# International Journal of Arts and Humanities (IJAH) Ethiopia

Vol. 8 (3), S/No 30, JULY, 2019: 111-120 ISSN: 2225-8590 (Print) ISSN 2227-5452 (Online) DOI: http://dx.doi.org/10.4314/ijah.v8i3.10

# Accountability as Pragmatic Philosophy: Basis for Economic Revival in Nigeria

Maraizu Elechi, PhD Department of General Studies Port Harcourt Polytechnic Rumuola Port Harcourt E-mail: drmaraizuelechi@yahoo.com Phone: +2348038954871

#### Abstract

A virile, viable and strong economy anywhere in the world is a product of a "pragmatic philosophy" that is anchored on public accountability. Accountability as a pragmatic philosophy presupposes a natural unhindered tendency or impulse intrinsically flowing from personal conviction that giving account is necessarily good in itself. It requires one to freely and voluntarily give account of his actions without waiting to be challenged, seeing it as a necessary condition, an indispensable requirement for the survival of an economy and the development of a nation. The benefits of accountability, notwithstanding, include ensuring public trust and confidence as well as vindicating one who is entrusted with public resources or funds. It shows that one's actions are guided by the rule of law, fairness and social justice. Regrettably, accountability has been elusive in Nigeria, resulting to high rate of corruption, looting of public treasury, abuse of power - the bane of economic doldrums and chequered development of the country. This paper therefore argued that without accountability, all efforts towards economic and social progress, justice and national development cannot be achieved in Nigeria because accountability eliminates corruption, embezzlement of public funds and wastages and promotes transparency, frugality and good governance which are *conditio-sine*qua-non to economic growth and national development.

#### Introduction

Political leadership or governance involves the management of public funds and resources. These funds and resources are derived from tax payers' money and natural resources which are collectively owned by the people. Public officeholders, for instance, who have the peoples' mandate to govern or lead them and by extension manage their collective resources and funds, are expected to render account of stewardship to the people. This is seen as a matter of

responsibility and obligation because citizens have the right to know or be informed about actions that have been taken and those that will be taken in their names. The essence of which is to ensure correction especially when government acts or is likely to act illegally, immorally and unjustly (Peter 1990).

In the case of Nigeria, it is not unknown to everyone that the economy is dangerously and precariously poised on monotonous commodity - crude oil - which has over the years been fraudulently managed and appropriated among the ruling class who have pathological fixation on subverting the resources of the country and rusticating opportunities and possibilities of national development. Bad leadership and un-patriotism on the part of these leaders has made it almost impossible for the development of viable alternative sources of revenue for the country. Inadequate or better put, insincere attention to the development of other resources like agriculture, solid minerals, tourism, manufacturing, etc. has insultingly rendered the country a consumer rather than a producer nation. Crass materialism and corruption have crushed the economy with inflation hitting the roof. There are instances of fraud in almost all sectors of the economy, budget padding and lack of strict adherence to budgetary provisions and implementation. These are unhealthy indices of an unhealthy economy and society. Worst still, Nigeria is known for lack of strict adherence to cost effectiveness of programmes of government, and income not matched with productivity. All these, correspondingly, have been choked up by lack of accountability and transparency by the public officeholders in the country. This is why Bello (2001, p. 18) recorded that:

The bane of public sector financial mismanagement in Nigeria since the oil boom years is that there exists structurally weak control mechanism, which created a variety of loopholes that have tended to facilitate and sustain corrupt practices. This is coupled with the fact that there is a near total absence of the notion and ethics of accountability in the conduct of public affairs in the country.

The consequence of all these have been hardship, hunger and unemployment in its alarming state. The ordinary citizens are condemned to anger, bitterness, frustration and disenchantment that leads to instability and numerous other crises in the country.

Lack of accountability in Nigeria often arises as a result of many reasons including poor conditions of service and remuneration characterized by non-payment of salaries and allowances, lack of patriotism, lack of implementation of law, etc. There is no gainsaying the fact that a vast majority of Nigerian leaders are unpatriotic. They place the satisfaction of their basest desires and instinct far and above those of the people they are elected to serve and convert power into a direct source of wealth. Public positions become the avenue of amassing quick wealth and of capital investment at the expense of the rest of the people and the development of the country. It is not important whether the country sinks and collapse. Oyebole (1976) poignantly captured it thus:

The political leaders, as it happened in Nigeria...were usually preoccupied with filling their pockets as rapidly as possible. It does not matter whether their country sinks all the more deeply into stagnation. But in order to hide their country's stagnation and helplessness, they erect and boast about grandiose buildings in their capitals and spend a lot of money on prestige projects (p. 92).

With this mentality of using public positions as a potent avenue for looting and the embezzlement of funds, most Nigerian leaders now talk so much about national cake to be

Copyright © International Association of African Researchers and Reviewers, 2012-2019: www.afrrevjo.net

Indexed African Journals Online (AJOL): www.info@ajol.info

shared instead of national spirit to be built. This is responsible for the adoption of unwholesome means to secure such positions. Most disheartening is the fact that most public offices in Nigeria are achieved rather than on merit, but on political patronages and other primordial factors like tribal sentiments, religious affiliation, nepotism etc. In this situation such person cannot be expected to be accountable to the public (Nwebo 1998, p. 138).

Lack of accountability in Nigeria is "Legitimized" by the ruling class and their agents who are appointed to occupy executive positions in public offices, whose loyalties are not to the Nigerian state but to their masters (internal and external). These unpatriotic Nigerians whether as rulers or agents break the laws with reckless abandon and get away with it. When they or their agents transgress the law, there is no cause for alarm and the law enforcement agents are most inactive but co-operative in helping them get away smoothly (Nwebo 1998, p. 139).

In view of the foregoing as parenthetically characteristic of a repress and depress economy, this paper examines the concept of accountability as a principle of pragmatic philosophy vis-à-vis its relevance in the revival of the battered economy of Nigeria. It considers the idea and principle of accountability as indispensible to economic and social progress, justice and national development of any country.

#### The Notion of Accountability

The term *accountability* is derived from the Latin root verb *accomptare* (to account). Its equivalence is *computare (to calculate)*, which in turn is derived from *putare* meaning to reckon. Accountability therefore means to give answer to somebody for, or to ask somebody to explain his conduct or action etc. However, there is yet an adjectival sense of the word, that is, accountable, meaning responsible to somebody for something, or the expectation to give an explanation. In its extended sense, accountability connotes the sense of master and agent who must carry out their assigned duties. The agent has a duty to explain to the master the process of the execution of the assignment, his experiences during the course of the execution, and what it took to execute the assignment (Nze 51). The Webster Reference Dictionary of English Language defines accountability as the state of being accountable or answerable. This is why Dykstra (1939), explains that accountability means answerability, blameworthiness, liability, and the expectation of account-giving. This means that accountability presupposes that leaders must be answerable to those whose mandate at least, made it possible for them to be in the positions they are. It is on this note that Johnson (2004) writes that accountability implies that those charged with the responsibility of governance or leadership should at all times be obliged to give explanation of their actions to the people they govern. What is vital in Johnson's explanation is the place of "obligation" in accountability, which presupposes that the sense of the ethics of accountability is not a matter of option or coercion, but a compulsory obligation. It is in this context that Nze (1998) wrote:

Accountability presupposes a debt or duty, an obligation owed, whose discharge alone or both the discharge and an explanation of what it took to discharge acquit the debtor or the agent. Accountability implies responsibility; only a responsible person cares to account for a responsibility, cares to discharge an obligation (p. 51).

Williams Reyes' view corroborated Nze's when he averred that accountability is the acknowledgement and assumption of responsibility for actions, products, decisions, and policies including the administration, governance and implementation within the scope of the role or employment position and encompassing the obligation to report, explain and be answerable for resulting consequences (2006). It is in agreement of the thought expressed above that Adegite (2010) defined accountability as the obligation to demonstrate that work has been conducted in accordance with agreed roles and standards. Here, the officer must report firmly and accurately on his performance, roles and plans and ensure that there is prudence in the management of resources. It is not less *apropos* to state at this point that even though the art of accounting traditionally relates to economic, financial management or the business administration, it transcends these disciplines to involve everyone irrespective of specialty in as much as one manages or administers something. In this sense, everyone is liable to render account in one way or another either as a private or public office holder.

## Accountability as Pragmatic Philosophy

It will be fittingly appropriate to begin this section by understanding first and foremost the notion of pragmatic philosophy. Pragmatic philosophy emphasizes on practicality, usefulness and functionality of ideas and posits that what determines the standard of truth is its workability. In other words, the standard of truth is utility. The word *pragmatic* is derived from the Greek word *pragma* which means *action* from where other words like *practice* and *practical* are also derived. Pragmatism is a philosophical school of thought that emerged in the United States in the 19th century. It was founded by C.S. Pierce (1839-1914) and further developed by William James (1842 - 1910) and John Dewey (1859 - 1952). For the pragmatist, what is true is what works in practice or what is expedient in our daily travail. An idea is true if it works in practice and if it will have utility or beneficial effects when it is put into practice. The pragmatists believe in result and the practicality of ideas, the ability to put into practice all that can be known for the purpose of achieving results in man's life and conduct as well as his environment. In his explanation on pragmatism, William James writes that 'True ideas are those we can assimilate, validate, corroborate and verify while false ideas are those we cannot.' By 'assimilation', 'validation', 'verification' and 'corroboration', William means that ideas are raw materials which can be made to work for us in the manner that they meet the expectations and can lead to the success of our chosen actions (qtd. in Elechi et al, 2014, p.163).

Pragmatic philosophy as used here refers to the thought or idea behind a mode of action. It is seen as a method of action in the light of a given situation, selected to guide and determine both present and future decisions. It has to do with an overall plan which embodies the general goals and acceptable procedures for the attainment of such goals. It is concerned with the basis upon which such goals or ideas are established. Under this understanding, pragmatic philosophy is interested in those principles that guide human action in the organization of their lives and in harmonious relationship with others. As human beings, one of the accoutrements of our nature is that we are responsible for our actions, which are the outcome of our decisions. We are accountable for our actions as human beings. Our thought and desire must be genuine, and reflect who we are as human being in the most proper sense.

One of the fundamental values of the practical aspect of philosophy is that it enables one to achieve greater understanding and effective analysis of human actions and reality in a manner that makes meaning and application. The ultimate aim of any authentic philosophizing subsists therefore in changing ideas such that through the possession of new or better ideas human

Copyright © International Association of African Researchers and Reviewers, 2012-2019: www.afrrevjo.net

beings can effect changes in the world through their actions (Asouzo 2004, p. 6). Ideas and action are Siamese twins so that idea without action is dead and un-productivity, while action without idea is empty and ineffective. Idea must therefore be translated into action in order to engender change and develop the society. It is here that the significance and beauty of the theory of pragmatism, a brand of philosophy which finds meaning or relevance of anything including ideas in actions and results rather than in theory is predicated. Pragmatic philosophy explores ways, provides direction, inspires and guides human action in the pursuit of both personal and collective interests. Asouzo (2004), while paraphrasing Schwemmer view stated:

...the philosopher shows himself as the pathfinder who explores the way, which others follow. He, thus, seeks to provide the bright light that gives direction to all human understandings in society. This is the practical function of philosophy... (p. 7).

The philosopher addresses fundamental issues, especially those that are capable of rocking human survival and national development. In our case, such issue as the 'national economy of Nigeria'. There is no doubt that every stage of human survival and national development connect compatibly with the economy which finds significance in accountability as a pragmatic philosophy.

As pragmatic philosophy, accountability per se normally will enhance the possibility of the attainment of self-realization, that is, enabling human beings to meet or fulfil their natural ends or purpose (Nze 1998, p. 56). This means that accountability must be seen as a life principle or a world-view upon which human life and human relationship will be based or conducted in order to achieve peace and development and ensure that human beings attain self-actualization and fulfillment. This apparently is the *positum* or explanation of which the German coinage: *Weltanschauung* which means *world-view* aims at. The point is that accountability must be seen as a view of the world that is not based on theoretical assumptions but a practical expression or way of our everyday life. It must be seen to grow in us and with us so that we become accustomed to it. It is in this connection that Heidegger (1954) said:

A world-view is not a matter of theoretical knowledge, either in respect of its origin or in relation to its use. It is not simply retained in memory like a parcel of cognitive property. Rather, it is a matter of a coherent conviction which determines the current affairs of life more or less expressly and directly (1954, p. 21).

It goes without doubt that accountability like a world-view must be expressly and implicitly cultivated. It is not a theoretical formation as we have said above but a practical character or way of life. In his *Psychologie der Weltanschuungen*, Jaspers said that "when we speak of world-views we mean Ideas, what is ultimate and total, in man, both subjectively, as life experience and power and character, and objectively, as a world having objective shape" (qtd. in Heidegger 1954, p. 21).

A glance at Jaspers position reveals that it is not an unnecessary overstatement to say that both accountability and pragmatism together constitute important virtue of a good leader who must work hard for "the world to have an objective shape". Here, accountability and pragmatism are ultimately considered as world-view which determines whether a leader has succeeded in his tasks, the beauty of which is the unequivocal confirmation that such a leader executed his roles knowingly and freely.

There are two facts to accountability: the fact that a person may decide to give account of his stewardship or dealings in government or leadership not because such decision freely flows from self will or a product of perfect motive, but because one does not want to be seen or judged wrongly by people. Another fact is that there is a deliberate refusal by some persons to give account, not because they are even bothered or concerned about public opinion and perception about them, but because they do not see any need or reason for doing so (a situation that is common in Nigeria among those in positions of leadership). This group of people does not have any regard for the citizens, not even for the positions they occupy. For, leadership presupposes accountability, and accountability implies that there is a natural unhindered tendency or impulse intrinsically flowing from personal conviction that giving account is necessarily good in itself. Rather than waiting to be asked or dragged to court before one gives account, the noblest essence of accountability require one to freely without waiting to be challenged give account, seeing it as a necessary condition, an indispensable requirement for the survival of the economy and the development of the nation. This natural inclination is nothing but a product of reason which more or less defines man's psycho- social existence. Rather than option this thought suggests that accountability is a compulsion, justifying the very purpose of living. Nze (1998) put it thus:

Accountability in this metaphysical sense signifies both a justification or explanation of the purpose of existing and automatically the nature of the being, of the existent. A genuine being exhibits or exercises a genuine existence, that is, he exists in a manner commensurate with its being (p. 53).

To be accountable to others is part of the important essence of human existence. It is a justification of the teleology of human existence whereby we can clearly see and identify the significance of what comes with it – trust, peace of mind and progress. Closely linked with accountability as a pragmatic philosophy, capable of enhancing the economy of Nigeria is the principles of transparency and prudence. It will therefore be utterly appropriate to briefly reflect on these principles at this point.

## Transparency and Prudence as Essential Components of Accountability

Accountability requires that there should not be any form of secrecy in the management of public resources, and that these resources must not be wasted on unprofitable ventures but be seen to be prudently and resourcefully managed. The implication is that transparency and prudence are important components of accountability. Nwebo (1998) was in the same frame of mind when he writes that "Public accountability cuts across prudence in the management of public fund, exhibition of high level of behaviour or moral conduct, efficiency, effectiveness and equity or fairness in social conduct (p.130). He explained that:

...public accountability implies that there should not be financial abuse on the part of public officer by ensuring that public funds are not wasted by embarking on unprofitable ventures or white elephant projects, over invoicing, lack of diligence in the collection and keeping of public revenue, flagrant disregard of policies and guidelines for expenditures, discriminatory or unfair application of rules, abuse of office etc. (p. 129).

Transparency as a component of accountability is rated high among other features of leadership, and part of the whole issue bordering on economic revival and sustainability any where world over presupposes that the leaders must be transparent in all their dealings while in public

Copyright @ International Association of African Researchers and Reviewers, 2012-2019: www.afrrevjo.net

Indexed African Journals Online (AJOL): www.info@ajol.info

offices. It entails that factual, accurate and reliable disclosure of information regarding government policies, programmes and activities be made to the people. Transparency means that all matters relating to governance, especially as it borders on the "common-wealth" or finance should be accurate and accessible by the public. It is a situation where nothing is hidden, no dishonest practices and actions. This situation reduces fraud and enhances economic development. It improves leadership quality and demonstrates the leaders' honesty and integrity. Transparency enables the citizens to understand government's policies as well as enhance citizens' confidence and trust in government or governance. There is a serious link between leadership and transparency especially if good governance must be achieved. Therefore, among the complex structures and requirements necessary to bring Nigeria out of the current economic recession, transparency must be seriously considered. Transparency is so important and universal that it is considered as one of the foundations of democracy, good governance and a civilized society. It is a universal, perhaps, absolute validity of an ideal society and basis of human civilization. It creates a sense of self-esteem, dignity and personal integrity in an individual while the lack of it, especially in Nigeria which turns out to be a deliberate act of the will is a cog in the wheel to national development. It subsists also because there is no effective sanction against it in the country. What this means is that the Nigeria sociopolitical system makes it possible for the persistence of the lack of it. It is a system where impunity appears to be a way of life, a norm especially by public office holders.

On its part, prudence, or practical wisdom as Aristotle calls it, is an important virtue attributable to a successful economy and leadership. It requires foresight, the capacity to estimate, with a sure, dependable and accurate direction for the future. A prudent leader is conscious whether a particular action will lead to the realization or actualization of the good or not. This means that imprudence leads to inaccurate prediction of the consequences of action. The economic component of prudence hinges on the fact that prudence requires skills and good judgment in the management and utilization of resources. A close look at Nigeria reveals that one of her greatest problems and hindrances to economic excellence and national development is incompetent and ineffective management of resources by the citizens, especially those in positions of leadership (Elechi 2016, p.70). Prudence is a very important component of public accountability and good governance because the process of decision-making and the process by which decisions are implemented or not implemented require shrewdness of thought and the identification of priority areas for the good and wellbeing of the people.

Imprudence among Nigerian leaders is sometimes a sign of inadequate reason, knowledge or wisdom because from all indications, it does not seem that a handful of them in positions of leadership are even clearly aware of the direction they are steering the country. Most often, the act of imprudence is deliberate and malicious, without lest feelings for the development of the country and the existence and wellbeing of the people since they put their personal interests first before those of the people they pledge to serve. It is barbaric and irrational. A leader must have constant vision of what are good for the people overtime and even in the face of changing circumstances, he plans and pursues a coherent project and programme of action. He holds to the good end, believes it and consistently pursues it overtime (Elechi 2016, p.72). For a leader to be taken seriously, he has to put confidence in the mind of the people by behaving himself and taking responsibility for his actions and inactions. The fact is that no leader can successfully govern well in a vibrant society without an ideological compass. Such compass makes it easy for proper identification of priorities which allocation of resources must strictly be based.

#### Accountability and Economic Recession in Nigeria: Lessons and Way Forward

There is no doubt that Nigeria is in a very precarious economic state. The people are suffering serious hardship and pain. But we must understand that the bitterness of the current situation is of less importance when compared with the lessons that are supposed to be learnt from it. For according to Edward H. Griggs "Every experience, however bitter has its lesson, and to focus one's attention on the lessons helps one overcome the bitterness". It is in line with the above that Herbert Gasser says: "Forget the times of your distress, but never forget what they taught you". Ordinarily any form of crisis inevitably gives birth to creativity. This is why Ralph Waldo Emerson writes that "When a man is pushed, tormented, defeated, he has a chance to learn something, he has been put to his wits... he has gained facts, learned his ignorance, is cured of his insanity of conceit, has got moderation and real skill" (qtd. in Cook 1999, p. 528). One of such things to learn and apply from the current situation is the principle of accountability. Accountability means being one's true self, being what one is or acting one's true essence. Its opposite, that is, non-accountability is the bane of a stable economic and political life of many African countries, particularly Nigeria. It generates suspicions and portrays those who reject the principle of accountability as having killed two porcupines and hidden one (Nze 1998, p. 57).

One of the vital lessons that Nigerians and their leaders must learn in order to survival the current economic situation is to allow or give way for change in mentality and the way they do things. The fact is that the capacity to change the current economic crisis in the country is not beyond the citizens, but what seems to have been taken for granted is that for the economy to be revived, certain aspects of our lives and the way we do things must be changed. Reviving Nigeria's recessed economy requires certain mental change, a change in attitudinal disposition that includes refinement of thought, manners and taste. It should not be surprising when most Nigerian leaders are accused of being so mechanical and analogue in their thought and actions. They keep on doing everything in the same way with the expectation that they will achieve result (that is near impossibility, only by chance design). Economic issues and activities are highly competitive and dynamic, success in them and the achievement of a vibrant national economy is never a chance event, but sheer hard work and resourcefulness of its citizens and leaders alike.

It would not be wrong therefore to look at Nigeria's current economic challenges as fundamentally mental. This is not to say that our leaders are pathological, even though some of their decisions, actions or lack of action can be characterised as insane. Even when it appears to be madness for leaders who should serve others to put their personal interests first and foremost before those of others; even some of them are neither level-headed nor law-abiding, yet, we do not want to be understood that Nigeria has remained underdeveloped because it is a lunatic asylum with insane leaders and politicians alike (Elechi 2016, p. 70).

Lack of reason or ideology has been a serious problem with leadership in Nigeria. The consequence of this is that the leaders tend to waffle on issues, with incessant policy failures or instability which nobody wants to be held responsible for them. Nigerians must learn to think about things that are reasonable and achievable for the growth of the economy.

Nigerians must learn to be civil in their taste and prudent in their actions, skills and aspirations. A great and dynamic economy is a product of a pragmatic philosophy, a philosophy that brings about innovation, invention and strategies, as well as discoveries and harmony. These are required not only for productivity, but also for its sustainability. Our leaders should no longer

Copyright © International Association of African Researchers and Reviewers, 2012-2019: www.afrrevjo.net

Indexed African Journals Online (AJOL): www.info@ajol.info

be assessed by their eruditeness in speeches, peculiar dress pattern, exotic cars and houses, and flamboyant lifestyles, but by their ability to solve national problems and challenges. They should be evaluated by their ability and resourcefulness to develop the country and ensure the happiness and wellbeing of the people; for, pragmatic philosophy entails that the resources of a nation be it human, material, etc should be properly channelled to solve relative and ever increasing needs and problems of the people and enhance the overall development of the nation. There should be inclusiveness whereby individuals have the opportunity to contribute and play active part in the scheme of things. There should be integration of knowledge because economic recovery requires the spirit of co-operation and resilience by the citizens. All hands must be on deck notwithstanding the region, religion, political affiliation or creed which one may be categorized.

# Conclusion

Lack of accountability and transparency hinders economic growth and national development. In order to achieve economic progress citizens and leaders alike must change their attitude towards public offices and public thrust. With the extent of morally despicable activities of most of those in public positions like corruption, looting of public treasury, etc, there is no doubt that economic prosperity will continue to be a mirage if nothing is done, even urgently. Economic prosperity requires intelligent economic decisions, policies and programmes. It is not a product of mere chance event but solid human reason and action. In view of the fact that leadership in Nigeria hinges more on theory rather than practice implies that our leaders must learn to talk less, avoid too many promises without implementation and be pragmatic and real. This will enhance the promotion of a virile economy and effective national development. Government must be seriously committed to good governance, accountability, transparency and prudence if the economy of the country must be revived.

#### References

- Adegite, E. O. (2010). Accounting, accountability and national development. *Nigerian Account*, 43(1): 54-56.
- Asouzu, I. I. (2004). *The method and principles of complementary reflection: In and beyond African Philosophy.* Calabar: University of Calabar Press.
- Bello, S. (2001). Fraud prevention and control in Nigerian public service: The need for a dimensional approach. *Journal of Business Administration* 1(2): 118-133.
- Cook, J. (1999). The book of positive quotations. Gramercy Books. New York.
- Dykstra, C. A. (Feb. 1939). The quest for responsibility. *American Political Science Review*, Vol.33, No.1 33(1): 1-25.
- Elechi, M. (2016). Prudence as Basis for Economic Excellence and National Development: the Aristotelian Paradigm. A Paper presented at the 4th Annual Conference of the Academic Staff Union of Polytechnic (13th 15th). Port Harcourt: Port Harcourt Polytechnic.

Heidegger, M. (1954). The basic problems of phenomenology. Indiana University Press.

Copyright © International Association of African Researchers and Reviewers, 2012-2019: www.afrrevjo.net Indexed African Journals Online (AJOL): www.info@ajol.info

- Johnson, W. (2004). *Public sector accounting and financial control*. Lagos: Financial Institutions Training Centre.
- Nwebo, O. E. (1998). Critical constitutional issues in Nigeria. Owerri: Versatile Publisher.
- Nze, C. B. (1998). Accountability. In Oguejiofor J.O. (ed.) Africa: Philosophy and public affairs Enugu: Delta Pub. Ltd.
- Oyebola A. (1976). Black man's dilemma. Ibadan: Board Pub., Ltd.
- William, R. (2006). *Leadership accountability in globalizing World*. London: Palgrave Macmillan.

Copyright © International Association of African Researchers and Reviewers, 2012-2019: www.afrrevjo.net Indexed African Journals Online (AJOL): www.info@ajol.info