LAW PRACTICE-PORTFOLIO**

1. Assignment of Course Advisor
2. Self-Assessment
3. Set Goals for the Course
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- Module 1: Introduction to Sources of International Law
- Module 2: Development and Scope of International Human Rights Law
- Module 3: The Concept and Development of International Humanitarian Law (IHL)
- Module 4: Protecting Fundamental Human Rights in Armed Conflicts
- Module 5: Protection of Human Rights of Women in International Human Rights and Humanitarian Law
- Module 6: Protection of the Rights of Refugees & Internationally Displaced Persons (IDPs)
- Module 7: Implementation of International Humanitarian Law: The Role of States and ICRC
- Module 8: The Principles of Humanitarian Action in International Humanitarian Law
- Module 9: Final Examination

**PART 3: COURSE: HUMAN RIGHTS AND SOCIAL JUSTICE**

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- Module 2: Fundamental Elements of Rights System
- Module 3: Fundamental Human Rights Principles
- Module 4: Concepts and Development of Human Rights and Social Justice
- Module 5: Human Rights of Women
- Module 6: Human Rights of the Child
- Module 7: Human Rights Standards and Security
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- Module 9: International Frameworks, Regional System of Protection and Prevention of Human Rights
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3. Strategic Project Design and Management
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5. Human Rights and Leadership Development Training
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9. Gender and HIV/AIDS Training
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# PERSONAL EXPERIENCE ON DISTANCE EDUCATION IN NIGERIA

**Dr Gabriel Udendeh\***

*(PhD, COU, FCIB)*

## **Brief Overview**

This paper is chosen for three reasons; first, the need to encourage young under-privileged individuals to toe this line of education given that it is better than not having any education at all. Secondly, the need to heed the clarion call by Adrian Williams of Anchor Magazine (Edition of May/June 2017) that alumni of St Clements University (SCU) share experience through articles, project reviews and academic papers for the benefit of younger candidates. The third reason is to create a platform for interface with other alumni members across the globe in sharing common developmental challenges. My similar write-ups had elicited good comments from a number of alumni members in Tanzania and Uganda whom we are in regular contacts. The choice of Education is deliberate to draw attention to the growing; albeit unconscious global trend in shifting attention from orthodox to modern mode of accessing education. In Nigeria, the story is no different despite the official hesitance. Although the writer was unable to obtain verifiable data on universities that continued to run distance and correspondence programmes outside the formal resident approach, spate of adverts in national dailies suggest the trend is on the up-swing. The wrongful abrogation of satellite campuses of Nigeria universities by National Universities Commission (NUC) in 2001 compelled a number of Nigerian universities to resort to distance, correspondence or part-time learning based on persistent demand for it.

Like most other British Colonies, Nigerian government, until recently, opposed non-formal means to education to the extent that even the federally established National Open University of Nigeria (NOUN) suffers some form of discrimination. For instance, until July 6, 2017 when the Senate amended its law to remove “Part-time” and “Correspondence” from it, NOUN established since 2003, has not had its Law graduates admitted to the Nigerian Law School or do the compulsory one year national service. The Council for Legal Education feels law programmes run on part-time are not adequate for admission to Law School. Consequently, its law graduates have remained law graduates devoid of the necessary barristers-at-law toga to enable them practice in courts as lawyers.

There is still a dichotomy between public universities (established by federal and states government) and private universities (established by anybody other than government). For this reason, government does not

extend its incentives such as tertiary education tax fund (TETFUND) to the private universities or private polytechnics. In the same vein, the government extended retirement age for university lecturers from 60-70 years for professors and 60-65 years for holders of doctorate degrees. The ostensible reason is to discourage them from retiring only to switch-over to private universities that seem to have stability and better conditions of service. It further made life difficult for new private universities by insisting only Ph.D holders lecture in such institutions. It had attempted to use this contrived self-injury to doubt the quality of graduates of private universities but employers proved them wrong. The government then found distance education an easy target to hound-down. Most government agencies in Nigeria do not employ Nigerians that acquired higher education through distance, part-time or correspondence studies. This makes would-be students of distance education think twice before arriving at a decision as to the option of study.

## **Re-Tuning the Mindset for Distance Education**

The misconception about education generally, and distance education particularly, is that a number of its beneficiaries think, albeit inappropriately, that the essence of education is to pick-up government jobs. The writer would rather see distance education as preparation to make greater contribution to the society taking advantage of the inherent opportunities within the environment, (Awe, 1998). Even where one sees education as a ticket to employment, the private sector generates more jobs than the public sector does. Nigeria, for instance, has an economy controlled 93.0 per cent by the private sector leaving 7.0 per cent to government, (Peterside, 2016). Why then would someone bother about government employment in their quest for higher education?

## **Acceptability of Distance Education**

On acceptability of distance education certificates is a function of the stuff the beneficiary is made of. In private sector setting, ability to perform is more relevant than paper qualifications. The author's personal experience is worth revealing in this context. As a member of leading professional financial bodies in Nigeria (Chartered Institute of Bankers of Nigeria – CIBN & Institute of Chartered Accountants of Nigeria - ICAN) the author has been involved in distance education for over three decades. Going through this

process is tantamount to crossing the Sahara Desert with only a jar of water in the kitty as no help is expected from anywhere except ones' books, internet information and attendance to seminars. This compels one to think strategically, creatively and outside the box, which is the essence of modern education. Operating outside orthodoxy provides insight into a great deal of opportunities in one's immediate environment. The lowest hanging fruits here is one can easily pass-over the knowledge to other younger candidates. This makes one relevant even in the institution whose certificate one has acquired. The author has achieved this with professional institutions he holds their membership. As a faculty member at the professional level, the author extended the link through write-ups. As younger candidates get to like one's ideas they begin to escalate it to their institutions of higher learning (Universities and polytechnics) offering the relevant courses. This loop compels one's acceptance.

In Nigeria, the National Universities Commission (NUC) or the National Board for Technical Education (NBTE) need to license and accredit courses offered by the relevant institutions before the Joint Admission and Matriculation Board (JAMB) will offer admission into such courses. The two statutory bodies always seek the concurrence of relevant professional bodies before concluding their accreditation; hence every graduate of a distance learning institution must seek after a professional qualification and vice-versa for professionals, to validate their certificates.

The initial reluctance of traditional academic institutions to accept professionals for higher degrees rendered the St Clements University (SCU), Commonwealth Open University (COU) and Irish Business University (IBU) windows quite acceptable. Given the necessary mix, graduates of this brand of education are experienced and prolific writers in their chosen professions. For instance, the author has a number of books in banking and entrepreneurship to his credit. These books are used widely in universities and polytechnics, as well as, CIBN. The relevance of these books is underscored by the appointment of the author by some institutions as part-time lecturer or external examiner in the relevant field of study. Unfortunately, even SCU or COU do not seem to be engaging much of their alumni in their academic activities. Unless otherwise explained, one could reason that these institutions have little or no confidence in their products.

### **Focus on Self-employment**

Of greater importance is self-employment. Given the analogy of Peterside (2016) regarding the magnitude of private sector control of the Nigerian economy (and most economies of other African nations) there is no gain saying self-enterprise is the way to go. A country with a population of over 182.2 million (National Population Commission – NPC, 2016), an active workforce constituting of 79.9 million (National

Bureau of Statistics- NBS, 2016) or 44.0 per cent, economy size of over \$500 billion with significant natural endowment portends great opportunity for self-enterprise. The authors experience at distance education suggests the areas of study being demanded are mainly business courses, while those seeking it are those either in practice already or those in academics. This probably explains why Masters of Business Administration (MBA) tops the list of qualification achieved from this process.

### **Gallery of Business Opportunities in Nigeria**

In the latest edition of the author's book on entrepreneurship, deliberate inclusion was made of a topic known as "Galleries of Entrepreneurship", which is a chronicle of abounding opportunities in the Nigerian economy distance education beneficiaries can focus on and develop dissertation as roadmap. These include:

#### **1.0 Education Services**

Of all the sectors, education sector tops the list of business opportunities in Nigeria. This is largely because of its centrality in every human endeavour. No wonder, from five universities in 1963, Nigeria currently has 144 universities, comprising 40 Federal, 43 States and 61 Private universities (National Universities Commission – NUC, 2017). Education is, thus, a huge business opportunity. Evidence is seen in the National Open University of Nigeria (NOUN) that has study centres cut across 36 States of the Federation and Abuja, the Federal Capital Territory (FCT). Added to this are private study centres across Nigeria. Despite all these, empirical evidence suggests an average Nigerian still deserves basic education to facilitate his/her effective link to the economy. The Guardian of Thursday, April 13, 2017 did reportage on education in Nigeria with findings that the country's education system was characterized by certificate scandals. Whereas this may appear common with West African school certificate (WASC) issued by the West African Examination Council (WAEC), tertiary level of education is no exception. This apparent deficiency in effective education renders it impossible for Nigeria to leverage economic opportunities in West Africa to full advantage despite her citizens being the most industrious. It is envisaged that a private open university in Nigeria will advance this cause.

#### **2.0 ICT Services**

Information and communication technology (ICT) is the next in line to education at entrepreneurial opportunities. ICT trend has become a phenomenon in Nigeria such that every young manager seeks to engage in one ICT consulting form or the other. These range from web-site design, programme writing, software repairs, secretarial services, telephony services or blog platforms. Travel arrangements, including hotel -cum- air-tickets booking; financial transactions, shopping, cinema tickets and just about everything is fixed on-

line. Communication has been made much easier with telecom companies competing with the social media in terms of ease, cost and outreach. Benefits of ICT have been cascaded to learning which is now much affordable given the bands of information at the click of a computer button. Experience of the Asians shows entrepreneurship is the engine of economy (Awe, 1998) and most of it operates in the ICT space.

### **3.0 Marketing Services**

This is a very huge opportunity for marketing in Nigeria. A number of proprietary products or markets exist unnoticed by the buying public. In sports, good athletes abound but marketers have not demonstrated sufficient drive to discover and bring them to the fore. This lack of marketing instincts has stifled the spirit of entrepreneurship significantly. Young people, especially ladies, who engage in ushering activities and sale of books at events, rarely, know their worth in marketing career. Most of them wrongly assume marketing thrives only when malls open shops or telecom companies introduce new products and engage them to dance on the streets in open trucks to promote the new products. Setting up a marketing company does not require elaborate capital outlay, only contacts; hence a one room-office accommodation will suffice.

### **4.0 Agency Services**

Agency service is within the realm of legitimate activities one can carry-out on behalf of another for a fee. A young university graduate while doing his one year compulsory national service with a government agency took delight in running errands for the staff of the agency. He subsequently commercialized the service on completion of national assignment. The services he offered included renewal of vehicle licences for busy bosses; procurement of grocery needs on their behalf, purchase of air-tickets, hiring of vehicles for social engagements outstations and servicing vehicles on behalf of the bosses. Two years down the line, the young entrepreneur incorporated an Errand Services Company (ESC), which now undertakes procurement of land, documentation, and supervision of projects, Airport picks and dropping-off kids at new schools (polytechnics & universities), handling clients' important visitors as well as driving staff outstations on weekend trips. He is over-booked by clients most of whom are visiting Nigerians in diaspora seeking his assistance to invest in back home, on commission basis. Again, integrity, ability to reach out and knowledge of business are the key ingredients for success in this terrain.

### **5.0 Talk Shows & Mentoring Services**

A decade ago, it was inconceivable to concede that mentoring or talk-shows can earn one a sustainable living. The success story of Oprah Winfrey; Ellen, D. and Nigeria's Mo Abudu proved cynics wrong. Talk shows or mentoring are now a worthy engagement that helps in addressing societal wrongs. Oprah used it

effectively in the US to prick the conscience of some white superiority minority. Nigeria needs mentoring platforms to create a sense of nationhood, denounce the extant culture of quick riches devoid of hard work and to foster a sense of unity among young Nigerians. A number of young Nigerians and, indeed Africans have no basic knowledge of transformation steps in lifehood, notwithstanding that these stages assist one in developing a value system. Maturity; tolerance; analytical thinking; broad outlook; persuasive communication; perseverance and creativity are qualities of a future leader. They are the attributes that prepare one for meaningful enterprise in the society. Without these attributes, the future of most African states is bleak. Such gaps can only be bridged through talk shows or mentoring sessions.

### **6.0 Book or Play Writing**

A book is one of the greatest callings an entrepreneur can invest his time in. The choice of writing is often guided by the nature of audience, language and purpose of writing. Every book has a general audience, which depends on one's purpose of writing anyway. An un-employed intellectual will naturally write for commercial purposes, a retiree may write for knowledge pass-over, while an academically-inclined businessman will write for passion. Commercial writers could focus on curricula of an educational institution; professional institute; play/fictions or a series for telecasting (TV broadcast). Knowledge pass-over writers seek to share wealth of experiences, using case studies and proven solution strategies. Their work provides great insight on issues that may not have been readily available in academic library stance. Progressive institutions look up to the wealth of experienced retired public servants to explore to some advantage. The US education system places high premium on this for institutional memory knowledge management. One of her universities demonstrated this by appointing an astute writer and ex-Deputy Governor (DG) of the Central Bank of Nigeria (CBN) as Associate Professor on Emerging Markets, shortly after the exit of the DG from the CBN.

### **7.0 Investment Advisory Services**

Investment in paper-based assets (financial assets) such as shares, bonds, insurance policies, commercial paper, reversionary interest or debentures are currently trending. Their advantage over landed assets is the leeway to hedge against value losses through derivatives (swaps, options, futures, etc.). Furthermore, one could start such investments with as little as one thousand naira (N1,000 or \$3 USD) and then grow it through incremental investment overtime or bonuses. In Nigeria, ownership of landed assets is considered assurance of financial stability, irrespective of whether the economy is in a recession or at a boom. The choice of assets to invest in is between landed and financial assets. The elderly prefer physical assets; while young adults get fascinated by financial assets. Each has its



merits and demerits, which are outside the scope of this discussion.

### Summary of Discussion

Distance education is devil's alternative to formal education. In Nigeria, it has assisted a number of people to realize their dreams whether in private sector, academics or civil service, notwithstanding that government policies disfavour it. Aspirants that look for it to acquire or sustain their positions in government jobs may not have fully realized its objectives but have gotten the necessary awareness. The relevance of distance education lies in its content. A distance education with qualitative content opens a number of opportunities for the beneficiaries to find relevance within. This leads me to the experience of my professional banking student six years ago whom I would like to end this discussion with. The student was an employee of a major car dealer in Nigeria with an un-eventful salary. He needed professional banking education to set up on his own. He mobilized savings of N180,000 or \$600 and further obtained a bank loan of N200,000 (\$700) to start his business. Armed with distant education of an MBA in finance and an ACIB, he experimented with micro-credits specializing in local purchase orders (LPO) financing for two years (ended 2014) and his capital grew to N9.0 million (\$30,000). He then incorporated a cooperative society (2015) and diversified into micro-credit administration, estate services and marketing. Two years after running the cooperative (2017), he grew his customer-base to over 25,000 and asset base of over N300 million (\$1 million). He now has 15 staff (all graduates) whom the author assisted in recruiting, a standard office in the highbrow city of Abuja and presently pursuing his doctorate degree in financial management with COU (Spain) Campus.

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# HUMAN SECURITY THEORY AS A NEW INSTRUMENT TOWARDS MUSLIM DIPLOMACY

**Dr Kemal Yildirim\***

The fact is that diplomacy is one of those subjects that has greatly developed since the beginning of the last century to become especially nowadays the main instrument used by nations to carry their policies on international relations. The current diplomacy does not only comprise the direct official relations between countries, as many people come to know them for several centuries, but also consists of new forms of strategies and mechanisms of shaping international relations and diplomacy. We can classify them as multilateral, public, economic diplomacy and developmental diplomacy but nowadays the diplomatic idea of relations shaped from one discipline to the other, for instance, we can also observe relations as a diplomatic practice on science diplomacy, water diplomacy, sports diplomacy and e-diplomacy etc. I also do not think that one can really talk about diplomacy without defining what it is in reality and showing what is diplomacy in today's century.

The main goal of diplomacy can be classified as interests of nations with each other's by safeguarding their security, economic interests and integrity without using violent based force, intimidation or any means of coercion. When we look at the deepness of the history we can observe that diplomacy has been used since ancient times and predates recorded history. This sort of diplomatic practice in fact has been used as an art of conducting relations between countries with tact and courtesy and also without conflict, resentment and hostility.<sup>1</sup>

At the border where states meet the outside world diplomacy uses different methods such as:

- (i) negotiations by accredited envoys,
- (ii) international agreements and regulations and
- (iii) the explanation of the actions of countries to an international audience.

The diplomatic practices we have observed since we know the beginning of historical developments and how it has shaped the civilizations and its institutions in the history all prove to us that it is a formation of art shaped by human institutions inherent to international life itself.

Diplomacy has contributed in many ways in dealing with and preventing conflicts and in progressing a Universe of peace and prosperity, which wars cannot do.

When we look at modern time diplomacy people can see diplomatic protocols as one of its chief instruments. Because we are all aware that diplomatic protocol is rooted in the sound knowledge of human natural relations, that is diplomatic practice on the whole so such relations, especially official ones between nations, may have come thus to be governed by accepted practices in the field of international relations. These practices all in principle should have a concrete base to handle on the observance of mutual respect and consideration among sovereign nations themselves. Which in turn are based on rules of attention, courtesy, respect and civility. They have proved over centuries in history till now to be a favourite tool for reaching international understanding and cooperation among nations. We therefore give special emphasis why diplomatic protocol is especially now important to all of us because it is used primarily as an instrument to further friendly relations between nations. We may wonder when the modern diplomacy starts. I think it is the renaissance period and European countries starting with the City-States of Italy, when they made up their mind to establish diplomatic relations and exchange diplomatic representatives between themselves, that is thus a formation of relations i.e. diplomacy itself and it is still valid in our time. Modern relations among nations continued by the end of the Second World War in 1945.

To many historians, in shaping international relations, I believe that the end of the Second World War marks the beginning of a new era in diplomacy: with the establishment of the new organization called as the United Nations Organisation (UN), and then the idea of the European Union (EU) as well as various number of other regional and international organisations, diplomacy became also multilateral in its specific character and form. The formation of such organizations are believed that they have in principle contributed towards development of diplomacy and international relations among all modern nations by fostering peace and security among nations. Thus it has developed relations on trade as well as many other issues such as air pollution, protection of human rights, cross-border criminal cases, health, education etc.

In shaping of early diplomatic practices of the foreign policies in Islamic political realms we understand that Arab messengers have played a vital role in the medieval Islamic world and its diplomatic relations with foreign powers.

An innovative treatise from the 10th Century ("Rusul al-Muluk", "Messengers of Kings") is perhaps the most

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<sup>1</sup> Merriam-Webster Dictionary, 2012 Edition.

important account of the diplomacy of the period "Rusul al-Muluk" draws on examples from the Qur'an and other sources which extend from the period of al-jahiliyya to the time of the 'Abbasid caliph al-Mu'tasim (218-227/833-842).

From the other hand Ibn al-Farr rejects jihadist policies in favour of quiet diplomacy and a pragmatic outlook of constructive real politics despite apparent differences among the Muslim scholars. The Islamic juristic law indicates that diplomacy as an organized profession arose very early during the Islamic era.

In Arabic the term Rasūl (Messenger) or Safir (Ambassador) refers to a diplomatic agent. Diplomatic relations were known to Arab tribes before Islam Prophet Muhammad received delegations and embassies (Ustuwānat al-wufūd - the pillar of embassies) in his mosque. In many cases it is likely that the exchange of gifts etc. with envoys was part of the diplomatic ceremonies. The Qur'an has made also reference to the trade journeys of the Quraysh a highbred Meccan tribe to Yemen and Syria in both winter and summer probably.<sup>2</sup>

"Rusul al-Muluk" is an extraordinarily important and original contribution to our understanding of the early Islamic world and the field of International Relations and Diplomatic History.

Nowdays a small number of people may still approach the subject of human security in the Muslim world from the standpoint of the role that Islam and diplomacy can play in promoting it.

Human security to me is in its preliminary perspective. The concept of human security first came into international vogue as a result of the work of a Muslim economist, Dr Mahbub ul Haq who conceived both the concepts of human development as well as human security that have been so central to the UNDP (United Nations Development Programme) approach to developmental issues since the 1990s.

I think that the Human Security Index probably cannot yet be regarded as a sufficiently robust measure of the real state of human security among different countries. But it does give some general picture of the situation. Its importance at this stage lays perhaps more in its ability to depict the relative gravity of conditions in different countries based on the criteria employed.

In view of some people, briefly expressed, human security centres on the security of the human person and the community. This is unlike the conventional notions of national security which pivot around the security of the state.

Human security is also an important aspect of diplomatic practices in our modern diplomacy. In which it includes traditional national security concerns

such as security from external aggression, security from external intervention, security from foreign occupation as well as security from internal strife; but to me the fact is that it may embrace much more trends to be considered.

It may include a number of daily routine aspects of our directive life such as the security of livelihood provided by steady jobs and meaningful employment; the security from disease that is provided by good and widely accessible health facilities; food security; protection from crime and domestic violence; freedom from political repression; the right to practice one's religion freely; and the right to clean air, safe water and a sustainable and healthy environment etc.

Human development stipulated by the UNDP is nearly connected with human safety. In both cases it aims to widen the scope of personnel and to safeguard against any possible danger to that development.

Human safety helps usually with human growth, while human reconstruction liberates more room to advance human safety in which it tends to be much better provided in peaceful states.

As a probable new concept in diplomatic terminology human safety can be classified with no border on nationality or religion, race or ethnicity. Some also argue that human safety concept is likely to be a complex idea within all cultures and sometimes diplomacy itself cannot really help to advance it. Muslims live all over the World among many other religions amidst differing conditions of human security in which it indicates their weak accomplishment in political liberties or worldly circumstances, access to individual safety compared to GDP etc.

Diplomacy is one of the means which can be used for improvement of human security in the case of human development.

When we review the written Works on Islam and diplomacy, the work that many were impressed with was the Rusul al-Muluk, or Messengers of Kings. Written in the tenth century, or about 300 years after the demise of the beloved Prophet Muhammad it describes the diplomacy that was practised by the Arabs and Muslims from pre-Islamic days to its own time.

It also presents and makes use of examples of Arab diplomatic practice drawn from the Quran and other sources used by Muslim scholars.

The work examines extensively the use of emissaries, diplomatic exchanges, the types of treaties and agreements that the Prophet and other Muslim leaders entered into with Muslim and non-Muslim tribes and empires, the principles of diplomatic negotiations, the codes that guided war and peaceful settlement, the granting of asylum, and the treatment of prisoners, refugees and minorities.

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<sup>2</sup> Qur'an CVI : 1-2

We observe that majority of the Works within diplomacy that is described in the book *Rusul al-Muluk*, or *Messengers of Kings* appears before Islam, and it also continued to be practised by non-Muslim nations after the revelation of Islam.

Various types of translations of ancient writings such as Letters from Early Mesopotamia and the Amarna Letters, for one is possible to comprehend that there was a growing culture of diplomacy practised as far back as the 3rd millennium BC, in the very region.

Islam's conception of humanity, the Ummah, its universal view and its ethos and values all were infused into foreign policy and diplomatic practice so the revelation of Islam, contributes thus towards conduct of diplomatic practices as a Muslim movement in Asia and beyond.

The *Rusul al-Muluk*, the Islamic work which has been referred to us by Muslim scholars earlier, is not considered as an ordinary manual on diplomacy; rather, it is seen as an argument of a modern theory of International Relations, by rejecting warlike policies in favour of low-key but firm diplomacy with the pragmatic outlook of constructive real politics — all done with the aim and intention of securing the common goal of human security among all mankind.

Islamic ideology of Amah embraces all humankind but not only people of Amah community irrespective of national, ethnic or even religious identity. So a number of intellectual Muslim scholars aim is to advance human security as part of a diplomatic instrument abroad and across nations for a better international understanding.

Advancing peace is a core concept for human dignity regardless of human beings as creatures created by GOD so.

The growth of universal peace, security, justice and human dignity are for all peoples regardless of race or gender or even faith. And according to Muslim scholars the expression is that human beings are created by God to fulfil the dual role of the person as a servant of God and as His representative (al-Khalifah) on Earth.

And on this ground the Muslim scholars believe the fact that overall aim within Islam should bear ideas of human safety within human development process thus these concepts are:

- (1) is that of human well-being: Sa'adah, which can also mean success, happiness, prosperity or felicity and
- (2) is the Muslim concept of the righteousness both in this world and in the next World that is heaven :  
The Overall aim thus is finally to find out both materialistic and spiritual needs should result the fact that human being should be in

situations of well being and in righteousness that finally results to human security needs on the whole.

Muslim scholars pretend that both spiritual or materialistic experiences gained by knowledge is not important because they believe that acquisition of knowledge is considered a form of worship and it will bring a Muslim closer to God. Meanwhile all sorts of experiences in life have a teaching principle such as morality, charity, righteousness etc. refer to principle concerns with what they call as "Human security". To me these are all common and usages in which it assures them normative legal sources to save and expand human security on the whole.

In conclusion the Prophet Muhammad's policy to keep peace throughout the city state he establishes as well as in neighbouring tribes is likely to be the principal instrument of diplomatic practice.

Secondly diplomacy is seen as an instrument of a human dignity in keeping harmonious relations to spread that the mankind is a worshipper to GOD and Khalifa is the principal representative to GOD between his followers and the GOD so the overall aim to provide being a good man in all aspects is finally the new concept of human security also described recently by Muslim scholars.

As a vital role to play and an important contribution to make the World better. In areas such as education, healthcare, welfare activities, protection of women and children, crime prevention and environmental conservation the participation of voluntary organisations etc.

To this end they believe that they should cultivate awareness and understanding of the world view of others, and learn to respect their various traditions. That's why understanding among different beliefs is important to Muslims to appreciate cultures and people belonging to other traditions.

Although it remains as a complex concept nowadays the human security idea as an instrument of new diplomacy methods and strategies might be the gateway to the future of a reformed global order. The combined experiences of human societies in the modern age within the areas of political, economic, social and cultural domains of life are pushing towards recovering the basis of security reflected in basic human needs and hopes.

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