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Psychological Testing in Schools with Counselling Implications

Ndimele, Stanley Chimezie[1] and Dr. Eremie, D. Maxwell[2]

[1]Department of Educational Foundations, Rivers State University, Nkpolu-Orowurukwu, Port Harcourt | Email: stanco2k6@yahoo.co.uk

[2]Department of Educational Foundations, Rivers State University, Nkpolu-Orowurukwu, Port Harcourt | Email: maxwell.eremie@edu.ng

Abstract: *This paper focused on psychological testing in schools with counselling implications. However, the paper is a theoretical one; hence there was no research methodology. The rate at which many students develop anxiety whenever they hear about testing makes this paper imperative, especially as it involves counselling implications in the education process. The paper covers the meaning and nature of psychological testing, purposes, forms, guiding principles and counselling implications of psychological testing. From the review of literature, some of the observed counselling implications of psychological testing in schools are that: through psychological testing, the school counsellor will be able to determine the testees whose intelligent quotients are below average, average and above average and thus classify them accordingly with reference to their ability as to enable them benefit effectively in school, and the principles of psychological testing guides the school counsellors in their efforts to improving students' test-taking skills. It was concluded that counselling is imperative in the school setting because it helps to minimize the usual students' fear and anxiety for testing with its resultant effects of examination malpractice. It was therefore, recommended among others that: the government, school operators and managers should endeavour to create a counselling unit in schools for proper guidance and counselling of students, and school counsellors should endeavour to implement a comprehensive school counselling programmes such as test coordination, test-taking skills.*

Key words: *Test, Psychological Testing, Counselling implications.*

Introduction

Psychological testing may be seen as part of the major ingredients of educational system or an integral part of the entire educational process. According to Adebule, Onijin and Akomolafe (2016), psychological test is an instrument designed to measure unobserved constructs, also known as latent variables. Psychological test is a measuring instrument at the disposal of a teacher, counsellor or psychologist, just as a measuring tape is in the hands of a tailor or carpenter (Monday, 2000). Psychological testing is so important that without it, measurement of learners' learning outcomes or educational achievements and decision making based on the learning outcomes may not be possible, and the learners may not also be properly guided and placed. With the "No Child Left Behind Act of 2002" signed into law in America by the former president, George W. Bush in particular and the need for accountability in education in general, psychological testing, guidance and counselling tend to have gained considerable prominence in modern educational practice. This paper covers the meaning and nature, purposes, characteristics, categories, guiding principles of psychological testing and the counselling implications.

Meaning and Nature of Psychological Testing

Different psychological characteristics of man have been identified over the years. These include attitude, character, mentality, intelligence, interest, feeling, ability, skill, etc. These psychological characteristics have ways of influencing positively or negatively the educational achievement or learning outcomes of learners. In order to understand the direction or the extent to which these psychological characteristics can influence students' behaviour and learning outcomes in the school, there is need for testing. Testing can be defined as a systematic means through which data can be obtained about an individual's trait and learning outcomes or academic achievement. Adebule, Onijigin and Akomolafe (2016) viewed testing as a procedure or techniques intended to establish the quality performance or reliability of something especially before it is taken into widespread use. Then, what is psychological test?

Psychological test can be defined as a well designed instrument which is used to measure psychological characteristics of an individual as well as his/her learning outcomes. Psychological test is an instrument designed to measure unobserved constructs, also known as latent variables (Adebule, Onijin & Akomolafe, 2016). Adebule, et. al further explained that psychological tests are typically, but not necessarily, a series of tasks or problems that the respondent has to solve. Psychological test could be in the form of questionnaires and test batteries which are designed to measure a sample of behaviours or the mental ability of an individual. Monday (2000) contended that psychological test is a measuring instrument at the disposal of a teacher, counsellor or psychologist, just as a measuring tape is in the hands of a tailor or carpenter. Psychological testing is therefore, the use of well designed evaluation instrument to harness psychological characteristics and learning outcomes of learners. It can also be referred to as the procedure used to obtain a description of a person's trait. Monday (2000) asserts that psychological testing is like observations in any other science areas–where observations are made on small carefully chosen samples, and then inference made for the rest of the population. This assertion has been buttressed by Shultz & Schultz (2010) when they reiterated that the technical term for the science behind psychological testing is psychometrics. Psychometrics, according to the Institute of Medicine (IOM, 2015), is the scientific study including the development, interpretation, and evaluation of psychological tests and measures used to assess variability in behaviour and link such variability to psychological phenomena. According to Monday (2000), psychologists interested in individual differences are concerned with some questions like: In what ways do people differ? How large are these differences? How can these differences be most accurately measured? What are the practical implications of these differences? To obtain the desired responses from the above suggested questions by Monday, the psychologist needs to device a test with array of items that would objectively measure the sample of behaviour of the individual testees as to enable him/her make an appropriate or a valid decision. For a student who is depressed, personality test, cognitive test interview and observation schedule may be administered. Interview and screening instruments are recommended for a student who is drug addict, while screening instrument, interview and personality tests may be recommended for a student who is a cult member.

Psychological testing can also be viewed as the use of standardized test or instrument to objectively and systematically measure a sample of behaviour. Anastasi and Urbina (1997) defined sample of behaviour as an individual's performance on tests that have usually been prescribed beforehand. Individual's performance on a series of items in a well–constructed psychological test produces a test score. However, some factors among the testees such as motivation, cultural and language differences may affect the individual testee's performance with its resultant effect of inaccurate test result and decision making. Thus, psychological test need not to be solely used as the basis for an individual's diagnosis and grading. However, there are ways in which these factors or intervening variables that may affect the individual testee's performance could be controlled. First, parents and teachers need to assure the individual testees prior to the testing period that what matters in testing is their ability to attempt the test to the best of their knowledge, and not to place much emphasis on the importance of getting the test. Secondly, the test giver, administrator or examining body need to be informed about the testee's language ability level (i.e. whether the testee is fluent or not in the language use in setting the test) prior to testing time. Thirdly, the test giver or administrator or the examining body should also be informed of the cultural background of the testees (i.e. whether they belong to the minority or majority culture in the society) prior to the testing. Fourthly, the Encyclopedia of Children Health submitted that, prior to the administration of any psychological test, the administrator should provide the child and the child's parent with information on the nature of the test and its intended use, complete standardized instructions for taking the test (including any time limits and penalties for incorrect response), and information on the confidentiality of the results. All these would make the testees to have the feelings that they are part and parcel of the testing process, hence build their confidence in the test in one hand and kills anxiety for testing in another hand.

Purpose of Psychological Testing

Tests and other evaluation procedures simply are a means of obtaining more comprehensive, systematic and objective evidence on which to base instructional decisions (Gronlund, 1985). Apart from instructional decisions, psychological measures provide help in making other decisions like curricular, selection, placement and personal in nature (Thorndike & Hagen, 1977). This could imply that traditionally, the purpose or functions of psychological testing is to obtain adequate data for making valid and realistic decision on individuals, instructions or programmes and products. The school administrators, teachers and counsellors use the data obtained through psychological testing in the school setting to make informed decisions that will help the students to improve in their behaviour and academics. However, the purpose of psychological testing or measurement can be summarized following Denga's (1987) classification as: prediction, selection, evaluation, classification, guidance and counselling, administrative and research.

a. **Prediction:** Psychological testing or measurement results are used most times by school administrators, teachers and psychologists to predict what will likely be the students' future performance and behavior in a given skill or task. Monday (2000) gave an instance that, for a state-wide common entrance examination, the underlying assumption is that those who perform well (obtain high scores) on the examination are those who are likely to understand, learn and perform well in their secondary school education, unlike those who perform badly or fail the common entrance examination.

b. Selection: Psychological testing or measurement results can easily be used to select quality or qualified candidates who can represent a school in external competitions or for scholarship awards, promotion to higher class and or for admission into the higher institutions. Ubolom, Uzoeshi, Amini and Vipene (2011) maintained that selection aids the educators in the selection process of candidates for different available educational programmes such as selection for scholarship awards, and admission into universities, colleges of education, polytechnics, school of nursing, junior and senior secondary schools, etc.

c. Evaluation: Psychological test and measurement scores serves as relevant data in which educational administrators can determine the effectiveness of an instructional process, educational programme which will enable them take decision on whether to continue, improve or terminate such instructional process or educational programme. In this case, a well-designed check-list and achievement test can serve as a good tool data generation.

d. Classification: With testing and measurement, educators and counsellors will be able to classify or place students into different groups based on observable change in the students in terms of learning, behaviour, career aspiration/choice and needs. For instance, some students may be placed in science class while others in arts class. On the other hand, the school counsellor may also through the test results classify some students as highly intelligent and others as moderately intelligent as the case may be.

e. Guidance and Counselling: Psychological testing or measurement makes available appropriate and relevant data about individual student’s attitude, interest, learning outcome competency and many other psychological characteristics which will help the counsellors and teachers to guide the students to resolve their academic, social and psychological problems. Although some schools have full-time counsellors, guidance and counselling is still part of the teacher’s instructional role (Monday, 2000). This is because while teachers attempt to function as loco-parentis in the school setting, they will at the same time play the role of a guidance counsellor to the students.

f. Administrative Purpose: According to Ubolom, et al. (2011), measurement provides concrete data to assist Ministries of Education and school principles to evaluate educational issues and take vital decision on administrative matters concerning selection, classification and placement of students in the programmes and schools where they are most likely to achieve their educational goals.

g. Research Purpose: Results or scores obtained from psychological measurement or testing are used to analyze research questions and hypotheses of a study with findings discussed, conclusion drawn and recommendations made base on the result findings. Based on the results and findings of the research, the need for further research may arise whereby data obtained from measurement can also be found useful (Ubolom, et al., 2011).

Characteristics of Psychological Testing

Below are some of the characteristics of psychological testing or psychological measurement:

a. Relative Testing or Measurement: Psychological measures or tests in educational measurement are usually relative and not absolute. This means that the test result or score of a student cannot be said to be meaningful until such scores are interpreted in relation to scores of other students who took the same test in the class within the same condition. For instance, Daniel’s score could be said to be relative to Delight’s and Divine’s scores. On the other hand, it does not mean that when a student scores zero in a test the student totally lacks knowledge of the construct been measured. The reason is that it is very difficult for a single test or a particular test to measure all the aspects of a psychological construct at the same time. Hence, tests are not perfect and so zero scores does not mean that the scorers have no knowledge of the construct been measured. In scale of measurement, this can be linked to interval scale because interval scale do not have a true zero point even if one of the scaled values happens to carry the name "zero". Assessments made under the conditions that trigger stereotype threat could thus make certain groups appear to have lower levels of non cognitive qualities than is true in reality (Mindset Scholars Network, 2015).

b. Quantitative Testing or Measurement: The results of psychological tests are usually expressed quantitatively (numerically) rather than qualitatively (descriptively). Qualitative expression may however, only be used as a follow-up explanation to the outcome of testing or to describe the construct which is being tested on. However, emerging testing theories and practices (item response theories, Rasch model) have tried to take care of this particular characteristic of psychological testing (Monday, 2000).

c. Indirect Testing or Measurement: Testing or measurement of students' psychological attributes or traits cannot be done direct. It is rather done indirectly in educational measurement. This is to say that instead of directly measuring a student's psychological trait like anxiety, the educator or psychologist can prefer to determine whether the student is anxious or not from the students behavior or from the responses of the student in a give test. However, the test must be constructed in such a way that inferences based on its result are authentic (Monday, 2000). For instance, students' behaviour (an aspect of performance) can be identified through class performance, written and oral tests, general conduct as well as skills and practical activities (Ubolom, et al., 2011).

d. Incomplete testing or Measurement: This refers to the impossibility of a particular test to completely measure all what the evaluator or psychologist is interested to know about a person at the same time as to enable him/her make valid decision. Since test only measure sample of behaviour, it will therefore require continuous measurement of several sample or universe of behaviour of the person which he intend to measure. The issue here is that a given test will only cover a small proportion or a sample of the entire behaviour which the evaluator intends to measure and this makes testing or measurement look incomplete in nature.

e. Error of measurement: It is assumed that there is an inherent error in every measurement or test score. This inherent error occurs when the behaviour or trait inferred from the responses of the testees or from test scores differs from the actual behaviour or trait possessed by the testee. Measurement error could be systematic or unsystematic. It is said to be systematic when it is purposely committed or introduced into the measurement process for certain reasons which may not be ethical while unsystematic error occurs at random or by chance. It is not purposely committed or introduced into the measurement process. According to Ubolom, et al. (2011), most of the educational measures contain measurement errors which emanated from three main sources:

a. Human error: This is a situation whereby an individual inconsistently observe and record facts.

b. Measurement instrument: This error emanates from faulty instruments and instruments that are sensitive to changes due to weather or other reasons or individual using inappropriate instrument to gather wrong data.

c. Lack of uniformity in measurement can also cause measurement error.

These measurement errors can result to unreliable and misleading result finding, misplacement and misinterpretation of an individual's behaviour by the user.

Forms or Categories of Psychological Test

According to the Institute of Medicine (IOM, 2015) while citing Cronbach (1960), one of the most common distinctions made among tests relates to whether they are measures of typical behaviour (often non-cognitive measures) versus tests of maximal performance (often cognitive tests). The measure of typical behaviour is also known as measures of typical performance. To this effect, psychological tests are generally categorized into two namely, measures of typical behaviour or performance and tests of maximum performance. Measure of typical performance is usually used to illicit data on the personality, attitudes, values, opinions, interests, intelligence, behaviour of an individual to the construct or issue of concern. Because tests of typical performance involves non-cognitive performance, they are therefore, regarded as non-cognitive tests or measures. Examples of measures of typical behaviour or performance (non-cognitive tests) are attitude test, interest test, personality test (Monday, 2000) and intelligence test. Tests of maximum performance on the other hand, allow the testees to respond to the items as possible as they can or to the best of their knowledge. The instruction during the testing is “do your best” or “obtain the highest possible score” (Monday, 2000). Monday also observed that items of tests of maximum performance usually have definite correct answers” and the score obtained by individual on the test is the addition of the “correct answers” he/she selected or given. Because tests of maximum performance usually involve cognitive performance, they are generally regarded as cognitive tests. Some of the examples of tests of maximum performance (i.e. cognitive tests) include achievement test, aptitude test and ability test.

Types of Non Cognitive Test (Measures of Typical Performance)

Attitude Test: Attitude refers to the manner in which a person reacts to issues or challenges or tasks. It can also be seen as the extent to which a person is predisposed to external stimulus which may be positive or negative. Attitude Test, according to Monday (2000) is a kind of scale designed to capture the typical or habitual response of an individual to certain issues or persons. A student’s attitude towards a particular school subject will to a large extent determine the student’s performance or learning outcomes in that very subject. Positive attitude to a task will produce high performance or result while negative attitude will likewise produce low performance or result to the task. Although attitude is difficult to measure, however¸ the commonest types of scale used for measuring attitude include Likert Scale (Monday, 2000) and Thurstone Scale.

Personality Test: Personality may be regarded as the cognitive and non-cognitive traits of an individual. According to Anastasi and Urbina (2005), personality test is generally concerned with the affective or non intellectual aspects of behaviour. Personality test is designed to measure the personality characteristics of traits or people such as interest, emotion, self- concept, attitude, feeling, inter–personal relationship etc. Some of the techniques used to test or measure personality include self-reports, observational techniques, sociometric inventories, rating scales, check–lists (Monday, 2000), personality questionnaire, free association tests, the Minnesota Multiphasic Personality Inventory (MMPI) etc (Asuru, 2006). A personality test may be designed in a projective form in such a way that the response or answer to it would be more of subjective and unrestricted to a particular scale. It may also be prepared in an objective form which will restrict the response or answer to the test to a particular scale e.g. True/ False, Yes/ No.

Intelligence Test: Intelligence could be seen as a person’s mental ability to think abstractly, process decoded messages, make sense in issues, adjust and adapt to new experiences and situation. According to the BrainMetrix (2016), intelligence is simply defined as general cognitive problem–solving skills. Monday (2000) viewed intelligence as an individual's capacity to think abstractly, integrate new sense and adapt to new situations. In whichever way it is been defined, it should be noted that the definitions of intelligence according to Mehrens & Lehmann (1987) fall generally into one or more of three categories: The capacity to: (a) think abstract (b) learn, or (c) integrate new experience and adapt to new situation. Thus, Intelligence tests, according to the Encyclopedia of Mental Disorders are psychological tests that are designed to measure a variety of mental functions such as reasoning, comprehension and judgement. Intelligence test is used to measure general mental function or ability of an individual. Intelligence is usually measured using Intelligent Quotient, symbolically expressed as:

1Q = $\frac{MA}{CA}$ X 100, where 1Q represent Intelligent Quotient, MA represent Mental Age and CA represent Chronological Age. While the mental age is the individual testees' level of mental development which is usually revealed by the testees' scores on the intelligent test, the chronological age is the testees' natural birth. For example, when a student of 10 years old whose mental age is 13 took an intelligence test, his/her 1Q will be computed thus:

$$1Q = \frac{MA}{CA} \times 100 = \frac{13}{10} \times 100$$

$$1Q = 130.$$

The student can be said to be bright or highly intelligent. However, a testee whose IQ score falls between 40 and 54 could be regarded as an average student and moderately retarded. The table below shows the variations in intellectual ability.

Table l: Variations in intellectual ability

Intellectual ability	1Q score	Characteristics
* Profound retardation (profoundly retarded)	Below 25	Inability to function independently
* Severe retardation (Severely retarded)	25 - 39	Difficulty in functioning independently
* Moderate retardation (Moderately retarded)	40 - 54	Less difficulty in functioning independently
* Mild retardation (Mildly retarded)	55 - 69	Ability to function independently
* Intellectually gifted	Above 130	Higher-than-average intelligence, with IQ score above 130

Source: Adapted from Feldman (1993, p.281 - 283).

However, intelligent test have been criticized among others as being culturally biased and this has led to the development of culture fair intelligence test; for example the Raven Progressive Matrics (Ukwuije, 2016). There are so many intelligence tests in the world such as the Hermon–Nelson test of Mental Ability, Lorge–Thorndike Intelligence Test, Kaufman Assessment Battery for Children (K-ABC), Woodcok-Johnson Psycho-educational Battery (WJ) Stanford–Binet Intelligence Scale, Wechsler Intelligence Scales etc but the two major intelligence tests that stand above the rest in both historical precedence and frequency of use as observed by Thorndike & Thorndike-Christ (2010) are the Stanford-Binet Intelligence Scale–Fifth Edition and the Wechsler Intelligence Scales. Thorndike and Thorndike-Christ explained that the Wechsler Intelligence Scales are a set of related and highly similar test batteries that span the age range from early childhood (Wechsler Preschool and Primary Scale of Intelligence – Third Edition) through childhood (Wechsler Intelligence Scale for children-Fourth Edition) to adulthood (Wechsler Adult Intelligence Scale – Fourth Edition).

Types of Cognitive Test (Tests of Maximum Performance)

Achievement Test: The term, achievement, is used to indicate the degree of success attained in some general or specific area within the school context (Horrocks & Schoonover, 1968) as cited in Asuru (2006). Achievement test has been defined by Noll and Scannel (1972) as a procedure or measuring instrument, usually a paper–and–pencil test, used to measure students' progress toward curricular goals, knowledge or skills usually acquired through classroom instruction. Achievement test is usually in paper-and–pencil form, and it can be used to determine how much students have learned, mastered or achieved after they have been exposed to a given classroom instruction. It can also be used to compare achievement of students across schools. Achievement test is generally divided into two namely; teacher-made test and standardized test. The teacher-made test is the type that is usually constructed by a classroom teacher and administered to his/her students without subjecting it to standardization process, while standardized achievement test is the type that is been subjected to a through scrutinization and refining in such a way that it will measure the common objective of a wide range of schools and provide standard procedures for administration, scoring and norms for the interpretation of the test scores. Examples of standardized achievement tests in Nigeria include the West African Senior School Certificate Examinations (WASSCE), Senior School Certificate Examinations (SSCE) by National Examination Council (NECO) and Unified Tertiary Matriculation Examinations (UTME) by JAMB. Achievement tests are generally used for selection, certification, promotion, research, guidance and counselling etc.

Aptitude Test: Walsh and Betz (1985) defined aptitude as the capacity to learn. Aptitude test is specifically interested in predicting what the individual can learn or develop into in future (Asuru, 2006). Aptitude test is the type of cognitive tests that reveals what and how an individual can learn in future in a given task or skill if exposed to the appropriate learning experiences. The key point here is "future". With the scores of aptitude tests, a counselor or an educator would be able to look into the future of an individual in terms of what the individual would be able to learn and advice him/her accordingly. Aptitude test can be used for selection or screening of candidates for school admission or job provision which can be taken under normal paper-and-pencil examination condition or by online testing.

Ability Test: Ability simply means the power or capacity to carry out a given task or instruction within a given time frame. Ability test is therefore, a type of cognitive test that measures an individual's capacity in carrying out an assigned task. Monday (2000) who cited Aiken (1979) described ability test as one that measures the extent to which a person is capable of performing a certain task or occupation, such capability being the product of heredity and experience. While achievement test is used on well- specified learning experiences, ability test measures results of more general or broad learning experiences (Monday, 2000). Examples of ability test include verbal ability test, numeric ability test, power test, etc. Figure 1 below is a chart used to represent the various forms, types or categories of psychological test discussed in this paper.

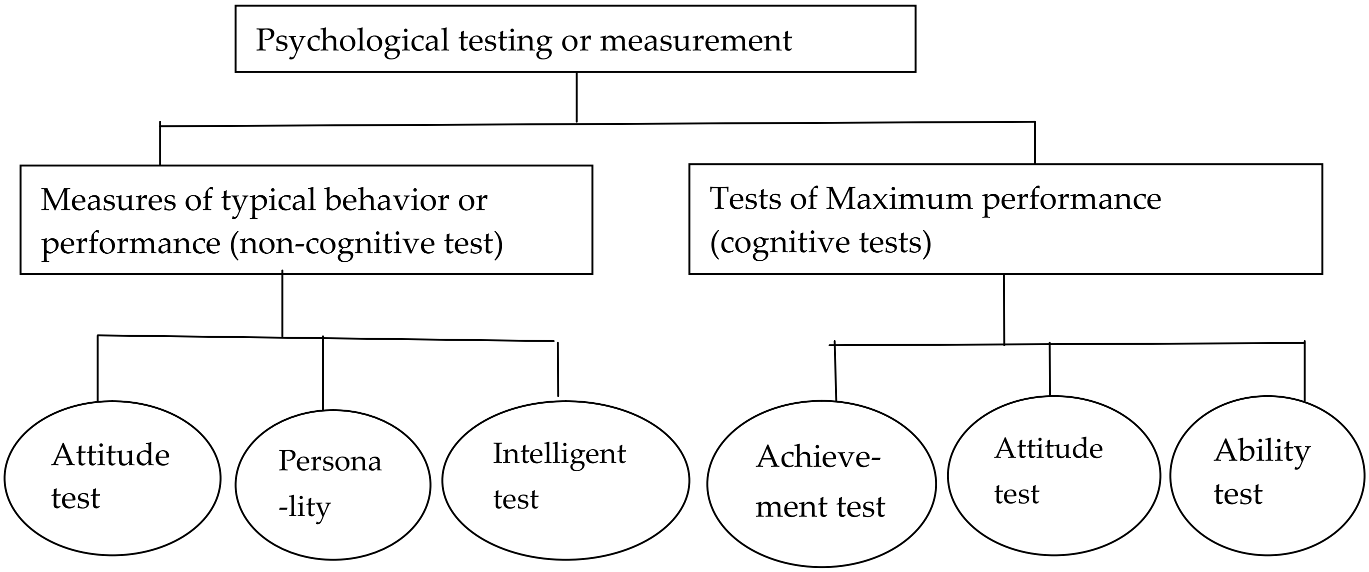

Figure 1: Some forms or categories of psychological test

Guiding Principle of Psychological Testing

i. **Standardization:** This implies that all the procedures and steps adopted in psychological testing of a psychological construct such as aptitude, emotion, cognitive ability, etc must be conducted with consistency and under the same environment to achieve the same testing performance from those being tested on the construct.

ii. **Objectively:** This refers to scoring a test such that subjective judgements and biases are minimized, with results for each test taker obtained in the same way.

iii. **Test Norms:** This refers to the average test score within a large group of people where the performance of one individual can be compared to the results of others by establishing a point of comparison or frame of reference.

iv. **Reliability:** This means obtaining the same score or result after multiple testing (consistency of results obtained).

v. **Validity:** This implies that the type of test being administered must measure what it is intended to measure (accuracy in measurement).

Counselling Implications

From the forgoing discussions, it can be observed that psychological testing, also known as psychological measurement is not only one of the crucial areas in psychology or psychometrics, but it has become an integral part of education process which enables the counsellor and educators to generate data on students' psychological characteristics for counselling services. For instance, aptitude tests can serve both diagnostic and prognostic functions in counselling such as provision of data that will guide the counselling interview, and helpe to build realistic self-image among counsellees. In addition, with the scores of aptitude tests, a counsellor would be able to predict what an individual can learn or develop in the future, when exposed to the appropriate learning experiences. Through psychological testing like intelligent test, the counsellor will be able to identify the mental ages of the testees. The counsellor will also determine the testees whose intelligent quotients are below average, average and above average and thus classify them accordingly with reference to their ability as to enable them benefit effectively in school. The testees are equally counselled on how to improve in their mentality taking advantage of the school environment and learning experiences. Psychological testing complements the work of teachers and learners, while counselling complements the effort of schools in testing and molding students' behaviour. This is so because the performance of students in class activities and test, especially achievement tests administered by teachers in schools serve as evidence of data that reveals students' behaviour to the counselling unit for counselling services.

The principles of psychological testing also guide the school counsellors in their efforts to improve students' test-taking skills. School counsellors use standardized test results to assess students learning and performance across standards. Counsellors can make decisions using standardized psychological tests result for school on placement and accommodation of students with exceptional learning needs and evaluation of instructional personnel. The validity principle enables the counsellor to make accurate and valid judgement about the learner's ability, personality and counselling needs.

Summary

From the above discussions, it can be observed that psychological testing has become an integral part of the school setting and education process generally. However, it can be argued that psychological testing in the school may not be effective or complete without the role of the counsellor or counselling services. While psychological testing reveals relevant data about students' psychological characteristics such as attitude, aptitude, interest, skill, mentality, cognitive ability and learning outcome, etc, the school counsellor uses the data from psychological testing to make valid and reliable decision or recommendations in relation to students' selection, classification, promotion and comprehensive guidance and counselling services in the school. Counselling is thus imperative in the school setting or education process because it helps to minimize the usual students' fear and anxiety for testing with its resultant effects of examination malpractice.

Recommendations

The following recommendations are made:

1. The government, school operators and managers should endeavour to create a counselling unit in their schools as to encourage proper guidance and counselling of students for better behaviour and learning outcomes.
2. Teachers should be well trained and properly guided on the principles of psychological testing in order to minimize bias, and to ensure the validity and reliability of the tests which the teachers administer in schools
3. Administration of psychological test should not be done in such a way that it will increase students' anxiety for test or testing.
4. The school counsellors should endeavour to implement a comprehensive school counselling programmes such as test coordination, test-taking skills etc.

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Availability and Application of Information and Communication Technology Infrastructure, and Academic Performance of Public and Private Secondary School Chemistry Students in Calabar

Nja Cecilia O.[1] and Idiege Kimson J.[2]

[1]Department of Science Education, University of Calabar, P.M.B. 1115, Calabar, Cross River State, Nigeria | Email: njacecelia@gmail.com

[2]Department of Science Education, University of Calabar, P.M.B. 1115, Calabar, Cross River State, Nigeria | Email: kimsonidiege@gmail.com

Abstract: *This paper investigated access and application to Information and Communication Technology (ICT) infrastructure and academic performance of public and private schools chemistry students in thermochemistry in Calabar, Cross River State, Nigeria. Three research questions were raised and one hypothesis was formulated. Do teachers in both public and private schools have access to ICT Infrastructure? Do teachers in both public and private schools have the necessary ICT skills? and To what extent do academic performance of chemistry students differ with regards to school type. The null hypothesis stated that, there is no significant difference in the academic performance of Chemistry students with regards to school type. The study undertook a expo-faco design and had a sample size of 20 teachers from 20 randomly selected secondary schools in Calabar Education Zone. 60 chemistry students constituted the sample for the research. Two instruments were used for the study: Information and Communication Technology Teachers' Questionnaire (ICTTQ) and Chemistry Achievement Test (CAT). Finding showed that chemistry teachers in public school had more ICT skills than the teachers in private schools. Private school teachers in turn had opportunity for more access to computer without internet services. Both public and private school teachers had a high percentage of ICT skills in communication in social networks there was a low percentage (%) in use of spread-sheet to plot graphs. Both public and private schools do not have phone for teachers' use in the teaching of Chemistry. The null hypothesis seeking for no significant difference in academic performance of Chemistry students with regard to school type was retained. Recommendations were made among which was, regular training of teachers in ICT usage and ICT infrastructure supplied to schools should be taken seriously.*

Key words: *ICT, Private, Public, academic performance, teachers schools*

1. INTRODUCTION

Information and communication Technology (ICT) can be said to be the range of technologies of information that are used in the process of collecting, storing, editing, retrieving and transfer of information in various forms (Olakulehin, 2007). ICT can also be referred to as that which encompasses all equipment and tools (inclusive of traditional technologies of radio, video and television to the newer technologies of computers, hardware's, firmware etc.) as well as the methods, practices, processes, procedures, concepts and principles that come into play in the conduct of information and communication activities (Federal Ministry of Education, Nigeria, 2010).

In this 21st century, ICTs are becoming a natural part of man's daily life and therefore will soon be needed for people's social work and even personal lives. The use of ICT falls into four major categories: Constructing knowledge and problem solving (through the internet, E-mail. CD ROMS, data bases, video-conferencing) using process skills, aiding explanation of concepts and communicating ideas using power point, desktop publishing (WCEA, 2002).

Chemistry teaching and learning has suffered a lot of set back as evidence in SSCE examination results of chemistry from 2008, 2009, 2010, 2011 and 2012 where the obtained results were 26.10%, 54%, 51%, 56% and 33% respectively. A quick look at the result above showed that Chemistry students did not perform well in external examinations (Ademola, Olufunke and Amoke, 2013).

Chemistry as a subject is required according to JAMB Brochure 2015 to study courses like Medicine and Surgery, Pharmacy, Engineering, Chemical Education, Nursing, Agriculture. A credit pass in chemistry is a mandatory requirement for admission. In Nigeria, science (Chemistry) teaching at various levels still retain the old conservative approach and if this situation would be made to change, then there is the need for diagnostic study into the use of ICTs in teaching chemistry (Aladejana,2007).

Decline in academic performance of chemistry students can be linked to methodology and instructional materials used in teaching. Methods and instructional materials that do not bring science closer to society, and in this way, many initiatives may not be found within the science community. Promoting children interest is very important to high academic achievement.

Educators and teachers need to understand the learning needs and different learning styles of our students to equip them to contribute to using the tools of chemistry to improve the human condition and that of our environment and to help each one of them understand the crucial role that chemistry plays in our lives (Mahaff, 2011).

The use of ICT in teaching is a relevant and functional way of providing education to learner that will assist in imbibing in them the required capacity for the world, of work (Aladejana, 2007).

When different Information Communication technologies are used in teaching chemistry, learning by students becomes inevitable as students can retrieve required information within a short time, information can be accessed and disseminated electronically within a short time via e-books, e- journals and can improve their learning by using different ICTs. These ICTs can be in the form of wireless networks internet, search engines, databases, websites and web technologies (Danner and Pessu, 2013).

Teachers are the vehicles to drive home the implementation of ICTs in schools. This is so as teachers are the only one that can change from teacher-base instruction to learner- based learning where teachers facilitate learning. In view of the above, this paper attempted to find out the ICT skills that teachers possess both in public and private schools, professional training in ICT that are opened to teachers and the academic performance of students in both public and private schools.

The challenge is to find out how prepared are the teachers in Cross River State to take up this challenge in our classroom in this 21st century. Do teachers have access to ICTs in public and private schools? What effect does it have on the academic performance of Chemistry students? There is no significant difference between Government (public) and private secondary school students.

2. LITERATURE REVIEW / THEORETICAL UNDERPINNING

Constructivist and conceptual change theory was pioneered by Jean Piaget. Constructivism is a learning theory and epistemology that has influenced much of science education lately. It states that learner constructs their own knowledge of the world through their past experiences. Students therefore do not learn by sitting in the classroom listening to the teacher, memorizing repackaged assignments and spitting out answers.

They must talk what they learn, write about it, relate it to past experiences and apply it to their daily lives. They must make what they learn part of them. Teaching is the act of impacting knowledge and in doing so, teachers are minded that learning will only take place when the learner is engaged with the subject matters that the instructor intends. Three important factors that are very crucial in teaching and learning are; what the learner already know, the abilities of the learner and motivation (Shell, 2010). Teachers are to be reminded that the old Chinese Proverb (Chinese Confucian Philosopher Vunzi, 312-230BC) which states:

"Tell me, I will forget

Show me, I will remember

Involve me, I will understand"

is still applicable in our 21st Century.

Literature had shown that students learn better when ICT is integrated in teaching and learning process. Students report higher attendance, motivation and academic performance as a result of ICT programs (Dzidonu, 2010). The number of school dropouts reduced to greatly with the use of ICT in schools (Rebecca, & Marshall, 2014). This is so as internet enticed school dropout to return to school. The use of ICT in schools help to develop future workforce that can effectively participate in the increasing networked world and the emerging knowledge economy (Mingaine, 2013).

Higgins & Moseley, (2011) conducted a study on the use of ICT in teaching and learning and discovered that, teachers who use ICT get their students motivated and the class thus became enjoyable, teaching was more interesting, easier and more diverse, more fun for them and students. High cost interview of maintenance of ICT infrastructure has been a great challenge in the implementation of ICT in schools (Farrell, 2007) Economic realities has not allowed for the implementation and integration of ICTs in teaching and learning in secondary schools yet in Nigeria.

ICT infrastructure in schools especially in Africa (Hennessy, 2010) has been a big challenge. In many schools, access to internet service, charges on software's which requires licensing hinders the availability of ICT infrastructure in schools (Aguya, 2010). In another study conducted by Obota; Oluoch & Makani (2015), 60% had radio, 46% had audio learning cassette, 33% had computers and 20% had video for learning. Aledejana's (2007) research in Nigeria, revealed that 20% of the schools have computers which children had access to, no school had laptop, LCD projector, or video-recorder.

Teachers' skills in many studies have shown to be inadequate for carrying out effective ICT integration in schools (Hennessey, 2010). In Africa, efficient implementation of ICT in schools has been hampered as trained personal that have correct skills are missing (Dzidonu, 2010). In a study carried out by Aledejana, (2007), 88% of teachers lacked the required skills in ICT. 72% cannot access the internet, 64% cannot start up or shut down a computer safely.

3. METHODOLOGY

This research study under-took a expose-facto design. Two instruments were used for this study: A four point scale Questionnaire, named ICT teachers' Questionnaire (ICTTQ) and Chemistry Achievement Test (CAT). The researchers used simple random sampling technique to select the sample for this study. A sample of 20 schools which comprised 20 teachers and 60 students were used. The sample schools used consist of 10 public schools and 10 private schools.

4. RESULT AND FINDINGS

Table 1: shows Teachers' access to ICT infrastructure in public schools

Infrastructures	No access	Access on demand	Permanent access
Desktop computer without access	60%	30%	10%
E-reader (to read books, newspaper on screen).	90%	-	10%
Digital camera/ camcorder	90%	-	10%
Computer laboratory	50%	30%	20%

Table 1 above showed that 60% of teachers do not have access to desktop computers with internet service, 90% do not have access to E-reader, 90% do not have access to camera/camcorder and 50% do not have access to the computer laboratory.

Table 2: Teachers' Access to infrastructure in private schools:

	No access	Access on demand	Permanent access
Desktop computer without internet service	25%	75%	-
E-reader	50	38	12
Digital camera/camcorder	100%		-
Computer laboratory	25%	25%	50%

Table 2 above showed that in private schools, teachers who do not have access to Desktop/computer without internet were only 25%. Teachers who do not have access to E-reader were 50%. It also showed that 100% of teachers do not have access to Digital Camera/camcorder. 50% of teachers had permanent access to the computer laboratory.

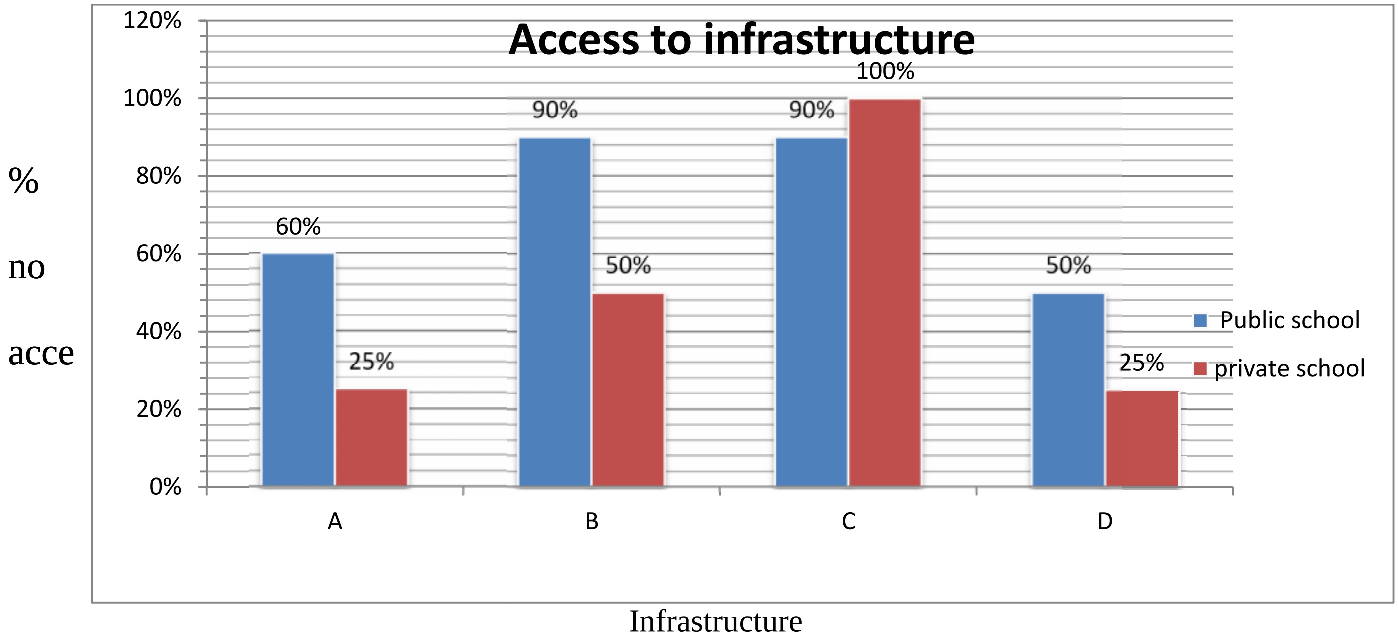


Fig 1: Bar chart of % access to ICT infrastructure
A= Desktop, computer without internet access
B= E-reader (to read books and newspapers on the screen)
C= Digital camera/camcorder
D= Computer laboratory

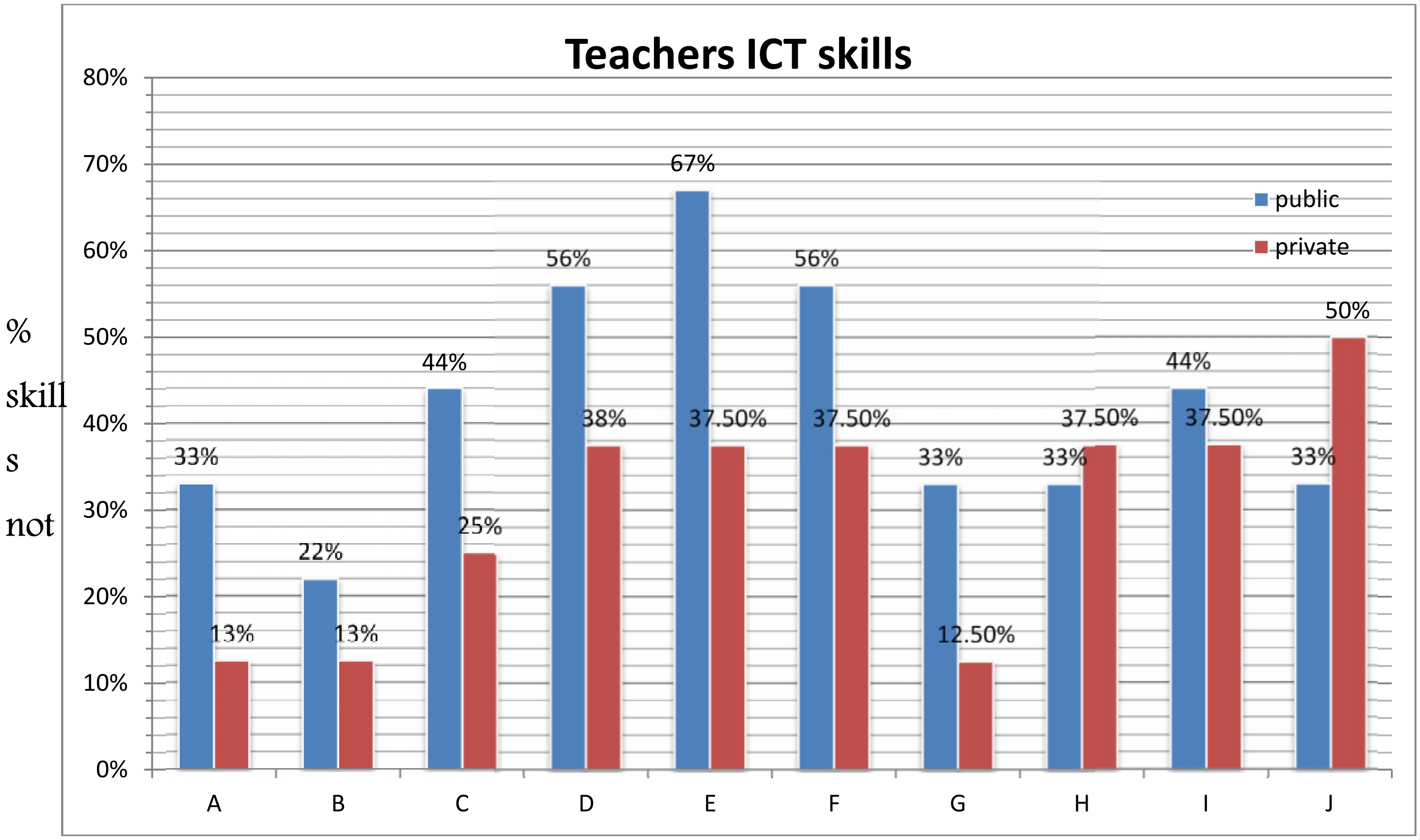
Table 3: Teachers' skills in the use of ICT in public schools

Teachers' skills in the use of ICT	A lot	Some what	little	None
Produce a text using a word processing programme	33%	0	33%	33%
Use e-mail to communicate with others	33%	22%	22%	22%
Edit text online containing internets links and images	33%	11%	11%	44%
Create a Data base	44%	0	0	56%
Use a spreadsheet to plot a graph	22%	33%	0	67%
Create a presentation with simple animation functions	44%	0	0	56%
Participate in social networks	67%	0	0	33%
Teach students how to behave safely online	56%	0	11%	33%
Prepare materials to be used with an interactive white board	56%	0	0	44%
E-mail a file to someone, teacher or student	56%	11%	0	33%

Table 3 revealed that 33% of teachers in public schools could produce a text using word processing programme. Teachers could only communicate through e-mail by 33% and 44% of the teachers could not edit a text online containing interactive links and images. The Table also showed that 44% of teachers could create a data base. In the case of using spread sheet to plot graphs, 22% of teachers could do that. In participating in social networks, 67% of teachers can effectively do that, while 56% could teach students how to behave safely online. Teachers who could prepare materials to be used with an interactive white board were 56%, E-mail a file to someone, teacher or student where 56%.

Table 4: Teachers' skills in the use of ICT in private schools

Use of ICT	A lot (%)	Somewhat (%)	Little (%)	None (%)
Produce a text using a word processing programmed	63%	12.5%	12.5%	12.5%
Use e-mail to communicate with others	50%	25%	12.5%	12.5%
Edit text online containing internet links and images	12.5%	25%	37.5%	25%
Create a data base	37.5%	12.5%	12.5%	37.5%
Use a spread sheet to plot graph	37.5%	12.5%	12.5%	37.5%
create a presentation with simple animation function	25%	12.5%	25.5%	37.5%
Participate in social networks	50%	12.5%	12.5%	12.5%
Teach student how to behave safely online	25%	12.5%	25%	37.5%
Prepare materials to use with an interactive board	25%	12.5%	25%	37.5%
Email a file to someone, teacher or student	37.5%	0	12.5%	50%



Teacher's skills

Fig2: Bar chart of % teachers' skills in the use of ICT

A= produce a text using a word processing program

B= use E-mail to communicate with others

C= edit text online containing internet links and images

D= create a data base

E= use a spreadsheet to plot a graph

F= create a presentation with simple animation function

G= participate in school work

H= teach student how to behave safely online

I= prepare materials to be used with an interactive white board

J= E-mail a file to someone, teacher or student

Table 4 and figure 2 above revealed that, 63.0% of teacher could produce a test using a word processing programme. 50% of teachers were able to use E-mail to communicate with others. 12.5% could edit a text online containing internet links and images. In creating data base, 37.5%

could do that while 37.5% of students could use a spread sheet to plot graph a lot. 25% could create a presentation with simple animation function and with regards to participation in social network, 50% of teachers were involved. 25% of teachers could teach students how to behave safely online. The Table also showed that 25% of teachers could prepare materials to be used in an interactive board, while 37.5% teacher could email a file to someone, student or teacher.

Table 5: Independent T test of chemistry students' academic performance between public and private schools.

Variable school type	N	X^{-}	SD	t-value
Public	30	9.37	3.19	1.64
Private	30	10.50	2.03	
Total	60			

$p<0.05$; df =58; critical t =2.0

Table 5 showed the X^{-} (mean) performance of public school students to be 9.37 while the private schools had a mean of 10.50. The result showed that private school students had a higher mean.An independent t-calculated value was 1.64, which is less than the tabulated or critical value of 2.00. The result showed that the academic performance of students with 58 degree of freedom at 0.05 significant levels was not statistically significant. Therefore, the null hypothesis was retained.

4.1 DISCUSSION OF FINDINGS

From the questionnaire, the section that investigated access to infrastructure in school by teachers showed that private schools had 75% access on demand to computers that was not connected to internet. Whereas their counterparts in Public school had 30% access to computers without internet connection. Digital camera/camcorder had virtually no access to teachers of both Public and Private schools. A cursory view of Table 1 and 2 showed that access to infrastructure is a serious challenge in Chemistry Education in Calabar. This result is in line with earlier work of Farrell, (2007), Hennessy, (2010) and Agugo, (2010). The situation was not different from the similar findings of Aledejana (2007) who discovered that no school had video-recorder.

Teachers' skills in ICT recorded the highest score for participation in social network as the result showed that 67% of teachers in Public schools were able to participate in social network. Their private counterparts were not left out as 50% of private teachers were able to participate on social network. This cannot be unconnected with the fact that teachers do have cell phones and engage themselves a lot in social network as they relate with each other. Perhaps the frequencies with which these phones are utilized differ because of closed monitoring in private schools than public school teachers. Private school teachers are more keenly supervised with little or no spare time to interact more often than the public school teachers.

Teacher's skills in ICT can be said to be very poor in the use of spread sheet to plot graphs as only 22% of teachers from Public schools could perform the operation. Teachers from private schools could plot graph using a spread sheet. More than the teachers from public schools who devoted more time in interacting in social networks. Generally the results shows clear evidence that private school teachers do not have ICT skills as those from Public schools. This may not be unconnected with the fact that Public schools teachers are more exposed to ICT training workshops than their counterparts who are in private schools. The proprietor of private schools may not have sufficient funds to sponsor their teachers for workshops on regular basis as public school teacher do.

Analysis from Tables I showed that teachers from Public schools do not have access to the computer by 60%, whereas those in private school do not have access by 25%. Even though the teachers from Public schools have more computer skills than private school teachers, they do not have access to computers in school. In 2012, Cross River State government provided teachers in Public schools with laptops/computers which they could only use at home. The computers were substandard and have since packed up. Even with the short duration of its application, the public school teachers became more exposed to the use of ICT application tools before they went bad.

The null hypothesis seeking to find out if there was a significant difference in the academic achievement of students in Government (public) and private schools was rejected. This was so as calculated t-value of 1.64 was lower than the table value of 2.00 at 0.05 significant levels and at 58 degree of freedom. This result would not be unconnected with the fact that both Public and Private school teachers did not use ICT in the teaching of chemistry. They all have to use the same conventional method of teaching chemistry. From the foregoing, there was no difference in the performance of students in thermochemistry performance test administered to the students from both public and private schools.

5. CONCLUSION

ICT in Calabar municipality schools is in a deplorable state. As seen from the information received the problem is both with the education stalk holders in the provision of ICT infrastructure and the teachers' literacy levels in the use of ICT. Several challenges are responsible for its full actualization. These include poor IT infrastructure, inadequate ICT manpower, epileptic power supply and high cost of ICT facilities among others.

Chemistry teachers in public school had more ICT skills than the teachers in private schools. Private school teachers in turn had opportunity for more access to computer without internet services. There was no significant difference in the academic performance of chemistry student in public and private schools with regard to the use of ICT. This is not unconnected to the fact that ICT is not in use in the classrooms.

The researcher therefore recommended that Government should be more serious with ICT implementation and integration in schools by putting the ICT laboratory into permanent use, regular ICT training for teachers, more computers and laptops to be sent to schools, video camcorders should be provided.

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Integrated Approach to the Teaching of Social Studies at Basic Education Level

Mbamalu, Basillia
Library department, Federal College of Education (Technical), Umunze, Anambra State | e-mail: onyemerusiugwu@gmail.com

Abstract: Social Studies is being taught in all levels of our educational system in the country viz: primary, secondary and tertiary institutions, thus many students are developing keen interest in learning the subject. At the basic education level, Social Studies is meant to change the attitude of the children and make them responsible members of the society. The approach to the teaching of Social studies however, can make a difference in children's lives. Using documentary sources, this paper explored integrated approach to the teaching and learning of Social studies in the Basic education level; and concluded that for a desirable change to be made in the lives of the children there is the need for an integrated approach to the teaching of Social studies.

Key words: Social Studies, Integrated Approach, Basic Education

Introduction

The introduction of Social studies was not just to foster interpersonal harmony among individuals, but to infuse in the young a love of the country thereby fostering national unity which is essential to national development. One distinguishing character of Social Studies is its deliberate focus on the problems of man, his inter-relationship with his environment and the orientation of the discipline to provide informed and practical solutions to human challenges. Social studies therefore, is of paramount concern to government.

Social studies contributes in achieving national objective by relying on its peculiar methodology like inquiry, topical, problematic, project activities and other approaches to expose the children to the pros and cons of various situation, so that they can arrive at their own independent conclusions based on reasoned judgment. Teachers' method matters as far as quality learning is concerned. How teachers and learners interact is of major concern for educational quality (Humphreys & Crawfurd, 2014). Succinctly, the Federal Ministry of Education (2011) noted that what teachers do, or do not do, are able or not able to do, are willing, or not willing to do, what they do properly or poorly determines, to a great extent, the effective curriculum (what pupils learn).

It is based on this understanding that integrated approach is viewed as best option for the teaching of social studies. An integrated approach to learning attempts to follow the child's natural ways of learning, viewing the world as a whole, the teacher's role being to provide experiences and to assist the inquiry process by suggesting further lines which might be followed (Okam, 1998). Children naturally are curious. They equally see the world as a whole rather than in parts. In providing them learning experiences, efforts should be made to address these two aspects of their nature.

This paper advocates the integrated approach to the teaching of social studies at the basic education level based on the understanding of children's nature. The paper has been organized under the following sub-headings: Social Studies in Basic Education Curriculum, Integrated Approach to Teaching Social Studies, Concerns on the Use of Integrated Approach, Suggestions and Conclusion.

Social Studies in Basic Education Curriculum

The term Social Studies was first used in the United States of America (USA) in 1883, the time when curriculum innovations were being seriously advocated to reform the American system of education (Dan, 2010). Proponents of Social Studies saw the need for children to be taught knowledge as a unit in an integrated manner and not in isolated bits as it is the case with traditional separate subjects of History, Geography and Civics which were considered not enough to enable the young generation adapt and adjust to the situation and demands of a fast changing America. Thus, USA became the first country to declare Social studies as a subject in the school curriculum.

The Mombasa conference of 1968, adopted two fundamental definitions of Social studies (Dan, 2010):

- Social Studies is the integration of Social Sciences and humanities concepts for the purpose of promoting and practicing effective problem solving/ decision making citizenship skills on social, political economic issues and problems.
- Social Studies is the study of man, the way he behaves when organized in groups and his relation to physical and natural environment.

Generally, a critical observation of the above definitions is that Social studies is viewed as an integrated subject and the study of man, how he behaves in society, and how he interacts with his environment in a given period of time. In summary, Social studies can be defined as a study of man in some particular place (location) at a particular time (past, present and the future).

Social studies is studied across the three levels of Nigeria's basic education as a theme under Religion and National Values (Nigeria Educational Research and Development Council, 2014). Social studies, according to Abubakar (2013) is meant to achieve the following objectives:

- Create awareness of and sensitivity to man's environment.
- Influence man's attitudes positively to social, cultural political values and total environment.
- Enable men to acquire skills for solving societal and environmental problems.
- Equip men with the basic understanding of the knowledge of the total environment.
- Encourage voluntary participation in social and civic duties while developing the sense of responsibility.

Other roles played by social studies, according to Mezieobi (1998) in Abubakar (2013) are:

- The development of National consciousness and commitment as necessary ingredients for nation building.
- The inculcation of social value and skills for active social life

- The development of intellectual skills, knowledge and abilities for better understanding of the immediate and remote environment.
- Developing rational thinking ability for practical social life.
- Identifying and solving problems using problem solving techniques
- Promoting value awareness and utilization of some values in tackling dynamic problems in the society.

Social Studies is no longer an appendage of the Social Sciences. It has gone a long way in emerging as a distinctive area of learning. It is no longer a "hotchpotch", a confused addition of bits and pieces of the Social Sciences and Humanities. This was sometimes referred to as "inter-disciplinary" form of teaching. Hence, an integrated approach to the teaching of social studies has been advocated.

Integrated Approach to Teaching Social Studies

Integrated approach to teaching Social studies is against the backdrop of weaknesses in teachers' approach to teaching distinct subject like Social studies. Several studies (for example, Hardman *et al*. 2008; Davidson, 2010) reported a consistently high level of ritualized classroom interaction that makes very little cognitive demands of pupils, 'with little attention being paid to securing pupil understanding' (Hardman *et al*. 2008: 55). Such ritualized exchanges have been observed in many African classroom settings (Dembelé & Miaro-II 2003) and are interpreted as a coping strategy that allows teachers and pupils to save face and maintain the appearance that effective teaching and learning is taking place, while actually struggling with the academic content of lessons (Davidson, 2010).

It is further argued that many teachers are not aware of their shortcomings and the negative impact their poor teaching can have on pupil motivation, attendance and retention. Studies suggest that teachers are not particularly self-critical of their teaching (Adekola 2007; Dunne *et al*. 2013), although it may be that they are unwilling to admit their shortcomings. Most striking are the results from the 2004 Education Sector Analysis survey of primary teachers, in which only 2.5% of the sampled primary teachers accepted responsibility for the poor performance of their pupils (although arguably there was greater admission of some level of responsibility in the acceptance by around 20% that improved teaching methodology would improve matters (FME 2011). More often pupils were blamed for poor communication skills and poor classroom participation.

According to Humphreys and Crawfurd (2014),

> *Research in Nigeria suggests that there is very little variation in lesson structure across subjects or levels, with traditional didactic methods predominating. In some project-supported states there appears to be some change toward more interactive and 'learner-centred' teaching but robust evidence is lacking as to whether the recorded surface features of such teaching (e.g. putting pupils into groups, praising pupils or using a teaching aid) actually constitute better teaching or whether they have helped improve learning* (p. vi).

Based on these unpalatable scenarios, emerging teaching methods favour a more learner-centred approach to the teaching and learning. Integrated approach is one such approaches to the effective teaching of social studies. The word integration means the act of combining two or more things to work together in harmony. In Social studies, integration refers to linking of related subjects, facts, concepts and knowledge while teaching and learning. An approach is a way of doing or going about a thing such as a task/problem. Integration advocates and utilizes the wholistic approach to teaching and learning. According to Okam, "Its structure is in line with Gestalt theory whose slogan stipulates that the whole is greater than the sum of its parts' (p. 300). He further stated that, "An issue, a problem or a topic is best tackled by making use of appropriate knowledge for different subject disciplines. In this manner, the topic is seen as a whole. Children do not naturally observe the world from the perspectives of academic disciplines". He concluded that a child sees the world as one unit and naturally asks questions which cut across artificial subject divisions.

The new emphasis is to conceive and implement Social Studies as an integrated discipline, and to impart themes from a unified angle. Mutebi, (1994) in Dan (2010) stresses the fact that integration of concepts and themes should be organized in a scope and sequence. A scope refers to the width and depth of a particular topic or concept in Social Studies. Teachers need to gauge how wide or how deep they should teach a particular subject matter to determine how they should apply the integrated techniques in teaching. The sequence of Social Studies refers to the order or pattern or logical arrangements in which the learning material, content or syllabus is to be taught at any level. Sequencing in Social Studies means moving from topics that are near at hand to those that are faraway for the purpose of expanding the learner's knowledge of the environment (Dan, 2010). The order in which the content is presented is important in that it helps to show the possibility of integration through related topics and themes. Through this awareness of Social Studies scope and sequence, teachers have the responsibility to plan and teach appropriate content to the students. They need to help the students expand their horizons of thinking, awareness and understanding of themselves, their immediate and distant environment. This comes about if they can ably apply the integrated techniques correctly during the course of teaching and learning Social Studies.

The first step is to define concept to be treated from different angles. Answers to man's problems are wide and varied. It is all the data collected from the several sources or disciplines that are used, not just one or two sources. Usually, the teacher raises questions to guide or lead the student in making his or her inquiry, so that he or she would follow a logical line of finding out, one that could lead to a conclusion that may not have been thought of. For example, using the concept of corruption as a case, such lead questions are asked:

1. Find out the types of corruption that are common in Nigeria.
2. What factors bring them about?
3. What factors appear to be most responsible?
4. Is one factor linked to another?
5. How, in the light of 3 and 4, do we solve the problem?

Concerns on the Use of Integrated Approach

Integrated approach is effective in the teaching of social studies. There are however some concerns about this approach. One thing noticeable from teachers' perspective is that integrated approach is rigorous and difficult to define or limit the area to cover. Moreover, it is difficult to gather the material from various sources. The practice of relying on one textbook like the Social Studies module in basic education does not provide a lot of opportunities for the students to expand their knowledge.

However, the use of the integrated approach emphasizes and requires utilizing more resource books, instructional aids, and resource persons after recognizing that there may be many other practical ways of getting information or acquisition of skills within ones' environment. Unfortunately, in Nigeria's basic education, this form of teaching Social Studies is done on a limited scale and this explains why most Social Studies lessons are confined inside the classrooms.

Indeed, there is ample evidence that teachers' planning is often based on textbooks only, a suggestion that teachers often lack the interest and commitment to select suitable methods and appropriate curriculum materials (Marsh 1984). Thus, Social Studies curriculum appears to be synonymous with the body of knowledge by experts as encapsulated in a textbook. A similar observation is shared by Stodolsky (1988), who notes that a great deal of Social Studies instruction diverged from stereotypical textbooks based on recitation and lecture. Proper application of the integrated techniques could reduce such tendencies of over reliance on textbooks, cram work by students and lecture methods, which are prevalent in our schools.

Studies have confirmed the confusion in the interpretation of integrated approach. Okada (2013) examined the integrated approach of teaching Social Studies (SST) and students' learning in Primary Teachers' Colleges in Mid Northern Uganda. Four Primary Teachers' Colleges of Canon Lawrence, Loro Core, Gulu Core and Christ the King were purposively sampled for the study. The study found that confusion still exists when defining integrated approach of teaching. Besides, it was also established that the philosophy and rationale of integrated approach was not well conceived by tutors and students, and that this has negatively and significantly influenced the teaching of Social Studies. Besides, tutors and student teachers in the four colleges respectively reiterated on lack of instructional materials and the unclearly defined subject boundaries. The study therefore recommended that the Ministry of Education should reinforce effective application of integrated approach by stocking Social Studies department in Primary Teachers' Colleges with various instructional materials to promote meaningful teaching and learning of this dynamic subject. The study further recommends that the Ministry of Education should establish a mechanism for supporting tutors of Primary Teachers' Colleges through offering adequate opportunities for further regular workshops, provision of incentives, motivation and relevant reference text books to promote quality teaching and learning of Social Studies in Primary Teachers' Colleges.

Suggestions

Based on the preceding discussion, the following are suggested:

1. Teachers need training on integrated approach to teaching of social studies. This can be done through sponsorship to seminars and workshops.
2. Government and school administrators should play supportive roles to teachers engage in curriculum innovations like integrated approach. They need to provide facilities for teachers to carry on with this approach.
3. National orientation agencies should collaborate with schools in sponsoring social studies teaching and learning through the provision of facilities.

Conclusion

Social studies contributes in achieving national objective by relying on its peculiar methodology like inquiry, topical, problematic, project activities and other approaches to expose the children to the pros and cons of various situation, so that they can arrive at their own independent conclusions based on reasoned judgment. Integrated approach to the teaching of social studies enables children to have understanding about the whole picture or message which the content is conveying. There is the need therefore for the use of integrated approach to the teaching and learning of Social Studies.

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Teacher Factors Influencing Students' Academic Performance in Public Secondary Schools in Rivers State

OBILOR, Esezi Isaac, Ph.D.
Department of Educational Foundations, Rivers State University, Port Harcourt

Abstract: *The study investigated teacher factors influencing students' academic performance in public secondary schools in Rivers State using the descriptive survey research design. The population of the study was 274724 made up of Senior Secondary Two (SSII) students (34168) and teachers (240556) in the 23 Local Government Areas of Rivers State in the 2018/2019 academic session. The sample size of the study was 764 comprising 380 students and 384 teachers obtained by applying the online Fluid Survey Sample Size Calculator. The sample was categorised into urban [SSII students (163) and teachers (230)] and rural [SSII students (217) and teachers (154)] public secondary schools in Rivers State. The instrument used for data collection was a researcher-developed structured questionnaire titled Teacher Factors on Students' Academic Performance (TFSAP) with a reliability coefficient of 0.82 established using Cronbach Alpha. The research questions were answered with means and standard deviations computed from the collected data, while the independent samples t-test was used to test the hypotheses at the 0.05 level of significance. It was found that teacher's administration of students' assignments, teachers' commitment to duty, and teacher-students interaction were poor and as such could not significantly influence students' academic performance. It was further found that teachers' communication skills were good and influenced students' academic performance, but that teachers had excess workload that impinged their influence on students' academic performance. It was recommended, among others, that teachers' workload should be made lighter to make them effective and be able to administer students' assignments and other duties, enhance teachers' salaries and other incentives to whip up their commitment to duty.*

Keywords: *Assignment, commitment, communication, duty, interaction, workload.*

INTRODUCTION

Education is a very important human activity and the teacher is at the centre of it all. Education builds the individual and brings developments to environments and nations. The purpose of education is to equip the citizenry to reshape their society and eliminate inequality (Boit, Njoki and Chang'ach, 2012). Education plays a vital role in creating a country's human resource (Achoka, Odebero, Maiyo & Mualuko, 2007) and generates opportunities for social and economic development (Onsumu, Muthaka, Ngware & Kosembei, 2006). Education cannot reshape the society and eliminate inequality, create a country's human resource, generate opportunities for social and economic development if the learners do not acquire the requisite skills stipulated by the school programmes through the instructional objectives. The teacher uses achievement tests to ensure that these skills have been acquired. Without the test and the teacher, education is meaningless.

Achievement tests assess the proficiency of students (Obilor, 2019). Proficiency is the amount of grade-appropriate knowledge and skills a student has acquired up to the point of testing. The most common types of achievement tests are the standardized test and the classroom (or teacher-made) test developed to measure skills and knowledge learned in a given grade level, usually through planned instruction, such as training or classroom instruction. Achievement test scores are often used in an educational system to determine the level of instruction for which a student is prepared. High achievement scores usually indicate a mastery of grade-level material, and the readiness for advanced instruction. Low achievement scores can indicate the need for remediation or repeating a course. Although students' performances are generally defined in terms of students' test scores which denote their academic achievement (Worthington, 2001), students' achievement is produced by several inputs in the educational process which include, but are not limited to, student's family background characteristics, class size, availability of teaching and learning materials, and teacher characteristics (Wobmann, 2004). The teacher is the focus on which all the programmes, tests, and even extra-curricular activities of the school rotate. In other words, the teacher a principal factor in the provision of education and thus affects the quality of education in a significant way (Kimani, Kara, & Njagi, 2013).

Teachers play crucial roles in educational attainment of learners because the teacher is ultimately responsible for translating policy into action and principles based on practice during interaction with the students (Afe, 2001). Wright, Horn and Sanders (1997) stressed that the most important factor influencing student learning is the teacher. Thus, the teacher has a great influence on students' academic achievement. Teachers stand in the interface of the transmission of knowledge, values and skills in the learning process. If the teacher is ineffective, students under the teacher's tutelage will achieve inadequate progress academically (Kimani, Kara, & Njagi, 2013) and this is regardless of how similar or different the students are in terms of individual potential in academic achievement.

Often when students perform well academically, the teacher is never mentioned, but when the students perform poorly or behave irrationally, the teachers are to blame. Odhiambo (2005) contended that there is a growing demand from parents, governments and the public for teacher accountability. Although schools are commonly evaluated using students' achievement data (Heck, 2009), but the teachers cannot be dissociated from the students they teach and academic results of schools. Thus, it would be logical to find out how much influence teachers have on students: Teachers' influence in terms of teacher's administration of students' assignments, teacher's workload, teacher-students interaction, teacher's communication skills, teacher's commitment to duty, and many more.

Teacher's administration of students' assignments is a very important source of influence of teachers on their students. The teacher must score classroom exercises (tests, quizzes, questioning), and take home assignments which are forms of assessment for learning and assessment as learning (formative assessment) and final examinations which serve as assessment of learning (summative assessment) to evaluate the progress of students in achieving specified instructional objectives and provide them with appropriate feedback which make for effective teaching and learning. Unfortunately, most teachers do not score theses exercises either due to laziness and nonchalance, or over bearing workload, or lack of motivation or sometimes all of the above. Molokomphale and Mavis (2014) declared that the non-scoring of exercises given to students by teachers smacks of lack of commitment to duty and makes it very difficult, if not impossible, for teachers to know if the students have mastered the skills taught or achieved the instructional objectives stipulated.

Teacher's workload is inversely related to teachers' performance. In other words, as teachers' workload increases, teachers' performance decreases. For instance, in Nigeria, the National Policy on Education stipulates a teacher-students ratio of 1:40. But this is only on paper as most public secondary schools have teacher-students ratio of over 1:200. This impacts on teachers' efficiency very negatively, particularly on teachers' administration of students' assignments. In addition to this gigantic teacher-students ratio, some teachers take up to 10 hours of teaching per week and attend to 3 to 5 classes. In some rural schools, a teacher may handle the teaching of Mathematics, Physics, and Chemistry, in spite of the ratio. Rose and Sika (2019) declared that the negative impact of teachers' excessive workload is real and needs to be addressed to improve students' outcomes. According to Nwikina and Nwanekezi (2010) teachers' workload was one of the factors that inhibited students' academic achievement. Truly, reducing teachers' workload will undoubtedly mean improving students' academic performance. This is so because it will lead to teacher efficiency and dedication (though not without adequate motivation).

Appropriate teacher-students interaction makes the teaching-learning process a relaxing experience to behold. Teaching is a unique and dynamic profession and what a nation becomes is dependent on the type and quality of her teachers (Aboho, Dodo, & Isa, 2014). In education, the classroom teacher is accountable for the destiny of the nation because there is a strong tie between his instructional activities, the eventual outcome of his instruction and the development of the learners and the nation. Therefore, if teachers' interaction with their students is cordial and responsive, the teachers will be able to effectively motivate their students and cause them (the students) to be efficient in their studies. It is very pertinent that the teacher recognises this enormous influence on his students and their education, and dutifully applies same for the students' ultimate improved academic performance and good life after school. According to Tyler and Boelter (2008), positive teacher expectations about his students are associated with high academic performance or academic gains; whereas negative teacher expectations can result in decrease in academic performance of the students. The significance of teachers knowing the level of their influence on their students is to build positive teacher-student interaction which will propel the students into improved learning and better academic performance. Thus, teachers have to ensure that they are meeting students' needs, both academically and emotionally by creating learning environments that promote positive cultures with healthy interaction, as it can induce students to channel their educational goals appropriately (Aboho, Dodo, & Isa, 2014). The teacher-students interaction includes, among other things, teacher-pupil questioning, class work, take home assignments, marking of these work and providing prompt feedbacks, and friendliness of teachers and learners.

Thomas, Dose, and Scott (2002) informed that communication is the lifeblood of any organization and that the survival and health of the organization depend on effective communication. The school, an educational organisation, is run through communication. Information flows through communication to and from head-teachers, teachers, and students. Communication is the transmission of a message that involves the shared understanding between the contexts in which the communication takes place (Saunders & Mills, 1999). In addition, teacher communication skills are important for a teacher in the delivery of education to students (McCarthy & Carter, 2001). Communication skills involve listening and speaking as well as reading and writing. For effective teaching a teacher needs to be highly skilled in all these areas. Teachers with good communication skills always make learning easier and more understandable for students.

Good communication skills of teachers are the basic need of academic success of students, and their professional success in life. Fundamental to teachers' and students' success is the teacher's ability to communicate effectively with students, parents and colleagues. Teachers must have good communication skills to help their students achieve academic success. Without good communication skills, teachers disable the teaching-learning process as well as their own career mobility. Teachers with poor communication skills may cause poor academic performance of students and lead to unstable professional life after school. Good communication minimises the potential of unkind feeling during the process of teaching and learning. For a teacher, it is very pertinent to have good communication skills to create good classroom environment for effective teacher-student interaction to promote effective learning by students and acquisition of desired professional goals. Good communication is not only needed for effective teaching and learning, but it is also very important in the effectiveness of every human concern in life (Batenburg & Smal, 1997).

Teacher's commitment or lack of commitment to duty can be observed in different ways, ranging from preparation of his lessons, punctuality to duty, completion of scheme or content of work, to motivation of his students. Teacher preparation such as writing schemes, records of work and lesson-plan is a professional requirement for teachers (Malambo, 2012). When teachers do not prepare their lessons, delivery becomes suspect: they commit several blunders when teaching and are easily provoked when students ask questions. Ultimately this lack preparation robs the learners of quality learning because the teachers are bereft of quality lesson delivery.

A teacher's commitment to duty is also displayed by his punctuality. Some teachers go to the classroom 40 minutes to 50 minutes late for a 1½ hour lesson. As a result of lack of punctuality, such teachers rush through their lessons to cover up for lost time which impacts negatively on students' comprehension of the taught material leading to poor academic performance by students. On the other hand, teachers that are punctual to duty have enough time to complete their schedule, answer students' questions and attend to slow learners, the result of which is improved performance. The attitude of punctuality is a virtue which students can imbibe for individual and national development.

Although few teachers may be committed to duty without motivation, most teachers (and in fact employees generally) will not be committed to duty if they lack motivation from the school or their employers. A highly motivated person puts in the maximum effort in his job. Lockheed and Verspoor (1991) indicated that lack of motivation and professional commitment produce poor attendance and unprofessional attitudes towards students which in turn affect the performance of students academically. Teachers should therefore have adequate incentives in terms of good salary structure, awards for excellence, proper housing facilities, in-service training, and many more. When, for instance, teachers can only afford uncomfortable residential accommodation far away from school due to poor wages and lack of staff accommodation in the school premises, the results are lack of punctuality resulting from chronic traffic congestions, ill preparedness of teachers in delivering lessons, and lack of coverage of syllabus all of which negatively affect the performance of students. This lack of teacher motivation was also noted by Musili (2015) when he opined that when teachers are motivated, they are able to perform better than when they are frustrated or ill motivated. A highly motivated teacher would go an extra mile in ensuring effective syllabus coverage (Cowell & Holsinger, 2000) and also lends extra hand to the weaker learners, and this will certainly ensure improved school performance.

Statement of the Problem

Students' performance at internal and external examinations (especially School Certificate Examinations) leaves a "sour taste in the mouth". Teachers, parents and school administrators are at sea on what the causes of such abysmal performances are. Measurement and Evaluation experts, Guidance Counsellors and other Psychologists are working assiduously to unravel the reasons for the poor performances and possibly suggest ameliorative strategies. In furtherance of this search, this study investigated the influence of teacher factors on students' academic performance in Rivers State.

Purpose of the Study

The purpose of the study was to determine the teacher factors that influence students' academic performance. Specifically, the objectives of the study were to:

1. Determine how teacher's administration of students' assignments influences students' academic performance in public secondary schools in Rivers State?
2. Investigate whether teacher's workload influence students' academic performance in public secondary schools in Rivers State?
3. Examine how teacher-students interaction influences students' academic performance in public secondary schools in Rivers State?
4. Determine whether teacher's communication skills influence students' academic performance in public secondary schools in Rivers State?
5. Investigate how teacher's commitment to duty influences students' academic performance in public secondary schools in Rivers State?

Research Questions

1. How well does the teacher administer students' assignments to influence students' academic performance in public secondary schools in Rivers State?
2. How much teacher's workload influences students' academic performance in public secondary schools in Rivers State?
3. What is the extent to which teacher-students interaction influences students' academic performance in public secondary schools in Rivers State?
4. To what extent do teacher's communication skills influence students' academic performance in public secondary schools in Rivers State?
5. How well is the teacher committed to duty to influence students' academic performance in public secondary schools in Rivers State?

Hypotheses

1. Teacher's administration of students' assignment does not significantly influence students' academic performance in public secondary schools in Rivers State.
2. The workload of teachers does not significantly influence students' academic performance in public secondary schools in Rivers State.

3. Teacher-students interaction does not significantly influence students' academic performance in public secondary schools in Rivers State.
4. Teacher's communication skills do not significantly influence students' academic performance in public secondary schools in Rivers State.
5. Teacher's commitment to duty does not significantly influence students' academic performance in public secondary schools in Rivers State.

METHODOLOGY

The study employed the descriptive survey research design. The population of the study comprised of 274724 made up of Senior Secondary Two (SSII) students (34168) and teachers (240556) in the 23 Local Government Areas of Rivers State in the 2018/2019 academic session (Source: Rivers State Senior Secondary Schools Board: Planning, Research and Statistics Department, 2019). The sample size of the study was 764 comprising 380 students and 384 teachers obtained by applying the online Fluid Survey Sample Size Calculator. The sample was categorised into urban [SSII students (163) and teachers (230)] and rural [SSII students (217) and teachers (154)] public secondary schools in Rivers State. The sample was selected using the multistage sampling approach which involved proportional, stratified, and purposive sampling techniques. The instrument used for data collection was a researcher-developed structured questionnaire titled Teacher Factors on Students' Academic Performance (TFSAP) with a reliability coefficient of 0.82 established using Cronbach Alpha.

RESULTS

Research Question 1: How well does the teacher administer students' assignments to influence students' academic performance in public secondary schools in Rivers State?

Table 1: Descriptive Statistics of SS2 Students Responses on their Teachers' Administration of their Assignments

S/No.	Statement	Urban Students [$n_1 = 163$]			Rural Students [$n_2 = 217$]		
		$\bar{x}$	SD	Decision	$\bar{x}$	SD	Decision
1	My teacher promptly answers students' questions in class	1.47	0.76	Very Poorly	1.82	1.03	Poorly
2	My teacher does not bother whether or not students complete assignments	2.10	1.28	Poorly	1.97	0.71	Poorly
3	My teacher scores students' assignments promptly with comments for future improvement	1.70	0.54	Poorly	1.35	0.84	Very Poorly
4	My teacher does not give assignments and tests (He gives only final examination).	1.84	0.83	Poorly	2.22	1.33	Poorly
5	My teacher assists slow learners in class.	1.37	1.42	Very Poorly	1.45	0.65	Very Poorly
	Grand Mean and Decision	**1.70**	**0.97**	**Poorly**	**1.76**	**0.91**	**Poorly**

The information in table 1 presents that students in urban schools have a grand mean of 1.70 and standard deviation of 0.97, while students in rural schools have a grand mean of 1.76 and standard deviation of 0.91 on their rating of how well their teachers administered their assignments, indicating a poor level of administration. In other words, teachers in public secondary schools in Rivers State poorly attend to students' assignments, which is a negative drag on students' academic performance.

Research Question 2: How does teacher's workload influence students' academic performance in public secondary schools in Rivers State?

Table 2: Descriptive Statistics of Teachers Responses on their Workload.

S/No.	Statement	Urban Teachers [$n_1 = 230$]			Rural Teachers [$n_2 = 154$]		
		$\bar{x}$	SD	Decision	$\bar{x}$	SD	Decision
6	I have enough time to get to know my students as individuals.	1.82	0.96	Disagree	1.48	1.10	Strongly Disagree
7	I do not need extra help with schoolwork.	1.38	0.81	Strongly Disagree	2.14	0.82	Disagree
8	I teach only one subject and one class in my school	1.93	1.04	Disagree	2.03	1.41	Disagree
9	The teacher-students ratio in my class is 1:40	2.12	0.87	Disagree	1.87	1.02	Disagree
10	I do not use teaching time to do administrative work.	1.65	1.23	Disagree	1.69	0.67	Disagree
	Grand Mean and Decision	**1.78**	**0.98**	**Disagree**	**1.84**	**1.00**	**Disagree**

Table 2 shows that teachers in urban schools have a grand mean of 1.78 and standard deviation of 0.98, while teachers in rural schools have a grand mean of 1.84 and standard deviation of 1.00 on their rating of the level of their workload, indicating excess teacher workload. This implies that teachers in public secondary schools in Rivers State have too much workload that affect the effective performance of their duties, including administration of students' assignments.

Research Question 3: What is the extent to which teacher-students interaction influences students' academic performance in public secondary schools in Rivers State?

Table 3: Descriptive Statistics of SSII Students Responses on Teacher-students Interaction

S/No.	Statement	Urban Students [$n_1 = 163$]			Rural Students [$n_2 = 217$]		
		$\bar{x}$	SD	Decision	$\bar{x}$	SD	Decision
11	Students and teachers treat each other with respect.	1.71	1.12	Low Extent	1.93	0.70	Low Extent
12	Most teachers are enthusiastic about teaching and communicate this to students.	1.83	1.02	Low Extent	1.75	0.92	Low Extent
13	They have high expectations for all students.	1.79	0.79	Low Extent	2.11	1.24	Low Extent
14	They think about students as individuals and believing all students can learn.	2.04	0.91	Low Extent	1.69	1.13	Low Extent
15	Teaching individual students according to their	1.37	1.42	Low Extent	1.45	0.65	Low Extent

	different needs and abilities.						
	Grand Mean and Decision	**1.75**	**1.05**	**Low Extent**	**1.79**	**0.93**	**Low Extent**

The information in table 3 presents that students in urban schools have a grand mean of 1.75 and standard deviation of 1.05, while students in rural schools have a grand mean of 1.79 and standard deviation of 0.93 on their rating on the extent of teacher-students interaction, which indicates that teachers and students interact to a low extent in public secondary schools in Rivers State. This means that teachers and students in public secondary schools in Rivers State do not have good enough relationship that can positively influence students' academic performance.

Research Question 4: To what extent do teacher's communication skills influence students' academic performance in public secondary schools in Rivers State?

Table 4: Descriptive Statistics of SSII Students Responses on their Teachers' Communication Skills

S/No.	Statement	Urban Students [n_1 = 163]			Rural Students [n_2 = 217]		
		$\bar{x}$	SD	Decision	$\bar{x}$	SD	Decision
16	My teacher presents information in a way that is easy to understand.	2.87	1.16	High Extent	3.13	1.05	High Extent
17	My teacher speaks clearly and tries to carry every student along.	3.12	0.79	High Extent	2.97	0.81	High Extent
18	I admire the way my teacher speaks.	2.91	1.07	High Extent	3.35	0.64	High Extent
19	My teacher guides students in a positive direction for their academic and personal growth	2.84	0.83	High Extent	3.22	0.92	High Extent
20	My teacher provides high and clear explanations to enhance students' academic performance.	3.37	1.14	High Extent	2.85	1.15	High Extent
	Grand Mean and Decision	**3.02**	**1.00**	**High Extent**	**3.10**	**0.91**	**High Extent**

Table 4 shows that students in urban schools have a grand mean of 3.02 and standard deviation of 1.00, while students in rural schools have a grand mean of 3.10 and standard deviation of 0.91 on their rating of the communication skills of their teachers, which indicates high extent communication skills. In other words, teachers in public secondary schools in Rivers State have good communication skills, which impact positively on students' academic performance.

Research Question 5: How well is the teacher committed to duty to influence students' academic performance in public secondary schools in Rivers State?

Table 5: Descriptive Statistics of Teachers Responses on Teachers' Commitment to Duty

S/No.	Statement	Urban Teachers [n_1 = 230]			Rural Teachers [n_2 = 154]		
		$\bar{x}$	SD	Decision	$\bar{x}$	SD	Decision
21	I am very committed to teaching.	1.78	0.76	Poorly	1.82	1.13	Poorly
22	I feel comfortable and appreciated in my job.	2.14	1.28	Poorly	1.97	0.91	Poorly
23	I adequately prepare my lessons before delivery.	1.70	0.54	Poorly	1.35	0.84	Very Poorly
24	My salary and other incentives are encouraging.	1.84	0.83	Poorly	2.22	1.33	Poorly
25	I am punctual to class.	1.37	1.19	Very Poorly	1.45	0.65	Very Poorly
	Grand Mean and Decision	**1.77**	**0.92**	**Poorly**	**1.76**	**0.97**	**Poorly**

Table 5 shows that teachers in urban schools have a grand mean of 1.77 and standard deviation of 0.92, while teachers in rural schools have a grand mean of 1.76 and standard deviation of 0.97 on their rating of the level of their commitment to duty, indicating poor commitment to duty. This implies that teachers in public secondary schools in Rivers State are poorly committed to duty resulting from poor incentives and motivation.

Hypothesis 1: Teacher's administration of students' assignment does not significantly influence students' academic performance in public secondary schools in Rivers State.

Table 6: t-test Analysis of Teacher's Administration of Students' Assignments

		F	Sig.	t	Df	Sig. (2-tailed)
VAR00001	Equal variances assumed	20.868	.000	1.955	378	.048
	Equal variances not assumed			2.013	375.620	.045

Table 6 displays t-test analysis of teacher's administration of students' assignment with F = 20.868, p value of 0.000 (Sig.), t-ratio = 1.955, degrees of freedom (df) = 378 and p value of 0.48 (Sig. for 2-tailed). Thus, with t(378) = 1.955, p < .05 (2-tailed), the null hypothesis that "teacher's administration of students' assignment does not significantly influence students' academic performance in public secondary schools in Rivers State" is rejected. In other words, teacher's administration of students' assignment significantly influences students' academic performance in public secondary schools in Rivers State. But since the results of table 1 show that teachers of public secondary schools in Rivers State poorly administer students' assignments, the implication is that students' academic performance is negatively influenced.

Hypothesis 2: The workload of teachers does not significantly influence students' academic performance in public secondary schools in Rivers State.

Table 7: t-test Analysis of Teacher's Workload

		F	Sig.	t	Df	Sig. (2-tailed)
VAR00001	Equal variances assumed	.204	.652	2.370	382	.018
	Equal variances not assumed			2.398	341.434	.017

Table 7 displays t-test analysis of teacher's workload with F = 0.204, p value of 0.652 (Sig.), t-ratio = 2.370, degrees of freedom (df) = 382 and p value of 0.018 (Sig. for 2-tailed). Thus, with t(382) = 2.370, p < .05 (2-tailed), the null hypothesis that "the workload of teachers does not significantly influence students' academic performance in public secondary schools in Rivers State" is rejected. In other words, teachers' workload significantly influences students' academic performance in public secondary schools in Rivers State. But since the results of table 2 show that teachers of public secondary schools in Rivers State have excess workload, teachers cannot effectively positively influence students' academic performance.

Hypothesis 3: Teacher-students interaction does not significantly influence students' academic performance in public secondary schools in Rivers State.

Table 8: t-test Analysis of Teacher-students Interaction

		F	Sig.	t	Df	Sig. (2-tailed)
VAR00001	Equal variances assumed	2.693	.102	1.662	378	.097
	Equal variances not assumed			1.668	353.865	.096

Table 8 displays t-test analysis of teacher-students interaction with F = 2.693, p value of 0.102 (Sig.), t-ratio = 1.662, degrees of freedom (df) = 378 and p value of 0.097 (Sig. for 2-tailed). Thus, with t(378) = 1.662, p > .05 (2-tailed), the null hypothesis that "teacher-students interaction does not significantly influence students' academic performance in public secondary schools in Rivers State" is not rejected. In other words, teacher-students interaction does not significantly influence students' academic performance in public secondary schools in Rivers State. Also the results of table 3 show that teacher-students interaction of public secondary schools in Rivers State is of low extent and cannot possibly influence students' academic performance.

Hypothesis 4: Teacher's communication skills do not significantly influence students' academic performance in public secondary schools in Rivers State.

Table 9: t-test Analysis of Teacher's Communication Skills

		F	Sig.	t	Df	Sig. (2-tailed)
VAR00001	Equal variances assumed	7.190	.008	4.087	378	.000
	Equal variances not assumed			4.015	323.828	.000

Table 9 displays t-test analysis of teacher's communication skills with F = 7.190, p value of 0.008 (Sig.), t-ratio = 4.087, degrees of freedom (df) = 378 and p value of 0.000 (Sig. for 2-tailed). Thus, with t(378) = 4.087, p < .05 (2-tailed), the null hypothesis that "the teacher's communication skills do not significantly influence students' academic performance in public secondary schools in Rivers State" is rejected. In other words, teachers' communication skills significantly influence students' academic performance in public secondary schools in Rivers State. The results of table 4 also show that teachers of public secondary schools in Rivers State have good communication skills that can effectively and positively influence students' academic performance.

Hypothesis 5: Teacher's commitment to duty does not significantly influence students' academic performance in public secondary schools in Rivers State.

Table 10: t-test Analysis of Teacher's Commitment to Duty

		F	Sig.	t	Df	Sig. (2-tailed)
VAR00001	Equal variances assumed	42.318	.000	.149	382	.027
	Equal variances not assumed			.142	268.089	.020

Table 10 displays t-test analysis of teacher's commitment to duty with F = 42.318, p value of 0.000 (Sig.), t-ratio = 0.149, degrees of freedom (df) = 382 and p value of 0.027 (Sig. for 2-tailed). Thus, with $t(382) = 0.149$, $p < .05$ (2-tailed), the null hypothesis that "teacher's commitment to duty does not significantly influence students' academic performance in public secondary schools in Rivers State" is rejected. In other words, teacher's commitment to duty significantly influences students' academic performance in public secondary schools in Rivers State. But since the results of table 5 show that teachers of public secondary schools in Rivers State are poorly committed to duty, these teachers cannot effectively and positively influence students' academic performance.

DISCUSSION

This study analyzed teacher factors influencing students' academic performance in public secondary schools in Rivers State and found that teacher's administration of students' assignments, teachers' commitment to duty, and teacher-students interaction were poor and as such could not significantly influence students' academic performance. It was further found that teachers' communication skills were good and influenced students' academic performance, but that teachers had excessive workload that impinged their influence on students' academic performance. The study found that teachers in public secondary schools in Rivers State poorly attend to students' assignments, which is a negative drag on students' academic performance. The study revealed that while some teachers gave very few assignments, others gave quite a good number without bothering whether or not students completed the assignments, yet many others did not score the assignments and thus did not give any feedback to students. Assignments are a critical ingredient for teaching and learning as they serve as a diagnostic tool for the teaching-learning process Supporting the results of this study, Molokomphale and Mavis (2014) declared that the non-scoring of exercises given to students by teachers smacks of lack of commitment to duty and makes it very difficult, if not impossible, for teachers to know if the students have mastered the skills taught or achieved the instructional objectives stipulated. Teachers' workload was found to significantly influence students' academic performance. The results showed that in some schools while the teacher-students ratio was up to 1:120, in other schools one teacher taught up to three subjects and several classes. Summarily, it was found that the teachers in public secondary schools in Rivers State had excess workload that impinged on their performance (which negatively influenced students' academic performance). The finding agrees with Nwikina and Nwanekezi (2010) who concluded that teachers' workload was one of the factors that inhibited students' academic achievement. Still supporting the results of this study, Rose and Sika (2019) declared that the negative impact of teachers' excessive workload is real and needs to be addressed to improve students' outcomes. These findings point to the negative impact of excessive workload for teachers on the teaching–learning process. Teacher-students interaction was found to be poor and that it does not have any significant influence on students' academic performance. In a normal situation, teachers are expected to ensure that they are meet students' needs, both academically and emotionally by creating learning environments that promote positive cultures with healthy interaction, as it can induce students to channel their educational goals appropriately (Aboho, Dodo, & Isa, 2014). The teacher-students interaction includes, among other things, teacher-pupil questioning, class work, take home assignments, marking of these work and providing prompt feedbacks, and friendliness of teachers and learners. This was found to be lacking in public secondary schools in Rivers State.

The study found that teachers in public secondary schools in Rivers State have good communication skills, which influence students' academic performance to high extent. Communication skills involve listening and speaking as well as reading and writing. For effective teaching, a teacher needs to be highly skilled in all these areas. Teachers with good communication skills always make learning easier and more understandable for students. McCarthy and Carter (2001) corroborated this finding when they declared that teachers' communication skills are important for teachers in the delivery of education to students. Additionally, Batenburg and Smal (1997) averred that good communication is not only needed for effective teaching and learning, but it is also very important in the effectiveness of every human concern in life.

Teachers' commitment to duty was found to be at its lowest ebb. The implications were, among others, that syllabuses were not completed on schedule, teachers were mostly late to duty, class presentations were predominantly rushed, and assignments were not attended to: All these will doubt negatively influence students' academic performance. In line with the results of this study, Lockheed and Verspoor (1991) indicated that lack of motivation of teachers and professional commitment produce poor attendance and unprofessional attitudes towards students which in turn affect the performance of students academically.

CONCLUSIONS

The findings of this study have shown that teacher's administration of students' assignments, teachers' commitment to duty, and teacher-students interaction were poor and as such could not positively influence students' academic performance in public secondary schools in Rivers State. It was further found that teachers' communication skills were good and influenced students' academic performance, but that teachers had excessive workload that impinged their influence on students' academic performance.

RECOMMENDATIONS

Based on the results of this study, the following recommendations are put forward:

1. Teachers should adequately motivated through good salary structures, in-service training, awards for excellence and punishment for truancy to enhance the teachers' commitment to duty which will, among others,

(i) Make them punctual to duty
(ii) Cause to prepare adequately for their lessons
(iii) Enable them effectively administer students' assignments

2. Teachers' workload should be made appropriate (teacher-students ratio of 1:40; not more than 3 lessons of 1½ hours per week; etc.). This will enable them
   (i) Prepare adequately for their lessons
   (ii) Enable them effectively administer students' assignments
   (iii) Improve teacher-students interaction

3. Teachers' administration of students' assignments and teacher-students interaction should be improved upon through adequate motivation of teachers and making lighter teachers' workload.

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Effects of Financial Deepening on Economic Growth of Nigeria (1981-2016)

Igwebuike Evangeline Chidimma,[1] **Udeh Sergius Nwannebuike**[2] **and Okonkwo, Oluchi Martha-Lucia**[3]

[1]Department of Accounting and Finance, Godfrey Okoye University, Enugu, Nigeria | E-mail: stephanieedwins@gmail.com | Phone: 07066147733
[2]Department of Accounting and Finance, Godfrey Okoye University, Enugu, Nigeria | E-mail: sergius.udeh@yahoo.com | Phone: 08033554066
[3]Department of Business Management, Godfrey Okoye University, Enugu, Nigeria | E-mail: okonkwoml@gmail.com | Phone: 08130520998

Abstract: *This study examined effects of financial deepening on the economic growth of Nigeria (1981 to 2016) through two of the basic arms of the financial industry (Insurance companies and Banking Industry). Secondary data from CBN statistical bulletin and Global Financial Development bulletin, 2017 as provided by the World Bank were utilized. The study adopted an ex-post facto research design. The analytical tool used was Ordinary Least Squares (OLS). It was found that insurance industry premium to GDP has positive but no significant effect while credit to private sector by commercial banks to GDP has positive and significant effect on economic growth in Nigeria. Based on the results of the study, it was concluded that credit to private sector by commercial banks to GDP has significant effect while insurance industry premium to GDP has no significant effect on economic growth in Nigeria. It was recommended, among others, that the insurance industry should undergo another round of recapitalization to further widen their capacity to provide cover in the economy. In this position, they can create an environment of greater security, which will foster more investment and innovation and in extension economic growth.*

Key words*:* *Financial deepening, insurance companies, banking industry, economic growth, Nigeria*

1.0 Introduction

Every individual in the society needs finance for different purposes. To provide the needed finance, there are many financial institutions rendering financial services. They make up the financial system in an economy. The financial system is the system that enables lenders and borrowers to exchange funds (Investopedia, 2019). It is a system that covers financial transactions and the exchange of money between investors, lenders and borrowers. The financial system provides an enabling environment for economic growth and development, productive activity, financial intermediation, capital formation and management of the payments system (Central Bank of Nigeria, CBN, 2017). With intermediation, savers lend to intermediaries, who in turn lend firms and other fund using units. The saver holds claim against the intermediaries, in form of deposits rather than against the firm. These institutions provide a useful service by reducing the cost to individuals, of negotiating transactions, providing information, achieving diversification and attaining liquidity.

These financial institutions include the Central bank, commercial banks, and discount houses,. Others are the stock exchange market, assets management firms, insurance companies, pension sectors and capital market. The major activities of these institutions are accumulating and redistributing funds in an economy (Yakubu & Affoi, 2014). Financial institutions serve most people in some ways, as financial operations are a critical part of any economy, with individuals and companies relying on financial institutions for transactions and investing.

The financial system play a key role in the mobilization and allocation of savings for productive use, provide structures for monetary management, the basis for managing liquidity in the system. It also assists in the reduction of risks faced by firms and businesses in their productive processes, improvement of portfolio diversification and the insulation of the economy from the vicissitudes of international economic changes. Additionally, the system provides linkages for the different sectors of the economy and encourages a high level of specialization expertise and economies of scale. The financial system, additionally, provides the necessary environment for the implementation of various economic policies of the government which is intended to achieve non-inflationary growth, exchange rate stability, balance of payments equilibrium foreign exchange management and high levels of employment. In all the existence of a financial system is a precursor to financial deepening.

Financial deepening has been defined as an increase in the supply of financial assets in the economy (Ngerebo & Lucky, 2016). It includes the aggregate or wide range of financial assets that are available in the economy. It basically supports the view that development in financial sectors leads to development of the economy as a whole (Azu-Nwangolo & Ogechi, 2018). Financial deepening also implies the ability of financial institutions to effectively mobilize savings for investments. The growth of domestic savings provides the real structure for the creation of diversified financial claims. Financial deepening generally entails an increased ratio of money supply to Gross Domestic Product (Christian, 2013). Financial deepening/development thus involve the establishment and expansion of institutions, instruments and growth process. Osinsanwo (2013) describes financial deepening as increased financial services geared to all levels of the society. Onyemachi (2012) defined financial deepening as an effort aimed at developing the financial system that is evident in increased financial instrument/assets in the financial markets-money and capital markets, leading to the expansion of the real sector of the economy. Obviously, it is the effort of developing countries to achieve growth through financial intermediation.

1.2 Statement of the Problem

In the Nigerian economy are several financial institutions offering separate services to the society. They include Banks, Insurance, Capital Market, Pension and Mortgage institutions. These institutions provide the incentive structure of an economy; as that structure evolves, it shapes the direction of economic change towards growth, stagnation or decline. The quality and quantity of services they render determine the measure of financial dexterity that members of the public can undertake. Simply put, the volume of assets they bring to bear affords the general public a wider berth of financial opportunities. This is a pointer to the extent of financial deepening in an economy, and in extension its effect on economic growth.

The diversity of the financial institutions in the country implies that one needs to look at its multiple sectors to measure financial deepening (Sahay, Čihák, N'Diaye, Barajas, Bi, Ayala, Gao, Kyobe, Nguyen, Saborowski, Svirydzenka & Yousefi, 2015). Considerable attention has been devoted to evaluating financial deepening and its effect on economic growth. Most studies we have on financial deepening concentrated on banking system alone, with insurance and credit to private sector receiving only little or no attention in spite of the fact that they are important arms that play essential roles in the economic growth of any nation.

In assessing financial deepening-economic growth nexus within Nigeria, most studies arrived at same or related findings; mainly that economic growth is positively affected by financial deepening. However, a seeming gap is in the proxies used to identify the particular sectors in the financial industry that financial deepening was being measured from. No study, known to us, examined insurance industry assets to GDP and credit to private sector by commercial banks to GDP in Nigeria at the same time. This is the gap that this study seeks to address.

1.3 Objectives of the Study

The broad objective of this research is to examine the effect of financial deepening on economic growth in Nigeria. Specifically, the study seeks:

1. To examine the effect of insurance industry premium to GDP on economic growth in Nigeria
2. To evaluate the effect of credit to private sector by commercial banks to GDP on economic growth in Nigeria.

1.4 Research Questions

The following are research questions for the study:

a. To what extent did insurance industry premium to GDP have effect on economic growth in Nigeria?

b. To what extent did private sector by commercial banks to GDP affect economic growth in Nigeria?

1.5 Research Hypotheses

The following null hypotheses were formulated for the study:

H_0: Insurance industry premium to GDP has no and positive significant effect on economic growth in Nigeria.

H_0: Credit to private sector by commercial banks to GDP has no positive and significant effect on economic growth in Nigeria.

1.6 Scope of the Study

The study was restricted to a period of 35 years (1981-2016) because the 1980s marked a period of significant economic reforms in Nigeria that led to the implementation of the Structural Adjustment Programme (SAP) that opened the economy to lots of importation. It was within this decade that the financial sector has to undergo reforms that collectively ensured stability in the economy and affected all financial institutions at a time. The base year was chosen given that it marked the beginning of a decade in which Nigeria adopted the Structural Adjustment Programme, an economic reform plan that sought to solidify the capacity of our financial institutions. Again, the study concentrated on insurance industry premium to GDP and credit to private sector by commercial banks to GDP only.

2.0 REVIEW OF RELATED LITERATURE

2.1 Conceptual Review

2.1.1 Financial Deepening

Conceptually, financial deepening refers to: i) sectors and agents are able to use a range of financial markets for savings and investment decisions, including at long maturities (access); ii) financial intermediaries and markets are able to deploy larger volumes of capital and handle larger turnover, without necessitating large corresponding movements in asset prices (market liquidity); and iii) the financial sector can create a broad menu of assets for risk-sharing purposes (hedging or diversification). In other words, deep markets allow savers to invest in a broad range of quality investment and risk-sharing instruments and allow borrowers to likewise tap a broad range of financing and risk management instruments (Osinsanwo, 2013). Financial deepening/development thus involve the establishment and expansion of institutions, instruments and growth process. According to Balago (2014), financial deepening was defined as a combination of depth (size, and liquidity of market), ability of individual to access financial services and the efficiency of the institutions to provide financial services at low cost and with sustainable revenue, and the level of activity of the capital market.

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2.1.2 Economic Growth

Economic growth is a measure of aggregate economic progress at a national level. It reflects the process of the year-to-year increase in the total value of goods and services produced in a domestic economy, as well as the income generated within it. The universal measure for the observation of the evolution of economic growth is the actual (real) Gross Domestic Product (GDP) per capita. Long-term economic growth is usually a gradual process in which the real GDP per capita grows at a rate of a few per cent per year (Acemoglu, 2007). Economic growth refers to an increase in the capacity of an economy to produce goods and services, compared from one period of time to another. Economic growth can be measured in nominal terms, which include inflation, or in real terms, which are adjusted for inflation. Economic growth is the increase in the inflation-adjusted market value of the goods and services produced by an economy over time. It is conventionally measured as the percent rate of increase in real gross domestic product, or real GDP. Of more importance is the growth of the ratio of GDP to population (GDP per capita, which is also called per capita income). An increase in growth caused by more efficient use of inputs (such as physical capital, population, or territory) is referred to as intensive growth. GDP growth caused only by increases in the amount of inputs available for use is called extensive growth (Acemoglu, 2007).

In economics, "economic growth" typically refers to growth of potential output, i.e., production at "full employment". As an area of study, economic growth is generally distinguished from development economics. The former is primarily the study of how countries can advance their economies. The latter is the study of the economic development process particularly in low-income countries (Acemoglu, 2007).

Growth is usually calculated in real terms – i.e., inflation-adjusted terms – to eliminate the distorting effect of inflation on the price of goods produced. Measurement of economic growth uses national income accounting. Since economic growth is measured as the annual percent change of gross domestic product (GDP), it has all the advantages and drawbacks of that measure (Acemoglu, 2007).

2.2 Theoretical Literature

2.2.1 Financial Intermediation Theory

Efficient financial deepening promotes financial intermediation which is seen as the extent to which financial institutions bring deficit spending units and surplus spending units together (Ndebbio, 2004). An important question that theories try to answer is why do investors first lend to banks who then lend to borrowers, instead of lending directly? Arguments point out to the fact that banks are able to effectively monitor borrowers and thus play the role of delegated monitoring. Literature has shown that reduced monitoring costs are a source of this comparative advantage. If an intermediary provided no services, investors who buy the secondary securities issued by the intermediary might as well purchase the primary securities directly and save the intermediary's costs.

The study is anchored on the financial intermediation theory. Each of the selected arms of financial sector has a significant role in the channeling of fund from economic agents having surplus to economic agents having deficits. All the two sectors generate large pool of funds, and provide mechanisms that allow such fund to be assessed by other economic units in the economy. It is through the later (providing mechanisms that allow funds to be assessed) that the respective sectors foster financial deepening in the economy

2.3 Empirical Review

Ogbuagu and Ewubare (2017) investigated the relationship between financial depth, macroeconomic volatility, and economic growth in Nigeria using a general model of error correction and causality model with time series sourced from Central Bank of Nigeria Bulletin 2012. The result shows a long-run impact of financial deepening on exchange rate volatility and economic growth while the error correction term indicates that there is no long-run impact of financial depth on growth volatility. On one hand, there is no short run impact of financial depth on exchange rate and growth volatility though most of the financial deepening variables show signs of dampening the volatility of exchange rate and growth. On the other hand, the error correction result suggests that there is a long-run and short-run impact of financial deepening on economic growth. The causality result showed no causality between financial deepening variable, economic growth, and growth volatility but a unidirectional causality between exchange rate volatility, stock traded, stock market capitalization, and broad money. We therefore, suggest that government and policy makers to embrace policies that will deepen financial services in Nigeria.

Ndako (2017) evaluated the relationship among financial development, investment and economic growth in Nigeria. He also examined the role of investment in financial development and how it influences economic growth in Nigeria. He applied the standard Vector Auto Regression (VAR) framework of Johansen, the Inoue (1999) cointegration framework with endogenous structural break model and Johansen *et al*. (2000) cointegration test with exogenous structural breaks, respectively. After accounting for structural breaks in the series, the researcher established a long-run relationship among financial development, investment and economic growth. This indicates that failure to account for structural breaks in the series may lead to bias estimates and may mislead policy conclusion. It further reveals that investment is a critical channel that influences economic growth through financial development.

Paul (2017) examined the impact of financial deepening on economic growth in Nigeria, using data from secondary sources, (1986-2015). He employed the ordinary Least Square (OLS) technique, Co integration, and Error correction model (ECM) as estimation tools. Specifically, both the Augmented Dickey-Fuller (ADF) and Philips-Perron (Pp) tests were conducted to ascertain the stationarity of the variables. His results revealed that economic growth in Nigeria in the long-run is influenced by the indices of financial depth. Also financial deepening is positively and significantly related to economic growth. He therefore recommended for financial inclusion, financial reforms; infrastructural development, and efficient payment system to encourage savings; boost public confidence in the money and stock markets to stimulate investment and efficient resource allocation.

Karimo and Ogbonna (2017) examined the direction of causality between financial deepening and economic growth in Nigeria for the period 1970–2013. The study adopted the Toda–Yamamoto augmented Granger causality test and results showed that the growth-financial deepening nexus in Nigeria follows the supply-leading hypothesis. This means that it is financial deepening that leads to growth and not growth leading financial deepening. Among other things, the study recommended that policy efforts should be geared towards removing obstacles that undermine the growth of credit to the private sector, and must restore investors' confidence in the stock market operations.

Olawumi, Lateef and Oladeji, (2017) examined the extent to which financial deepening has affected the performance of selected Nigerian commercial banks in terms of profitability. The researchers empirically investigated the relationship between financial deepening and bank performance using financial deepening (M2/GDP), ratio of credit to private sector—GDP, ratio of deposit liabilities—GDP as variables of financial deepening while performance measure of interest is profitability. They adopted descriptive research design to explore the relevance of financial deepening on banks performance. Methods of descriptive and empirical analysis were used to analyze the data, while relevant statistics were used to evaluate the models for consistency or otherwise with expectations, statistical significance and explanatory power. Findings revealed that each component of financial deepening indicators has a strong relationship and are statistically significant; this provides empirical evidence that financial deepening made positive contributions to the level of profitability of the selected commercial banks in Nigeria. The study concluded that contributions of each component of financial deepening to selected commercial banks performance is strong and are statistically significance.

Okafor, Onwumere and Chijindu (2016) conducted a causality and impact study on financial deepening and economic growth in Nigeria for a-33-year period covering 1981 – 2013. The study used the Phillips-Peron test for unit root to ascertain whether the variables are stationary or not. The VEC residual normality test and the Histogram-Normality test were utilized in other to determine if the data set were normally distributed. Test for a long run relationship was conducted with the aid of the Johansen cointegration test. The Error Correction Model as well as the Granger causality test was also employed. The findings revealed that there is a long run relationship between economic growth, broad money supply and private sector credit, with high speed of adjustment towards long run equilibrium. The results also revealed that while broad money has positive and non-significant impact on economic growth, private sector credit has negative and non significant impact on growth. The Granger causality test results showed that neither broad money supply nor private sector credit is granger causal for economic growth and vice versa. The study therefore recommends that private sector friendly policies should be implemented to ensure that investors do not only have access to credit but such credit should be at affordable cost, i.e. at a relatively low interest rate. Monetary and fiscal policies should be harmonized in other to achieve the economic goal of sustained growth and stability.

Ndalu (2016) examined the relationship between economic growth and insurance financial penetration in Kenya. The study employed a causal study design. Secondary data were obtained from published reports of Insurance Regulatory Authority (IRA) and Central Bureau of Statistics (CBS) specifically the Annual Insurance Reports and Economic Surveys respectively. The target population was all the 45 Insurance companies registered for operation in Kenya. The study covered six years from 2003 to 2008. Insurance penetration ratio increased by 0.10% to stand at 2.7% in 2008. The long term business accounted for 0.9% and general business accounted for 1.8%. According to the regression equation established, taking insurance penetration factor into account constant at zero, economic growth will still be experienced at 8.395. The data findings analyzed also shows that taking all other independent variables at zero, a unit increase in insurance penetration ratio will lead to 1.375 increase in economic growth rate by 1.375.

Ghildiyal, Pokhriyal and Mohan, (2015) examined the causal impact of financial deepening on economic growth in case of India. For analyzing the long term equilibrium relationship between the desired variables, they employed Autoregressive Distributed Lag (ARDL) Bound testing approach. ARDL being a new approach is an improvement over the other traditional techniques of cointegration. Further, using the Granger Error Correction Model (ECM) technique they tried to estimate the causal impact in the short run also. The findings suggest that there exist an equilibrium relationship in long run between financial deepening and economic development. Results suggested that financial deepening causes economic growth in the long run and also in the short run. Therefore, it is concluded that for enhancing the economic growth the government has to take effort to improve the financial deepening. Special efforts should be put to provide easy credit to private sector, stock market development and also to foster foreign trade.

Andabai and Igbodika (2015) examined the causal relationship between financial deepening and performance of Nigerian economy using time series data (1990-2013). Secondary data was used and collected from the central bank of Nigeria Statistical Bulletin and National Bureau of Statistics. Hypotheses were formulated and tested using a causality econometrics model and the study reveals that the variables do not have unit roots. The result of the study found out that there is also a long-run equilibrium relationship between financial deepening and performance of Nigerian economy and the result confirms that about 70% short-run adjustment speed from long-run disequilibrium. The study reveals that there is a causal relationship between financial deepening and performance of Nigerian economy. The coefficient of determination indicates that about 63% of the variations in performance of Nigerian economy can be explained by changes in financial deepening variables. The study therefore recommends that Government policies should be directed towards manipulating the money supply in such a way that will facilitate economic growth and development. The monetary authority CBN should implement policies that will increase the flow of funds and improves the capacity of banks to extend credit to the economy. Security and Exchange Commission should be diligent in the supervision of the operators in the capital market to ensure that efficiency and discipline is restored in the market, so as to increase investors confidence, expand liquidity, mobilize savings and enhances capital accumulation.

Ngouhouo and Moutie (2015) studied the link between financial Intermediation and Economic Growth in Cameroon. In order to achieve this main objective, they modeled the relationship between financial intermediation components and economic growth measured by GNP per capita with a Vector Auto Regression model using secondary data for the period 1977 to 2006. The study shows no causal effect between financial intermediation and growth and vice versa. Also, the study explained the reason for the outcome as due to the restructuring of the banking system, bank over-liquidity, Micro Finance Establishment's instability and the poor growth environment. Thus banks and Micro Finance Establishments (MFE) might consolidate their management system in order to ensure their credibility as well as their continuity. The study recommends that the Banking Commission of Central Africa (COBAC) and the Cameroonian government should intensify the process of the stabilization of the micro finance sector and create a credible financial market.

Bakang (2015) investigated the effects of financial deepening on economic growth in the Kenyan banking sector. The study achieves this objective using quarterly time series data from 2000 to 2013. Financial deepening, the independent variable was captured by four alternative indicators: Liquid Liabilities (LL) as ratio to nominal Gross Domestic Product (GDP); Credit to the Private Sector (CPS) as ratio to nominal GDP; Commercial Bank Assets as ratio to commercial bank assets plus Central Bank Assets (CCBA); and Commercial Bank Deposits (CBD) as ratio to nominal GDP. The dependent variable, economic growth, was measured by real GDP. All the variables were integrated at level I (1) and the Johansen Jeluisus cointegration test showed evidence of cointegrating equations between GDP and financial deepening indicators. Four models were estimated to determine the long run and short run effects. The study found that banking sector in Kenya has an important role in the process of economic growth. Specifically, the empirical results reveal that liquid liabilities, credit to the private sector, commercial-central bank assets and commercial bank deposits have positive and statistically significant effects on GDP. The study recommends therefore to reinforce existing policies that will encourage the public to save more money with commercial banks. Increasing the interest rate paid to depositors on their deposits for example, will incite people to save more. In addition, the study recommends the intensification of financial inclusion policies through increased access and usage of formal banking services while reducing banks transaction costs. This will encourage more people to participate in economic activities, to borrow and invest more.

Nwaeze, Michael and Nwabekee (2014) studied the extent to which financial intermediation impacts on the economic growth of Nigeria between the period of 1992 – 2011. They adopted the ex-post facto research design using secondary time series data for the twenty years period 1992 – 2011 and the Ordinary Least Squares (OLS) regression technique to estimate the hypotheses formulated in line with the objectives of the study. They adopted Real Gross Domestic Product, (proxy for economic growth) as the dependent variable while the independent variables included total bank deposits and total bank credits. Their empirical results show that both total bank deposits and total bank credits exerts a positive and significant impact on the economic growth of Nigeria for the period 1992 – 2011. They therefore recommend amongst others that banks should increase the interest paid to customers on the different bank accounts they operate to encourage more patronage from them and as well ensure that a major part of their credit is channeled to the productive sectors of the economy such as agriculture, industry and power.

Torbira and Ogbulu (2014) studied the relationship between fund mobilization by insurance companies and gross fixed capital formation (GFCF) in Nigeria and specifically how the latter responds to stimuli emanating from the insurance companies. A five variable-predictor multivariate regression model was estimated and analyzed. The short run results reveal that four explanatory variables namely: premium from fire, accidents, motor vehicles and employee liabilities insurance policies positively and insignificantly correlate with Gross Fixed Capital Formation while the relationship between premium from marine insurance policies and GFCF is both negative and insignificant. In the long run, the fund mobilization variables by insurance companies positively and significantly impact on the growth of gross fixed capital formation. In addition, the Granger causality test provides no evidence of causality among the variables. The paper therefore recommends the formulation and implementation of policy measures that will increase insurance penetration, improve insurance fund mobilization and enlarge the insurance market in Nigeria.

Odhiambo (2008) seeks to examine the dynamic causal relationship between financial depth and economic growth in Kenya. The study focuses on the period, 1969 to 2005. To achieve the task of the study, two econometric techniques were adopted in the study; the dynamic tri-variate granger causality test and the error correction model (ECM Modelling). The study concludes that one-way direction causality, from economic growth to finance, exists in Kenya. In other words, finance plays a minor role in the attainment of economic growth in Kenya

3.0 Methodology

The study used *Ex-post facto* research design to examine the Effect of Financial Deepening on Economic Growth in Nigeria (1981-2016). Secondary data employed in this study were extracted from the 2017 CBN Statistical Bulletin and Global Financial Development Database, 2017. The study covered a period of 36 years (1981-2016). The study employed Ordinary Least Squares Regression (OLS), represented by the following models:

$$GDP = \beta_0 + \beta_1 INSPTGDP + \beta_2 SATGDP + \mu \ldots (i)$$

$$GDP = \beta_0 + \beta_1 CTPSTGDP + \beta_2 SATGDP + \mu \ldots (ii)$$

Where: INSPTGDP = Insurance industry premium to GDP; SATGDP = Savings accumulated to GDP; CTPSTGDP = Credit to private sector by commercial banks to GDP; SATGDP = Savings accumulated to GDP. Prior to applying OLS, the data were tested for stationarity. Furthermore, long run relationship between the dependent and the independent variables were tested.

4.0 Results and Discussion

Table 1: Result of unit root test

	GDP	SAVINGS TO GDP	PREMIUM TO GDP	BANK CREDIT TO GDP
Phillips Perron test statistic	-4.093615	-7.257842	-5.332967	-4.871040
Test critical values	-3.639407	-3.639407	-3.639407	-3.639407
	-2.951125	-2.951125	-2.951125	-2.951125
	-2.614300	-2.614300	-2.614300	-2.614300
Order of Integration	1(1)	1(1)	1(1)	1(1)

Source: Authors' calculation using E-views

The series were examined for unit roots using Phillips Perron test. Table 1 shows that the variables were stationary at first difference.

Table 2: Model Adequacy Test

Model	GDP = f(PRE/GDP)	GDP = f(BC/GDP)
R^2	0.193	0.873
R	0.489	0.938
VIF	1.016	2.274

Source: Author's calculation using E-views

The coefficient of determination (R^2) value of 0.193 shows that the GDP = f(PRE/GDP) model is capable of explaining only 19.3 percent of the variation in economic growth. The coefficient of correlation, R of 0.489 depicts a low linear relationship. This establishes that insurance industry premium to GDP and Savings to GDP (control variable) have an insignificant correlation with economic growth. The variance inflation factor of 1.016 shows essentially there is no collinearity between the independent variables.

Again, the coefficient of determination (R2) of 0.873 shows that GDP = f (BC/GDP) is capable of explaining 87.3 percent of the variation in economic growth.

The co-efficient of correlation, 0.938, shows a high linear relationship. This establishes that the credit to private sector by commercial banks to GDP and savings to GDP (control variable) have a significant correlation with economic growth. The variance inflation factor of 2.274 shows essentially there is no collinearity between the independent variables. .

Test of Hypotheses

H_{01}: Insurance industry premium to GDP has no positive and significant effect on economic growth in Nigeria

Table 3: Result of hypothesis one test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-18109.45	17763.30	-1.019487	0.3154
PREMIUMTOGDP	7866.645	35927.61	0.218958	0.8280
SAVINGSTOGDP	4002.700	1244.966	3.215109	0.0029

Source: Authors' calculation using E-views

The regression equation is GDP = -18109.45 + 7866.645INSPTGDP + 4002.700SATGDP. It is seen that the regression coefficients of insurance industry premium to GDP and that of savings is positive. The regression equation points out that insurance industry premium to GDP and savings to GDP have a positive relationship with GDP in Nigeria. Therefore, one percent change in insurance industry premium to GDP will increase GDP in Nigeria by 786664.5 percent. On the other hand, a percentage change in savings will increase GDP by 400270 percent. As a measure of the statistical reliability of the coefficient estimates, the standard error of insurance industry premium to GDP at 35927.61 shows there is very high noise in the estimates. It **shows that the observations** are not close to the fitted regression line. The p-value of insurance industry premium to GDP at 0.8280 is higher than the level of significance of 0.05 percent. As result of this, we uphold the null hypothesis. Therefore, we state that insurance industry premium to GDP has positive but no significant effect on economic growth in Nigeria.

H_{02}: Credit to private sector by commercial banks to GDP has no positive and significant effect on economic growth in Nigeria.

Table 4: Result of hypothesis two test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-26051.92	4817.201	-5.408103	0.0000
BANKCREDITTO GDP	7178.743	540.5063	13.28152	0.0000
SAVINGSTOGDP	-3385.225	739.7458	-4.576199	0.0001

Source: Authors' calculation using E-views

The regression equation is GDP = -26051.92 + 7178.743BCTGDP -3385.225SATGDP. It is seen that the regression coefficient of Bank credits is positive while that of savings is negative. The regression equation points out that credit to private sector by commercial banks to GDP has a positive relationship with GDP in Nigeria while savings has a negative relationship. Therefore, one percent change in credit to private sector by commercial banks to GDP will increase GDP in Nigeria by 717874.3 percent. On the other hand, a percentage change in savings will decrease GDP by 338522.5 percent. As a measure of the statistical reliability of the coefficient estimates the standard error of credit to private sector by commercial banks to GDP at 540.5063 shows there is very high noise in the estimates. It **shows that the observations** are not close to the fitted regression line. The p-value of credit to private sector by commercial banks to GDP at 0.0000 is lower than the level of significance of 0.05 percent. Consequently, we reject the null hypothesis and accept its alternative. Therefore, we state that credit to private sector by commercial banks to GDP has positive and significant effect on economic growth in Nigeria.

In terms of direction, the findings of the study aligned with several earlier reviewed empirical studies. It agreed with Paul (2017) who found financial deepening is positively and significantly related to economic growth. The findings of Karimo and Ogbonna (2017) who used the Toda–Yamamoto augmented Granger causality test to establish that financial deepening that leads to growth and not growth leading financial deepening is validated by this study's results.

In terms of magnitude, the findings of this study towed similar and different routes with some earlier reviewed studies. The study aligned with Ndako (2017), Paul (2017), Olawumi, Lateef, Oladeji, (2017), Ghildiyal, Pokhriyal and Mohan, (2015) and Andabai and Igbodika (2015) that financial intermediation has significant effect on economic growth in Nigeria. The relatedness in the findings was achieved as credit to private sector by commercial banks to GDP and Pension fund assets to GDP had significant effect on economic growth in Nigeria. The reforms carried out in the banking industry particularly under the administrations of Professor Charles Soludo and Lamido Sanusi are believed to have deepened deepening in the banking industry.

The recapitalization in the insurance industry have strengthened the capacity of operators in the industry as seen in Tobira and Ogbulu (2014) who found that the fund mobilization variables by insurance companies positively and significantly impacts on the growth of gross fixed capital formation and by extension economic growth. Yet it is not enough to affect the economy significantly.

5.0 Conclusion and Recommendations.

When the financial system of a country is geared towards widening the quality and quantity of its services and the efficiency with which it performs them there are resultants effects on the economy. The study concluded that credit to private sector by commercial banks to GDP has significant effect on economic growth while insurance industry premium to GDP has no significant effect on economic growth in Nigeria.

Based on the findings, the following recommendations are made:

1. The insurance industry should undergo another round of recapitalization to further widen their capacity to provide cover in the economy. In this position they can create an environment of greater security, which will foster more investment and innovation and in extension economic growth.
2. Since monetary policy rate is the stimulating factor in savings and investment decisions in the economy, the government should adjust monetary policy rate to allow financial service providers to further reduce their own charge when they give credit to the private sector thereby increasing flow of fund and services.

6.0 Areas for further study

It is suggested that further studies be carried out on specific contribution of micro-finance institutions through financial deepening to economic growth in Nigeria.

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APPENDIX: VALUES OF GDP, SAVINGS, INSURANCE PREMIUM AND BANK CREDIT

YEAR	GDP (Billion)	SAVINGS TO GDP (Billion)	INSURANCE PREMIUM TO GDP (Billion)	BANK CREDIT TO GDP (Billion)
1981	94.33	6.96	0.391954	5.9
1982	101.01	7.44	0.389234	6.9
1983	110.06	8.58	0.481383	7.2
1984	116.27	9.45	0.489362	7.3
1985	134.59	9.30	0.656261	6.8
1986	134.60	10.35	0.510444	7.5
1987	193.13	9.67	0.459879	8.5
1988	263.29	8.83	0.519643	8.5
1989	382.26	6.23	0.544713	7.3
1990	472.65	6.27	0.450811	6.7
1991	545.67	6.92	0.408975	6.9
1992	875.34	6.30	0.347647	6.4
1993	1089.68	7.80	0.184652	10.1
1994	1399.70	7.93	0.095402	8.1
1995	2907.36	3.73	0.199303	6.2
1996	4032.30	3.34	0.306626	6.3
1997	4189.25	4.24	0.253602	7.7
1998	3989.45	5.01	0.223543	7.7
1999	4679.21	5.93	0.319534	8.1
2000	6713.57	5.74	0.297964	7.7
2001	6895.20	7.08	0.237919	9.4
2002	7795.76	7.60	0.206423	8.2
2003	9913.52	6.61	0.225591	8.2
2004	11411.07	6.99	0.22598	8.2
2005	14610.88	9.01	0.21567	8.3
2006	18564.59	9.37	0.225403	8.0
2007	20657.32	13.04	0.196028	11.2
2008	24296.33	16.95	0.154551	17.7
2009	24794.24	23.25	0.130523	20.7
2010	54612.26	10.90	0.272549	18.6
2011	62980.40	10.37	0.269432	16.9
2012	71713.94	11.24	0.306794	20.4
2013	80092.56	10.81	0.342638	19.7
2014	89043.62	13.49	0.380931	19.2
2015	94144.96	12.17	0.402754	19.8
2016	101598.48	12.13	0.434641	20.8

Source: Central Bank of Nigeria Statistical Bulletin, 2017 and Global Financial Development Database, 2017

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Insurgency and Public Service Delivery in Nigeria: A Critique of Boko Haram

Ogbonnaya, Dorcas C.
Department of Public Administration, Faculty of Management and Social Sciences, Godfrey Okoye University, Ugwuomu, Enugu | E-mail: chinyeredorcas@gmail.com | Phone: 07032146631

Abstract: *The study examined the impact of insurgency on public service delivery in Nigeria with a focus on Boko Haram. The data is secondary in nature, sourced through secondary materials by way of content analysis. The findings revealed that extreme religious belief, unemployment, illiteracy, bad governance, and corruption have greatly contributed to the occurrence of insurgency in Nigeria especially in the North East where Boko Haram insurgency mostly operates. The paper concluded that poverty and misrepresentation of religious doctrines are the key propelling factors to insurgency in Northern Nigeria. The study therefore recommended among others that the government should formulate and implement policies which will create employment opportunities for the unemployed and desperate youths of the country.*

Key words*: Insurgency, Public Service, Boko haram, North East, Nigeria*

Introduction

The problems of the transitional societies of Africa are multi-dimensional, ranging from underdevelopment, poor economy and poverty; high levels of inflation, unemployment, rampant corruption, insurrections and insurgencies. Regarding the latter, some writers attribute the incessant conflicts in the developing world to poverty. For instance, (Guitta, & Simcox, 2014) have argued that poverty is the root cause of conflict and by extension; people in conflict situations tend to be driven not by grievances but by the desire for primitive accumulation of wealth. Economic development, while representing increases in industrial productivity, must also include increases in the quality of life of the people. Efforts to pursue the latter goal would require forceful governmental intervention in the form of policies and programmes to eradicate poverty; or at least reduce it to manageable levels. In other words, economic growth and development will provide the needed palliative to end conflicts.

The nature of politics in these emerging societies also contributes to the emergence of conflict situations, and the absence of sustainable peace. Many of them have a Neopatrimonial system of governance characterized by elites who masquerade as politicians, and who engage in primitive accumulation of wealth. Neopatrimonial governance is common in Africa (Imaralu, 2014). In Nigeria, the high level of insecurity leads to the establishment of extreme forms of neopatrimonial systems. The system of neopatrimonial governance has created situations of extreme poverty, low economic growth, high levels of corruption, and youth restiveness. It has reawakened the minds of the oppressed to seek for justice and equity outside the framework of the nation state. Dangerous weapons including explosives are now readily available to criminals and terrorist groups. The result has been violent conflicts in one form or the other, leading to massive losses in lives and properties.

From the time of independence in 1960 to now, Nigeria has had to grapple with these conflicts. In 1964, for instance, a state of emergency was declared in the then Western Region due to rioting that broke out there in the aftermath of the general elections of the previous year, and that led to loss of lives and properties. The military coups of 1966 were accompanied by wholesale massacres and pogroms directed against people of Eastern Nigeria origin who resided in the North. The unfortunate carnage snowballed into the Nigerian civil war of 1967 – 1970. The attempt to introduce Sharia law in Kaduna State led to rioting between the year 2000 and 2001, and left thousands dead and properties destroyed. In the late 1990s, militants in the Niger Delta region took up arms against the Nigerian state. The region is where 80% of Nigeria’s crude oil is extracted. It is the goose that lays the golden egg but is one of the least developed areas of the country, pointing to elite insensitivity and marginalization. This has also been the major grouse of the militants.

In 2014, the group kidnapped about 200 girls from a government school in Chibok, Borno State, the whereabouts of which is still unknown. The current wave of insurgency now poses a danger than ever before. It has caused sufficient harm to the social order in areas of loss of lives and property, economic defeat by diverting foreign direct investment (FDI) from target countries to fighting insurgency. The humankind has recorded a lot of insurgents’ attacks. Nigeria has observed extraordinary security challenges. These challenges varies from kidnapping, assassinations, armed robbery, suicide attacks, bombings, and this has led to the devastation of lives and properties, hindered local and foreign investors, increased government spending on security, thereby retarding Nigeria’s socio-economic development.

Boko Haram’s four-year-old insurgency has pitted neighbour against neighbour, cost more than 4,000 lives, displaced close to half a million, destroyed hundreds of schools and government buildings and devastated an already ravaged economy in the North East, one of Nigeria’s poorest regions. It overstretches federal security services, with no end in sight, spills over to other parts of the north and risks reaching Niger and Cameroon. Boko Haram is both a serious challenge and manifestation of more profound threats to Nigeria’s security. Yet, the government’s response is largely military, and political will to do more than that appears entirely lacking.

Boko Haram (usually translated loosely as “Western education is forbidden”) is an Islamic sect that believes corrupt, false Muslims control northern Nigeria. The group (in its view) wants to remedy this by establishing an Islamic state in the north with strict adherence to Sharia (Islamic law).

Statement of the Problem

The height of insurgency in Nigeria especially by the fundamentalist set (Boko Haram) has heightened fears among the populace and the global society and has eaten deep hooked on our economy and as a subject of fact; the antagonism has gone beyond religious or political shadow. Several meetings, high point conferences etc, have been held in a bid to curb the menace in the country but all to no avail. Also, distant from the fact that meetings have been held, the Federal

Government has spent millions of naira in ensuring that safety is brought back to the country but that has never seem to work. The ideology and funding source as the fundamental factor that propels insurgency in Nigeria is a source of worry. Boko Haram crisis is a source of threat to Nigerian's economy. Military option is seen as not yielding probable solution in tackling the menace.

The seemingly intractability of the insurgents saga is exerting a very high cost on the people affected particularly, in terms of high loss of lives, properties and disruption of socio – economic activities of people. It has also affected the family settings in many communities. Re-union of such affected families is difficult because so many have lost their loved ones. In fact, men could not trace the where about of their wives and women could not also trace their children. These have negatively affected the image of the country in the international communities. Economically, Maiduguri where the crisis originated and frequent bombings and clashes between the insurgents and the security agents have weighed down seriously on commercial and business activities in the city. Many businesses have reportedly crumbled and many people have fled the state to southern part of the country. Banks and their customers are said to be operating under difficult conditions and have reduced their business hours to guard against being attacked by the insurgents. It is on the bases of the above problems that the study intends to find answers to such nagging questions like; what is the ideology of boko that haram propels them to perpetrate insurgency in Nigeria? What are the impact of insurgency on the delivery of public services in Nigeria? What efforts have the government made towards tackling insurgency in Nigeria?

Objective of the study

The general objective of the study is to evaluate the activities of insurgents in Nigeria with particular focus on boko haram insurgent so as to determine their impact on the provision of social services in Nigeria. The specific objectives of the study are;

i. To unravel the ideology of boko haram which propels them to perpetrate insurgency in Nigeria
ii. To examine the impact of insurgency on the delivery of public services in Nigeria.
iii. To determine government's efforts towards tackling insurgency in Nigeria

Conceptual clarification

Insurgency: Insurgency refers to attempts by a group to take political control of their country by force. An insurgent therefore, is a person who is fighting against the government or armed forces of his own country (Oxford Dictionary, 2010). Thus, it involves the deliberate creation and exploitation of fear through violence or the threat of violence in the pursuit of political change.

Insurgency is a movement within a country dedicated to overthrowing the government recognized by the United Nations when those taking part in the rebellion are not recognized as a legitimate authority (United Nation 2008). In the words of Ahmadu, Hussaini, & Maryamu, (2017) an insurgency can be thought via counter insurgency welfare and may also be opposed to by measures to protect the population and by political and economic action of various kinds aimed at undermining the insurgents' claims against the incumbent regime. For Ewetan, & Urhie, (2014). Insurgency can be understood as an attempt to provoke fear and intimidation, He also defines it as a "struggle between a non-ruling group and the ruling authorities in which the non-ruling group consciously uses political resources and violence to destroy, reformulate, or sustain the basis of one or more aspects of politics. Bernburg, (2002) opines that insurgents have the nihilist goal of ensuring the government cannot function and it is easier to achieve insurgent goal than governing, as it is easier and more directed to use military power than to apply political, economic and social techniques. This means that while the insurgents can use violence to delegitimize a government, simple application of violence cannot restore that legitimacy. **Public Service:** This generally means the activities of government employees and institutions aimed at formulating and implementing governmental policies and programmes for the interests of the masses (public). Thus, civil service or public service is responsible for the management of the machinery of government and carrying out the day-to-day duties that public administrations demand. For Ezeani, (2006) public service is much broader than the term civil service as the former (public service) refers to the totality of services that are organized under public (that is, government) authority. Reduced to practical terms, public service comprises of civil service, local government, the military and other security forces, the judiciary, public agencies and other government or quasi-governmental agencies. As change agent and mechanism for rapid socio-economic transformation of any country, it becomes inevitable for the public service to be very much affected in event of attack on the citizens who the government serve through the public service.

Theoretical Review

The ideology and Activities of the Insurgency in Nigeria

Boko Haram materialized as a radical fundamentalist Islamic sect, fashioned by Ustaz Mohammed Yusuf, in 2002 in Maiduguri, Borno states. When Boko Haram first formed, their actions were nonviolent. Their main goal was to "purify Islam in northern Nigeria." In 2004, it stirred to Kanamma, Yobe state, where it set up a base called Afghanistan, Ikenga and Efebeh (2013). The sect formally calls itself “Jama’atul Alhul Sunnah Liddo’ wati Wal Jihad” which means “people committed to the propagation of the prophet’s teachings and Jihad” (Nwanegbo and Odigbo, 2013; Ikenga, and Efebeh, 2013). Their violent action started in 2009.

Boko Haram was founded upon the principles of the Salafism advocating Sharia law. It developed into a Jihadist group in 2009. The movement is diffuse, and fighters associated with it follow the Salafi doctrine. Their beliefs tend to be centered on strict adherence to Wahhibism, which is an extremely strict form of Sunni Islam that sees many other forms of Islam as idolatrous Lauren, (2014), Johnson, (2011), Cook,(2011), Onuoha, (2014). Boko Haram seeks the establishment of an Islamic state in Nigeria. It opposes the Westernization of Nigerian society and the concentration of the wealth of the country among members of a small political elite, mainly in the Christian south of the country (Bartolotta, 2011).

Many analysts have attributed the emergence and recognition of the Boko Haram Sect in the North East to be as a result of socio-economic neglect of the region. For instance, Azar (1990) argues that the Boko-Haram issue is a consequence of a protracted social conflict that has particularly afflicted the North East region from where the crisis domiciled before its spread to other parts of the country. A protracted social conflict exists when a community is deprived of the basic satisfaction of their primary needs on the basis of the shared socio-economic and political aspirations that define its communal identity. The deprivation in this case is the result of a complicated causal chain involving the role of traditional institutions, religious institutions, the state and the pattern of international relations.

Poverty and deprivation in the North East and indeed other parts of Nigeria is seen as a direct consequence of bad governance, corruption, poverty and violence. The nature of politics is mainly characterized by crony-affiliation and money with little or no consideration given to merit and motivation, thereby making elected officials unaccountable to citizens. Therefore, the activities of violent extremism cannot be separated from the crises affecting the North East Nigeria (Fawole, 2015). Furthermore, the North East lacks adequate border security which allows unregulated movements in the border communities. This in turn through trade gives the extremists too much access to target areas unnoticed.

In trying to identify the causes of violent extremism in the NE Nigeria Chiroma, (2017) asserts that violent extremism in Nigeria is largely as a result of the people's frustration with corruption and the underlying social malaise of poverty and unemployment. One can therefore rightly say from Chiroma's postulation that the extremists are idle due to high level of unemployment in the North East and can easily be persuaded to becoming the devils workshop of violent extremism to the inhabitants of the region. This thought clearly illustrate that high levels of unemployment in the region is as a result of corruption and this leads to violent extremist activities as a product of the people's frustration with the corrupt political elite. Hence the popular saying that a hungry man is an angry man.

To Kukah, (2012) Nigeria has laws that bestow regional political leaders with the power to qualify people as original inhabitants or not. This ascertains whether citizens can participate in politics, own land, obtain a job, or attend school. This system is usually abused to ensure political support and exclude others. The extent of relative poverty and inequality in the north has made many scholars argue that socio-economic deprivation is the main factor behind violent extremism in Northern Nigeria. One can rightly say from the above opinion that violent extremist activities in North East Nigeria are based on the economic crises that have ravaged the region for year. Equally Agbiboa, (2014) identified some socio-economic factors that breed violent extremism such as illiteracy, chronic poverty, corruption, abuse by the security forces and longstanding impunity for the perpetrators of human right violations.

The activities of the insurgents are very glaring and constitute a crime against humanity in the state and also pose a serious threat to national security. The group has intensified its attacks on security agents and their formations, attacking top governmental establishments, mosques, churches, markets, business centres, and motor parks, attacking and kidnapping the general populace (Ajah, 2011). This has claimed the lives of more than 15 thousand people (NEMA, SEMA, 2014). These attacks have led to the killings of 15,000 people and displacement of 2,000,000 people in Adamawa, Borno and Yobe state (Displacement Tracking Matrix, 2014).

Boko Haram is deeply entrenched in the social and economic marginalization of a large section of the North East region. In executing their agenda, the insurgent groups have bombed Churches, Mosques, Police Stations, Schools, and other Government owned properties as well as privately owned property usually through the machinery of suicide bombers, slaughtering, and kidnapping of people (Dauda, 2014, Akinbi, 2015). From the above, one can easily deduce that the violent extremist activities of Boko Haram in the North East have generally affected normal activities in the region thereby bringing negative effect to all developmental activities.

Efforts of Government at Tackling Insurgency in Nigeria

In response to the activities of the insurgents, federal government once declared a state of emergency at different stages, but this did not stop the group from the continuation of bombings, killings, kidnappings, and destruction of lives and properties. However, the attacks by the group in period of the state of emergency surpassed when there was no state of emergency .making some Nigerians ask "what is the purpose of the state of emergency when the insurgents continue to intensify its attacks on innocent Nigerians?"

In the summer of 2013, the Nigerian military shut down mobile phone coverage in the three north-eastern states to disrupt the group's communication and ability to detonate IEDs.

Accounts from military insiders and data of Boko Haram incidences before, during and after the mobile phone blackout suggest that the shutdown was 'successful' from a military- tactical point of view. However it incensed citizens in the region (owing to negative social and economic consequences of the mobile shutdown) and engendered negative opinions toward the state and new emergency policies.

After a series of meetings over many months, Cameroon's foreign minister announced on 30 November 2014 that a coalition force to fight terrorism, including Boko Haram, would soon be operational. The forces included 3,500 soldiers from Benin, Chad, Cameroon, Niger and Nigeria. In May 2014, China also offered Nigeria assistance that included satellite data, and possibly military equipment.

On 24 September 2015, the White House announced a military aid package for African allies fighting Boko Haram. The package included up to $45 million for training and other support for Benin, Cameroon, Chad, Niger and Nigeria.

In October 2015, Colombia sent a delegation of security experts to assist the Nigerian authorities and share expertise on security and counter terrorism. In January 2016, a delegation led by Lieutenant General Tukur Yusuf Buratai also visited Colombia to exchange information in regards to the war against Boko Haram (Talatu, 2015).

In 2017, the United Kingdom enforced an emergency assistance package worth $259 million. The United Kingdom has also aided Nigeria through military support and counter-terrorism training. The British government has provided training to 28,000 Nigerian military troops to aid against Boko Haram. More than 40 British troops have also been sent long term to Nigeria.

The Effects of Insurgency on Public Service Delivery in Nigeria

In spite of the natural and mineral resources with which many governmental policies and programmes foster peaceful co-existence among the multi ethno religious entities which make up Nigeria, the country has virtually become a combat field where incessant ethno-religious and political crisis are staged. The insinuation of Boko Haram crisis or terrorist activities on economic development is that the instrument which is supposed to be used for sustainable development is conversely being used for destruction and vandalization purposes (Mohammed, 2002).

There has been devastations of property; houses, farmland and crops, farm equipment, live stocks and vehicles e.t.c. In additions, there has been increased urban violence coordinated by the insurgents. The government normally sets up commissions of enquiry to examine the remote and immediate causes of these conflicts. All of these activities have led to a diversion of scares resources, human, material and finance to resolve such conflicts.

There is also the problem of subversion - a calculated move or series of clandestine activities designed to undermine the nation’s governmental set-up. Sabotage/ vandalization, the deliberate destructions of an industrial process, including the human and natural resources or public utilities as well as sensitive military, oil installation in order to grind the nations to a halt. Moreover, espionage, smuggling, influx of alien and political assassination constitute real threat to the provision of public services.

The international community deals with nations with security threat with a lot of deep-seated fear and suspicions. Poor image in the international community has also become very prevalent. Internal security threat has lowered the image of the country and makes it unattractive in the eyes of the international community. Nigeria is no longer respected globally and many investors are forced to relocate to other African countries due to threat to lives and properties. This has contributed to retarding the country’s development effort. It is responsible for poor standard and lack of public utilities such as roads, unstable electricity supply, and low standard of schools.

Insurgency has discouraged investors especially the private sector. Foreign investors become discouraged in investing in nations that will reduce the investors' competitive advantage. Nigeria since the intensification of insurgency has been losing the benefit of the current globalization dividends and phenomenon. Consequently the teeming youths who graduate from educational institutions remain unemployment and idle in many cities of Nigeria. These youths engage in anti-social vices such as armed robbery, drug abuse, prostitution, vandalism, cultism etc, and generally making themselves so dependent on the government to eke a living. This has further caused talented, able bodied, and skilled people to seek employment outside the country resulting in brain drain.

The activities of the insurgents have definitely retarded development initiatives of Borno state government. The frequent attacks of public structures, like the government establishments, shelters, market structures and infrastructure like roads, bridges, electricity cables and the GSM masts are quite devastating (Ajah, 2011). The effects of the attacks have left so many viable projects uncompleted. Had these projects been completed, they would have touched the lives of people and facilitated development in the area.

The activities of the group have resulted in large number of people relocating to Maiduguri causing shortages in accommodations and over-stretching the available facilities and social services. About 604,260 people from 13 Local governments have moved to Maiduguri, which recorded the highest number of refugees in the Northern states, (Displacement Tracking Matrix, 2014).

According to Guitta, etal (2014) "the constant threat posed by the insurgents has resulted to number of schools to close down. In some cases, school enrolment has dropped drastically. In fact, whoever survived their attack will not like to go back to school having considered students who lost their lives and number of classmates kidnapped at government girls' secondary school Chibok. Lecturers and teachers were also not left out as they are also killed during these attacks". According to the report, Borno state has only 29 children in school out of every 120 children (British Journal of Education, 2013).

Other economic activities affected by the insurgency include the abandonment of vast irrigation lands, fishing activities of the inhabitants and fertile agricultural lands for years thereby rendering the inhabitations jobless. The neglect of border communities in Nigeria by the government had made most of them swap allegiance to other neighbouring countries. In addition, some of the consequences of neglecting border communities include the exposure of Nigerian borders to all kind of insecurity issues which also aids violent extremist activities and other trans-border security threats.

The evolution of violent extremist activities by Boko Haram has no doubt significantly limited the socio-economic development of the North East and the country in general. The group's numerous assaults on traders, farmers and even original inhabitants have to a great extent impacted negatively on the lives of the people, and the shut-down of the major markets. The ravaging of the Sambisa forest that not only served as a national reserve but a great land for cultivation that supported the livelihood of farmers and others have led to the internal displacement of many persons who are presently restricted to places that are not only un-conducive but also make the people restricted to a lifestyle that is different from normal (Duruji, and Oviasogie, 2013).

Empirical Review

Njoku, and Nwachukwu, (2015) investigated the effects of Boko Haram's insecurity on Nigeria's economy. Data used for this study was sourced from online questionnaire, using Analysis of Variance (ANOVA) method of analysis. The result showed that Ideology and funding are the significant basic factors that propelled the Boko Haram sect in Nigeria. The paper stressed that the Boko Haram disaster poses a significant threat to Nigeria's economy and that the military is the best option and solution in tackling the Boko Haram menace in Nigeria. The study recommended that the government should declare war on terrorism and seek support from international communities who have in the time past faced this kind of challenge and were capable to tackle it. The paper also advised the government to beef up security in the country to curb the threat of insecurity.

Also, Ahmadu, etal (2017) studied the effects of Insurgency on the Physical and Socio-Economic Activities in Maiduguri. The research was carried out to determine the effect of the insurgency on physical, social and economic activities of the residents of Maiduguri, with the view to proffer physical planning measures that would reduce the problems to barest minimal. This was achieved through careful interviews with some police officers, Military personnel, Civilian JTF, Wards heads and some residents of Maiduguri. Use of internet services and Newspapers greatly contributed in compiling of the write- up which shaded more lights on the effect of the insurgency on physical, social and economic activities of residents of Maiduguri. The paper observed that activities of the insurgents have led to destructions of Houses, Schools, mosques, Churches, market centres and even the military and paramilitary formations. From the research, it was discovered that the crisis and violence are not unconnected to poverty, unemployment and misinterpretation of the teaching of the Holy Quran by some Islamic "Ulamas". It is these combined factors that worked against the faith and morals of every member of the group that resulted to such violence. Finally the research considered some of the causes and effects of the attacks before designing some physical planning measures as recommendations to the key issues such as social, economic and physical factors affected by the insurgency.

Mohammed, Baba, and Suleiman (2002) examined the impact of Boko Haram insurgency on education in Adamawa state. The data was primary in nature, sourced through the distribution of 372 questionnaires to the affected local governments. Structural Equation Model (SEM) model was used in analysis of data collected. The findings indicated that, educational output (human capital investment) is affected by school enrolment, school attendance and school infrastructure by 71%, 84% and 82% as a result of any 1% increase in Boko Haram. It also revealed that, extreme religious beliefs, unemployment, and illiteracy contributed to the occurrence of Boko Haram insurgency. The study concluded that Boko Haram insurgency indirectly and significantly affects human capital investment through school enrolments, school attendance and school infrastructure. The study therefore recommended that, Government should provide employment opportunities for the citizens and encourage self-reliance in programmes such as agricultural borrower's schemes, free education to increase literacy rate to every citizen, and that government should be in constant dialogue with religious scholars/leaders (Muslims and Christians) on religious issues.

Similarly Egefo, and Salihu, (2014) studied Internal Security Crisis in Nigeria: Causes, Types, Effects and Solutions. The main objective of the research was to show that the causes of internal security are inevitable and it is part of the fabrics of the society. The paper stressed that what the society should strive for is regulation of crisis or its amicable settlement whenever it arises. Since the extinction of security crisis seems impossible, all the society needs is a mechanism for security crisis management and control. Security crisis is inevitable because it can originate in individual and group reactions to situations of scarce resources, to division of function within society and differentiation of power and resultant competition for scarce supplies of goods, states, valued roles and power as an end itself. A society without security threat is a dead society since security crisis is a reality of human existence and therefore a means of understanding social behavior. Thus in the paper, internal security crisis as it relates to its causes, types, effects and solutions seems a more sensible starting point in addressing the threat to Nigeria's existence.

Furthermore Godwin, (2018) studied anatomy of rebellion: insurgency, insurrection, and militancy in Nigeria. The paper stressed that transitional societies face a myriad of problems which include incessant conflicts. While not disputing the role of economic growth in a country's development, the paper was of the view that a holistic approach that recognizes good governance can do more to promote sustainable peace and development. The methodology for the paper was content analysis of official documents, articles and other written sources. The paper observed that the absence of good governance has provided a fertile ground for some of these conflicts to emerge such as insurrections, insurgencies, and general insecurity of lives and property. It concluded that a developmental model that takes cognizance of this can provide the best option for emerging societies in need of lasting peace.

Maureen, and Ngozi, (2018) studied Insurgency and its implication on Nigeria economic growth. The study dealt with the implication of insurgency on Nigeria economic growth. The objective was to investigate the implication of insurgency on Nigeria economic growth. Secondary source of data collection was employed to collect the data and OLS regression was used to analyse the data. Gross domestic product was the dependent variable, and it proxies' economic growth, while human development index, Global peace index, corruption rank, corruption perception index and relative corruption rank proxies insurgency which was the independent variable. The result of the findings indicated that there is a linear relationship between GDP and the five independent variables. The economy responds favorably to measures taken to improve human capital development in Nigeria. The GPI has negatively affected economic performance in the last 10yrs; the RCI has positive relationship with GDP until late 2014 when there was fall in oil price and the demand for Nigeria oil. The negative impact of CR and CPI has critically brought a downturn in economic performance generally. Government must discourage the attractiveness of public offices by running a low cost government and invest more in public goods for the benefit of her citizenry. Public offices should be less attractive, proactive measure should be put in place to tackle insurgency both tactically and institutionally, the military must be strengthened.

Finally, Joseph and Nwogbaga, (2017) investigated Insurgency and the Crisis of Sustainable Socio-Economic Development in Africa: A Study of Nigeria. The paper aimed at investigating the activities of insurgency in Africa with particular attention on its effects on the sustainable development of the continent. An examination of the origin, forms and dimensions of insurgency was essential to the study.

Theoretical framework

This study is anchored on the Strain theory propounded by Robert K Merton in 1938. The theory states that society puts pressure on individuals to achieve socially accepted goals though they lack the means. This leads to strain which may lead the individuals to commit crime. Robert King Merton was an American sociologist who argued that society can encourage deviance to a large degree. Merton believed that socially accepted goals put pressure on people to conform. He maintained that when individuals are faced with a gap between their goals (usually finances/money related) and their current status, strain occurs. In essence therefore, one may infer that the activities of the insurgents could be as a result of 'strain' from our society.

Concluding Remarks

This paper is of the view that poverty and misrepresentation of religious doctrines are the key propelling factors to insurgency in Northern Nigeria. The activities of insurgents especially the Islamic sect known as Boko Haram had led to enormous loss of lives and properties in the country, particularly in the North Eastern part of Nigeria. Some of these activities include intimidation, bombings, suicide attacks, sporadic gunfire of unarmed, blameless and innocent Nigerian citizens, burning of police stations and churches, kidnapping, raping of school girls and women. Nigeria has also been included amongst one of the terrorist countries of the world. To this end, it is high time Governments at all levels ensured that abject poverty indices is reduced and a realistic social welfare programme adopted and systematically implemented to ensure that the populace meet their basic needs. Government should explore more proactive ways in dealing with security issues and threats, through modern methods of intelligence gathering, and intelligence sharing, training, logistics, motivation, and deploying advanced technology in managing security challenges.

Recommendations

i. There is need to intensify the sensitization of the people especially in the North Eastern part of the country against the ideology of Boko Haram and the dangers of insurgency.
ii. The government should formulate and implement policies which will create employment opportunities for the unemployed and desperate youths of the country.
iii. Engagement of international cooperation and collaboration between Nigeria and other countries at bilateral and multilateral levels to ensure joint counter insurgency operations, in order to win the hearts and minds of the people would be of great help.

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Teachers and Students Dialogue as Springboard for Language Competence

Jawi Mailadanbe[1], Abo Shugaba[2], Abubakar Isa[3] and Bukar Baruwa Mohammed[4]

[1]Department of English, Umar Suleiman College of EducatioGashua. Email: jawi_mailadanbe@yahoo.com, Phone No: 08032827019.
[2]Department of English Language, Umar Suleiman College of Education, Gashua. Email: aboshugaba74@gmail.com, Phone No:07037143509
[3]School of Preliminary Studies, Umar Suleiman College of Education, Gashua. Email: abubakarisah@gmail.com, Phone No:08038097800
[4]Department of Primary Education, Umar Suleiman College of education, Gashuaa. Email: bukarbaruwamohammed@gmail.com, Phone No: 07037693361

Abstract: *This paper analysed institutional conversation using Conversation Analysis (CA), it is a teacher/studentconversation; the teacher and the student do not assume the same status in terms of opportunities to speak and to be addressed. The purpose is to determine how the conversation between teacher and student aid in acquiring language competence. The teacher initiates such of the 18turns giving directives to the student. The data was collected through tape recorder of conversation between the tutor and the student each assumes their institutional roles in managing an institutional task to help the student with her project writing. The tutor leads in the discussion toward achieving the goal of the student academic endeavour (dissertation). The tutor sets the limits and enforces them. The tutor's domination of the talk and the student's consenting all through the data indicate that the tutor has long acquaintance with the text and high epistemic status about the subject. The student on the other hand, maintains the same kind of re sponse because she has read very little and has missed the focus of the work. The study shows and indeed concludes that this kind of conversation indicates the kind of epistemic asymmetry found in dialogue may be described as the tutor rating more and the student rating low on the epistemic gradient.*

Key words*: Teachers, Dialogue, Springboard & Language*

1.0 Introduction

The Jeffersonian transcript in this conversation is designed to help not only to capture all that was said but *how it* was said by the use of the complex symbols. Thetranscript highlights information about the participants' words, spoken sound, uttered inaudible sound, overlapping, speech Stretch, stresses and volume. Etc. Jeff and Smith (1999) observes that many people find conversations difficult to handle not because of the abnormality in such persons, but becuase they lack some levels of competencethat we use and rely on to keep up conversational cooperetion.

2.0 Review of Literature on Jefferson transcription in the analysis of the data

Thissection provides reviews of some related studies on conversation Analysis and the analyses of data were carried out in transcription.

2.1 Deonticsand Directivity

In this data, there is an indication of directivity, established as in Chids' (2012) use of 'I want' and 'I need' to construct directives. The construction in line (22) heeds not to the willingness or ability of the recipient to perform the projected task (Craven and Potter, 2010 in Chids 2012). In line (22) the tutor demands the student to observed the deontic obligation on her to look at philosophical things she proposed.

22 >you'd also need to look at<philoso[phical things=

In (line 30) the directivity continues in the tutor's expressions of her deontic authority in asking the student not to orient her project toward practical politics.

30 <I u:m(.) I don't want your project to became too(hh) oriented towards um
31 practical politics>

Advice is a kind of directive on what *should* happen rather than predicting future action (Hepburn and Potter 2011:217) There is a construction expressing contingency encoded in the phrase 'I would like'. In (line 76 and 78), the tutor advises the student in rather a form of contingency that the student is entitled to her opinion but is encouraged by the tutor to consider another opinion.

76 Tutor: but I'd like you
77 even you disagree with it
78 I w'd like you to also recognise
79 the other side of the argument=

2.2 Deontic stance

Edwards (1997) looks at psychological states such as ‘worry’ as part of professional practice to consolidate a claim not about themselves. Angell and Bolden (2015) interpret a psychiatrist’s use of a caring words such as ‘I do worry’, ‘I am concerned’ to re-establish a previous advice that was rejected by the patient. These expressions of the professional’s worry only come on a positive note(Farber and Doolin 2011) and the professional’s sincerity (Kolden et al 2011). In line (53) the tutor as the professional expresses worry because the student has not read about the difference between those who say it is morally rightto have dirty hands in politics and those who say it is wrong. The tutor expresses worry only as a professional practice (Edwards 1997) to draw the attention of the student to the thesis of the project as what is morally right to be done (Kolden et al 2011).

46 hhh have you do you understand the major difference between=

47 =philosophical difference between those who say it is ok to have dirty hands in 48 politics

49 =and those who say i i:zn’t<

50 (0.8)

51 Student: ( ) mhmm

52 tutor: m no

53Tutor: have you looked at coz what worries: me s upstairs

54 If you looked at W alters=

55 =If you looked at that book 24 n uh philosophy=

56 =hh uh which’s got stuff from Steven Dividu¿ 57 >Anita’s written a lot about it<=

2.3 Overlapping

Overlap is speech between two speakers occuring simultaneously HeldnerandEdlund(2010). An overlap may not be a reaction to the begining of a speech or something that was said before a silence or response to a silence.Sellen (1995)inHeldner and Edlund (2010) observes that an overlap may occur when a speaker is so rapid to such an degree that turn-taking times are negative.Schegloff (2000) conceives of an overlap as speech by two or more speakers at a time. In an institutional dialogue, an overlap occurs when the participants struggle to compete to secure a turn space. In line (22) to (23) both the tutor and the student collaborative for turn-takng. The ocurrence of overlaps achieves interactional significance.Overlapping talk in this data have been used for demonstrating agreement.Butin this case the cause of the overlap is the student eagerness to agree with the tutors proposal to also look at political stuff.The tutor chooses the boundary marker ‘so’ in line (19) to introduce the need to include political science, going against her mitigation in line (8) and (13).

18Tutor: tchuhm

19 so, ye______s look at bio means political science ar:ticles=

20 =but (.) u:: would ar:gue (.) h that you would

21 (.)

22 >you'd also need to look at<philoso[phical thin]gs=

23 Student: [yeah yeah]

2.4 Repair/correction

Jefferson, Schegloff and Sacks (1977). Two types of repairs have been identified in repair/correction organisation. However, their main concern is on self-correction as prefered to other-correction. Their main interest is in repairs such as 'word search' where the right word is not available at the right time for the speaker to use; and the repairs where there are mistakes or faults. They note however that, some hearable mistakes do not necessarily need repairs (Jefferson, Schegloff and Sacks 1977). In this data, there are four repairs all occuring where there are no hearable mistakes. These self-initiated repairs are interestingly well distributed across the data and is not only used for correction.It is used for the purpose of achieving interactional goals. This can be seen as re-arranging thoughts as in lines (46). Example:

46 hhh have you do you understand the major difference between=

47 =philosophical difference between those who say it is ok to have dirty hands in
48 politics

49 =and those who say i i:zn't<

The question on line (46) comes perhaps as a result of the tutor's bit of disappointment because she expects the student at this level to have read and known about the philosophical difference between the two stands on dirty hand in politics.

Another type of repair in this data is the replacing of an error with the correct or right word. In line (6) there is clearly audible replacement of a word. The word 'look' is used to replace probably the word 'reason'.

06 Tutor: >at the end of the day ~~s~~<(.) you will have to probably resumes look _back at(.)

2.5 Epistemics

Epistemic status

The data shows epistemic status of the teacher knowing how much Anita has written about political philosophy in line (57). The student remains silent; showing low epistemic status.

53Tutor: have you looked at coz what worries: me s upstairs

54 If you looked at W alters=

55 =If you looked at that book 24 n uh philosophy=

56 =hh uh which's got stuff from Steven Dividu¿

57 >Anita's written a lot about it<=

58 =I don know if you uhh

59 (.)

60 >you can find that there are articles from him<

The tutor expects some reading from the student and tries to confirm it by using an interesting low epistemic tone 'I don know if you uhh' in line (58). This could be a kind of professional practice of making enquiry.

2.5 Epistemic Asymmetry

It is evident that the student on the other hand expresses low epistemic stance (Heritage 2012) compared to the teacher. Throughout the data the student keeps consenting. In addition, the pause In line (59) indicates the student's apparent little knowledge about the text of philosophy by stephenDivijus. In general, the teacher assumes epistemic authority in controlling the discussion. However, this does not confirm the traditional belief that teachers have authority over institutional interaction with their student (Brannon and Knoblauch, 1982 in Park, 2012).

57 >Anita's written a lot about it<=

58 =I don know if you uhh

59 (.)

2.6 Epistemic stance

It can be understood from the data that the student has not read much hence, the tutor could not find the things she was expecting in the work. This student's low epistemic stance is what gives the tutor those worries (Angell and Bolden, 2015).

53Tutor: have you looked at coz what worries: me s upstairs

54 If you looked at Walters=

2.7 Accounts

In order to negotiate treatment recommendations with patients, Angell and Bolden (2015) observed two kinds of accounts the psychiatrists use to come to agreement. They are 'client attentive' and the psychiatrist's medical authority. In the 'client-attentive' account the psychiatrists attends to the clients' opinion, expresses concern about thier health, and their well-being generally; as well as giving reasons (accounts) that it is on the needs and concerns of the client that these such treatment plans are based. The second kind of the account is the 'psychiatrist's medical authority in which treatment recommendations are justified on the physician's medical knowledge and specialisation. In line (34 and 35) the tutor gives the reason why she likes the student's idea of not orienting the work toward practical politics.

35tutor: >i'mlookong at fictidn is actually where to avoid it<= 36
=>which is why I quite like your this ide:a<

2.8 Negotiating understanding and agreement

Bowker (2012) focusses on the supervisor's turns on giving information and advice to the student so as to negotiate and established understanding on the theinstitutiopnal task. The tutor and the student negotiate on the project not to be more of political science on line(30) to which the tutor suggests 'fiction' (line 35) as the means to do it.

30 <I u:m(.) I don't want your project to became too (hh) oriented towards um
31 practical politics>
32student: ok(h)
33tutor: ok
34Student: yeah
35tutor: >i'mlookong at fictidn is actually where to avoid it<=
36 =>which is why I quite like your this ide:a<
37 im, im
38student: ok
39Tutor: ok(h)
40Student: yeah

Limberg (2010:276) identified that there are agreement tokens such as 'yeah','mm', 'mhm' etc than partial repeats to show agreement to offer of advice. Limberg's findings corroborate my findings. When the tutor comes to her analogy and exercises her epistemic and deontic stand by asking the student to look at philosophical things in line (22) the student agrees strongly with the token 'yeah, yeah'.

19 so, ye_s look at bio means political science ar:ticles=
20 =but (.) u:: would ar:gue (.) h that you would
21 (.)

22 >you'd also need to look at<philoso[phical thin]gs=

23 Student: [yeah yeah]

2.9 on 'so' as a boundary marker

The marker 'so' is used in discourses to mark a course of action, an interactional project or an upcoming topic. It is sometimes used to introduce what participants may consider a pending agenda in a dialogue (Bolden, 2009). In line (14), the issue of morality in politics is started, then in line (19) it is presented a course of action for the student to also look at political science articles to include morality in politics stuff.

14 >and it's about morality<in politics¿

19 so, yes look at bio means political science ar:ticles=

2.10 Pauses and Gaps

In observing gaps and pauses in individual speech and between two speakers, what is more important is to look at the factors that are responsible for their occurrence (Heldner and Edlund 2010). A tense situation in which information is sought is associated with short gaps (Jaffe and Felstein, 1970 in Heldner and Edlund, 2010). Shorter gaps are found in argument more than in conversation (Trimboli and Walker, 1984 in Heldner and Edlund, 2010). However, new and more complex tasks and conversational barriers are responsible for longer gaps (Bull & Aylett, 1998).

43 Tutor: ok

44 ºhh a:m mcht no:

45 mhhh

46 hhh have you do you understand the major difference between=

47 =philosophical difference between those who say it is ok to have dirty hands in
48 politics

49 =>and those who say i i:zn't<

50 (0.8)

51 Student: ( ) mhmm

Initiated in line (44) with the unintelligeble sound, the long gap in line (50) is however, produced by the long time the tutor took to go through, possibly pages of some draft. Although it is an audio data but the rustle of papers are clearly audible. It is interesting too to see that in spite of the long gap the tutor is responsible for, the student took the next turn.

Conclusion

This paper has examined how readers will have seen that many of the different dimensions or levels of ''institutionality'' in the talk are thoroughly interelated. Lexical choice is part of turn design and is part of sequence organisation and is therefore part of the structural organisation. Turn taking, overlap, asymetrics, pause and gaps, repairs and errors, accounts and so on have been used in this conversation having the major significance effects at many levels of this data.It is important to consider the use of language within this dialogue. Conversational analysis was used to analyse the transcript and to evaluate conversation pattern. The transcript was a clear example of a conversational discourse style with the tutor and student constructing meaning and maintaining tutor –led structured. We can understand how people carry out conversation in the society.The study has thus, contributed to the work of literature in conversational Analysis on Jefferson transcription as it shows how dialogue improved learners language competence.

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Influence of Teenage Pregnancy on School Dropouts in Secondary Schools in Aba Metropolis, Abia State, Nigeria

Dr. (Mrs.) Ihedioha, L.N
Department of Teacher Education, National Institute for Nigerian Languages, Aba, Abia State, Nigeria | e-mail: lovedioha@yahoo.com

Abstract: *Teenage pregnancy is a serious social problem in our society. The United Nations report in 2013 believes that about 127 girls get pregnant. The World Health Organization official data estimated that every year 21million girls aged 15 to 19years and 2million girls aged 15years become pregnant in developing regions. Teenage pregnancy is a health issue that has an effect on all of us. A teenage mother is more likely to face critical social issues like poverty, poor education, risky behaviors that lead to poor health issues and child welfare. Some 3.9million globally between 10 to 19years undergo unsafe abortions and 20 to 24years of such teenagers born babies face high risk of low birth weight, preterm delivery and severe neonatal conditions of those born of women aged 20 to 24years. The aim of the study was to find out the influence of teenage pregnancy on school dropouts in Aba metropolis. A quantitative research method was used with 157 teachers as respondents. The result findings revealed that the influence of teenage pregnancy on dropouts after the pregnancy increased because of pregnancy related issues and negative feelings on schooling. The study recommends that school-based sexuality education curriculum should include the information of reproductive health problems such as sexually transmitted infections (STIs), HIV/AIDS and the health risk issues of teenage pregnancy.*

Key words*: teenage pregnancy, school dropouts, health risk issues*

Introduction

Teenage pregnancies are global problems that occur in both high, middle, and low income countries. In and around the world teenage pregnancies are found more in marginalized communities commonly driven by poverty, lack of education and unemployment opportunities. In many communities, young girls face social pressure to marry and once that is done, children come. As a result, about 15million young girls are married before age 18 and 90 percent of births to girls aged 15 to 19years occur within marriage (Franjic, 2018).

Teenage pregnancy is not a new phenomenon, but it is surprising how in this era of sexual literacy and availability of contraception, teenage pregnancy is still a major problem throughout the world (Frank, 2005). Many countries have continued to experience a high prevalence of teenage pregnancy regardless of the implementation of intervention strategies to reduce teenage pregnancy such as sex education in schools and communication awareness (Panday, Makivane, Ranchod and Letsoalo, 2009).

Some scholars believed that teenage pregnancies and childbirth are planned and wanted (Franjic, 2018). In South Africa, approximately 30% of teenagers become pregnant and the majority of the pregnancies are unplanned (Jewkes, Morrell and Christofides, 2009; Lince, 2011). In addition, they reported that the Department of Basic Education (DOE), recorded 20,000 learners who were pregnant in 2014. Primary school girls alone added to the problem among school girls'. The ministry said that out of 223 of pregnant girls come from primary school (Mashaba, 2015). The high incidence of teenage pregnancy has become a major societal and educational concern as it seems to perpetuate poverty, and low levels of education (Panday *et al*, 2009).
The effects of teenage pregnancy remains a complication relating that pregnancy and child birth are leading causes of death for ages 15 to 19 globally. Pregnant girls and their babies face greater risk. The teenagers face barriers to accessing contraception including restrictive laws and policies regarding provision of contraceptive based on age or marital status, health workers bias and/or lack of willingness to acknowledge teenagers sexual health needs, and teenagers own inability to access contraceptives because of knowledge, transportation and financial constraints.

Additionally, teenagers face barriers that prevent their use of consistent and correct use of contraceptives-pressure to have children; stigma surrounding non-material sexual activity and/or contraceptive use; fear of side effects; lack of knowledge on correct use of contraception, and factors contributing to discontinuation of such drugs. For example, hesitation to go back and seek contraceptives because of negative first experiences with health workers and health system, changing reproductive needs and changing reproductive intentions (Franjic, 2018).

In some situations, teenage girls may be unable to refuse unwanted sex or resist coerced sex, which tends to be unprotected. Sexual violence is widespread violence and particularly affects teenage girls such that about 20% of girls around the globe especially sexual abuse children and teenage. Also inequitable gender norms that condone violence against women, put girls at gender risk of unintended pregnancies. For instance, if a teenager gets pregnant she might feel frightened and worried about telling her family and friends. Not talking to someone and not getting the help and support she needs, can make her feel more isolated and depressed. This can lead to problems in home and at school.

Many pregnant teenagers dropout of school, and some never complete their education. That means a lot of mothers who get pregnant as teenagers live in poverty. A woman who gets pregnant as a teenager is more likely to have more than one child. One who also has little education and multiple children to care for will find it very difficult to earn a living (Cruz, Cozman, and Takiuti, 2021). Teenage pregnancy compromises young girls development opportunities, as dropping out of school hinders their formal education, resulting in employment and productive disadvantages, while making them vulnerable to poverty, violence, crime and social exclusion (Miquilena and Edgar, 2021).

Sexuality is a dynamic concept and is about much more than sexual activity and sexual orientation (Andrews, 2006). It includes what is being male or female means to people and how we express gender. How we feel about our bodies; whom we are attracted to and what we choose to do about it; and if we have ultimate relationships, how we behave with our partners. Our ability to reproduce also comes from our sexual behaviour and our feelings about our sexuality and sexual identity can deeply be affected by our sense of our fertility (Andrew, 2006).

The disproportionate numbers of the women who abandon or kill their newborns are young, the problem must be considered alongside the large issues of teenage pregnancy and sexuality. Teenage pregnancy rates in the United States (US) dropped almost 30% in the 1990s', the most recent data suggest that both teenage pregnancy and birth rates are at an all time low. Still, it is not an uncommon occurrence. The United State has the highest rates of teenage pregnancy and birth rates in the Western industrialized World.

Each year around 750,000 women and girls between 15 and 19years of age become pregnant; more than one-half give birth and nearly one-third have an abortion (Franjic, 2018). A major reason for the decline in teenage pregnancy is that contraceptive use has increased. Contraception and abortion became more readily available in the mid-1960s and 1970s; breaking the link between sex and reproduction. According to Franjic (2018), women like men could choose whether or not to become a parent and could engage in sex solely for pleasure and without the booming fear of unwanted pregnancy. At around the same time, comprehensive sex education in schools began to shift away from preparing teenagers for marriage and parenthood and discouraging premarital sex. Sex education began to treat marriage as one context among many in which sex could take place. A focus emerged on teaching young people how to manage the "risks" of sex driven in part by concern about HIV/AIDS and a perceived crisis in teenage pregnancy.
Teenage pregnancy is in part the failure of the society, the home, school, church and the health communities to adequately teach sex education. Prevention begins with understanding and the knowledge (Dickens and Allison, 1983). People are particularly sensitive and defensive about sex education. The physical body attitudes and powerful feelings aroused particularly in teenage need to be discussed in the home and in the schools from the earliest time of a child's education. Sexual feelings are either bad or good. They are a part of the very essence of our being as are our sciences, history, philosophy and fine arts (Franjic, 2018).

In our communities, teenagers hear mixed messages about sexuality from the people and institutions around them (Molbom, 2017). These norms focus on different sexual behaviours like sex, conception, abortions or pregnancy. But sexuality norms coming from the same people are often internality and conflicting too. For example, "people communicating a practical rational may say, don't have sex, but use contraception. The moral rational is equally contradictory by saying, don't have an abortion, but don't become a teenage parent". Meta norms about how to treat teenage parents are also inconsistent, often encouraging teenagers to shun and to support them.

Even though sexuality norm sets are internally contradictory, they are still social norms, which mean that people who violate them experiences social sanctions. It is clear from interviews that families, peers, schools and communities, all strategize to control teenage behaviours and bring them in live with their particular norm sets. Their enforcer strategies are different depending on the power they have over teenagers, but young people feel this control keenly and work to achieve their own goals while avoiding sanctions.

However, throughout the long history of finding ways to control fertility, strong moral sentiments, religious beliefs, legal constraints and gender relations often limited the provision of advice and methods of childbirth control (Dutt and Matthews, 1999). Moral objectives to birth control and political gamesmanship often made it difficult or impossible to obtain and use safe and effective contraception. Economic barriers also prevented many women from obtaining safe and effective methods of birth control.

Teenage parenthood is perceived to be both a cause and consequence of social exclusion (Edwards and Byrom, 2008). Teenage parents are likely to be at increased risk of childhood accidents. This links to social exclusion which means that teenage parents are themselves likely to be in poorer access to health outcomes for themselves and their babies.

While some teenagers view their pregnancy as positive and fulfilling, others reveal negative consequences. Research reveals that young parents experience poorer health and social outcomes which is linked to inadequate access to appropriate care and support (Franjic, 2018).

In teenage pregnancies, there are increased risks of abortion, premature delivery, fading growth, gesture developments, physical and maturity of personality are also not completed. They are as a rule, weakly controlled because very often pregnancies are hidden from the ambience. This group is known for its high incidence, conditionally sexually opposed diseases. The most common infections are Chlamydia trachomatis, human papillomavirus, mycoplasma and trichomonas vaginalis. These infections can increase the risk of abortion and premature birth. The uterus has not reach its full “majority” which increases susceptibility to infections. Increased blood vessels loading may lead to gestational development, a condition of mother and child risk, with increased blood pressure and child growth lag behind. The loading of the gland with internal digestion can lead to sugar metabolism disorders, with accelerated growth of an immature child. Prematurely increased skeletal load can result in permanent deformities of their musculo-skeletal apparatus. All this can lead to apathology of birth, with the greater need for operational endings in pregnancy (Franjic, 2018).

The risks of teenage pregnancy are numerous on school dropouts in and around the secondary schools. According to Cherry, Dillon, and Rugh (2001) every day at least 1,600 mothers die worldwide for complications of pregnancy or childbirths -the equivalent of four jumbo jets crashing every day with no survivors. At least 99% of maternal deaths take place in the developing world. Nearly half of all deliveries in developing countries take place without the help of a skilled professional. Less than one third of the new mothers get postnatal care, even though most maternal deaths occur soon after child birth. In each death, between 30 and 100 more women suffer short or long term illnesses related to pregnancy and childbirth. Teenage girls bear the burden. 11% of all births (15million a year) are to teenage girls (Franjic, 2018; Andrews, 2006). Girls aged 1 5 to 19 are twice as likely to die from childbirth as women in their 20s. Girls under age 15 are five times more likely to die from child birth. Teenage maternal mortality and morbidy represent a substantial public health problem at the global level (link: https://goo,gl/zgsyoa, 2017).

An estimated 2.0 to 4.4 million teenagers in developing countries undergo unsafe abortions each year. Teenage mothers are likely to have low birth weight babies who are at risk of malnourishment and poor development. Infant and child mortality also is highest among children born to teenage mothers. Teenage pregnancy also have negative social and economic effects on girls, their families and their communities. Unmarried pregnant teenager face stigma or rejection by parents and peers and threats of violence. Girls who become pregnant before age 18 are more likely to experience violence within marriage or a partnership. With regards to education, school-leaving can be a choice when a girl perceives pregnancy to be a better option in her circumstances than continuing education, or can be a direct cause of pregnancy or early marriage.

An estimated 5% to 33% of girls aged 15 to 24 years who drop out of school in some countries do so because of early pregnancy or marriage. Based on their subsequent lower education attainments, may have fewer skills and opportunities for employment, often perpetuating cycles of poverty; child marriage reduces future earnings of girls by an estimated 9%. This can also have an economic cost, with countries losing out on the annual income that young women would have carried over their lifetime, if they had not had early pregnancies.

According to Cruz (2001) abortion is a matter of a woman's right to exercise control over own body. Moralists who judge actions by their consequences alone could argue that abortion is equivalent to a deliberate failure to conceive a child and since contraception is widely available, abortion should be too. Some think that even if the fetus is a person, its right are very limited and do not weigh significantly against the interests of people or existing children already been born, such as parents or existing children of the family. The interests of society at large might outweigh any right accorded to the fetus in some circumstances, such as if, for example, over population of famine threatened that society. In such cases, abortion might been seen as moving a neutral act to one which should be encouraged (Franjic, 2018).

This study is linked to personality theory of Freud (1923). According to Allport as cited in Mcleod (2017) personality is defined as the dynamic organization within the individual of those psycho physical systems that determine his characteristic behaviour and thought. The personality theory of Freud's dynamic assumes that there is an interaction between nature (innate instincts) and nurture (parental influences). Freud's theory involves several factors-instinctual drives-food, sex, aggression, unconscious processes; early childhood influences (i.e psychosexual stages)-especially the parents. Freud believes that personality development depends on the interplay of instinct and environment during the first five years of life and that parental behaviour is crucial to normal and abnormal development.

Personality and mental health problems in adulthood can usually be traced back to the first five years. Freud emphasized that children are basically driven to seek pleasure by gratifying the Id's desire (Freud, 1920). According to him, sources of pleasure are determined by the location of the libido (life-force). According to Freud, as a child moves through different developmental stages, the location of the libido and the sources of pleasure change (Freud, 1905). Environmental and parental experiences during childhood influence an individual's personality during adulthood. For example, during the first two years of life, the infant who is neglect (insufficiently fed) or who is over-protected (over-fed) might become an orally-fixated person (Freud, 1905).

Freud (1923) divided the personality structure into three parts (that is, the Id, ego and super ego also known as the psyche) all developing at different stages in our lives. These are systems, not parts of the brain, or in any way physical. The Id is the primitive instinctive component of personality. It consists of all the inherited (that is, biological) components of personality, including the sex (life) instinct. It operates on the pleasure principle of Freud (1920) which is the idea that every wishful impulse should be satisfied immediately, regardless of the consequences.

The ego develops in order to mediate between the unrealistic Id and the external real world (like a referee). It is the decision-making component of personality. The ego operates according to the reality of principle, working our realistic ways of satisfying the Id's demands, often compromising or postponing satisfaction to avoid negative consequences of the society. The ego considers social realities and norms, etiquette and rules in deciding how to behave.

The superego incorporates the values and morals of society which are learned from one's parents and others. It is similar to a conscience, which can punish the ego through causing feelings of guilt. Freud's theory explains that the personality of an individual can change overtime meaning that it can be molded or remolded over and over again. Therefore Freud's theory of personality explains the issues that lead to teenage pregnancies among the young people all over the globe. However, it is against this backdrop that teenage pregnancy has attracted the interest of the researcher.

Method

Research Questions

1. Does teenage pregnancy affect female dropouts in their later lives in Aba Metropolis?
2. Does teenage pregnancy affect education progress of dropouts in Metropolis?
3. Does society treat pregnant teenagers as failures in Aba metropolis?

Research Setting

The research was carried out at the public secondary schools in Aba metropolis of Abia State, Nigeria.

Research Participants

One hundred and fifty-one (151) participants were randomly drawn from teachers in the ten public secondary schools in Aba metropolis. The sample was arrived at by using stratified random technique (Teacher Principal Status dichotomy) in the state school system.

Instrumentation and Analyses Procedures

A self structured questionnaire was employed in the study which included two major parts. The first part was about the demographic data of the research participants; name of the school, gender, status (teachers/ principal). While the second part is a set of structured questionnaire in line with modified Likert Scale which adopts the following response options: Strongly Agree (SA) – 4; Agree (A) – 3; Disagree (DA) – 2; and Strongly Disagree (SDA) – 1 point respectively. After collecting the data, the researcher used simple percentage statistical techniques (arithmetic mean and frequency) method to analyze and code the data. The obtained results were then analyzed and interpreted and were used to develop the tentative and preliminary ideas about the issues under investigation during data collection. This was also done in order to identify possible theme focus of the study.

Results

Research Question I

Does teenage pregnancy affect female dropouts in their later lives in the society?

Table 1: Frequency of teenage pregnancy and dropouts effects (n=151)

Options	Responses	Percentage responses (%)
Strongly agree (SA)	18	12
Agree (A)	20	13
Disagree (DA)	65	43
Strongly disagree (SDA)	48	32
Total	151	100

The result findings above shows that greater number of the respondents 65(43) disagree with the assertion; 18(12) strongly agree; 20(13) agreed; while 48(32) strongly disagree respectful. This indicates that teenage pregnancy does not affect dropouts. This result findings is contradiction to Cruz, Cozman, and Takiuti (2021) who advocated that teenage dropout with little education and multiple children to care for find it very difficult to earn a living. It also collaborates with Miqiulena and Egdar (2021) who claimed that dropping out of school hinders formal education, resulting in employment and productive disadvantages while making them vulnerable to poverty, violence, crime and social exclusion.

Research Question 2

Does teenage pregnancy affect education of dropouts in the community of aboard (n=151).

Table 2: Frequency of teenage pregnancy and progress in education.

Options	Responses	Percentage responses (%)
Strongly agree (SA)	33	22
Agree (A)	95	63
Disagree (DA)	15	10
Strongly disagree (SDA)	8	5
Total	151	100

The table above indicated that 33(22) of the respondents strongly disagree that teenage pregnancy hinders educational progress of affected female dropouts, 95(63) agree with the statement while 15(10) and 8(5) strongly disagree with it respectfully. The result of the finding is in agreement with Kosmin (2003) who advocated that teenage pregnancy and early motherhood can be associated with poor educational achievement, poor health status, and lack of parental support. Duncan (2011) maintains that teenage parents experience reduction in their educational attainment compared to teenagers who are not parents. Also Anochie and Ikpeme (2011) agreed that teenage mothers are likely to have challenges in their educational attainment and in the long run become burdens to society at large.

Research Question 3

Does the society treat pregnant teenagers as failures in Aba metropolis?

Table 3: Frequency of teenage pregnancy and societal regard for pregnant teenagers (n=151).

Options	Responses	Percentage responses (%)
Strongly agree (SA)	88	58
Agree (A)	34	23
Disagree (DA)	19	13
Strongly disagree (SDA)	10	6
Total	151	100

The above result findings show that greater percentage of the respondents 88(55) strongly agree that pregnant teenagers are regarded as failures in Aba Metropolis; 34(23) agree to the assertion, while 19(13) disagree and 10(6) strongly disagree with the statement respectfully. This result finding collaborates with the perception proposed by Maemeko (2018) who postulates that teenage pregnancy for secondary school students impacts on their lives and their parents as they would be forced to withdraw from school. It also supports Cruz et *al* (2021) position that teenage mothers end up having many children to care for and thus have difficulty to earn a living and Miqiulena and Edgar (2021) who advocates that teenage pregnancy compromises young teenage girls' development opportunities, as dropping out of school hinders their formal education, resulting in employment and productive disadvantages, while making them vulnerable to poverty, violence, crime, and social exclusion.

Discussion

In this research the prevalence of teenage pregnancy was high among the girls between below 20yrs and it is worrisome compared to other parts of the state. The study establishes that percentage of teenage pregnancy before 20yrs was 43% and that it had no consequences on their later lives. The result also revealed that teenage pregnancy had consequences on the education of the teenagers in the secondary schools and 58% agreed that teenage pregnant mothers are regarded as failures in the society and that many pregnant teenagers drop out of school and never completed their education. That means a lot of teenagers who get pregnant live in poverty in the society.

Conclusion

Teenage pregnancy over the years has constituted sign of educational and socio-economic challenges to the societies. This rise in the teenage pregnancy can be attributed to lack of education, sexual violence and peer pressure. This study establishes that there is a number of consequences of teenage pregnancy which include: early child marriages, sexually transmitted infections (STIs), mortality rates, school dropout and depression and mostly reduction in school enrolment. Teenage pregnancy has a number of consequences on the teenagers, parents, the girl child or baby, health sector and the society at large.

Recommendations

Based on the findings of this study, it is recommended that pregnant learners be encouraged to study, in order to improve their academic performances. To help achieve these, the affected teenagers should be encouraged to perform better academically like other learners. However, the following recommendations were made:

- School based daycare facilities should be provided for the teenagers and their parents

- Learners who are not pregnant in the school should avoid discriminating against those that are pregnant.
- curriculum school- based sexuality education should inter alia include the information of reproductive health problems such as sexually transmitted infections (STIs), HIV/AIDS and the health risks of teenage pregnancy.
- Government in collaboration with education departments and communities, should establish health clinics that are linked to schools.
- The educators should consider giving emotional support to pregnant teenagers by showing love and empathy to the affected teenagers.

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