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Course-aid (curriculum) for successful entrepreneurship in Nigeria.

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COURSE-AID (CURRICULUM) FOR SUCCESSFUL ENTREPRENEURSHIP IN NIGERIA

A Dissertation Presented

by

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August, 1973

DEDICATION

to

My Father: Makinde Odusina

Ko mu ko pada

O sare ogun lo gbarigbari

and to

Dr. Lawrence Johnson

An Embodiment of Dedication and Selfless Service

"The ultimate most holy
form of theory is action."

Nikos Kazantzakis

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ABSTRACT

Course-aid (Curriculum) for Successful Entrepreneurship in Nigeria (August 1973)

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This is a course-aid (curriculum) designed specifically to help the Nigerian Small Business persons to learn effective management techniques, and to develop the right attitudes in related social topics.

The content of the course-aid is an output from the interaction of the following inputs discussed in this work:

1. The economic and social characteristics of the businessman,
2. The physical and social environment of Nigeria,
3. The principles of curriculum design and instruction,
4. Individual and social change theories,
5. Leadership theories and their effective application,
6. Appropriate material from basic functional areas of business management.

The course-aid is rather didactic in that it is "made to measure" according to the diagnosed needs, and the "level of maturity" (in terms of the life-cycle theory of leadership) of the learner identified above.

"Curriculum" is redefined and called "course-aid." Learning objectives are diagnostically determined by the learners in behavioral terms, and the learning process is individualized but not programmed. Hence, human "Helpers" (not teachers) are necessary. The helpers are to play a leadership role, and it is for their effectiveness in that role that leadership theories are discussed at length.

Moreover, learning implies change, both behavioral and attitudinal. And the change has to be effective. Hence, the principles of effective individual and social change are explored and incorporated in determining the content of the course-aid and the process of implementing it.

The level of how much learning is taking place is to be determined by the subsequent behavior of learners continually, and on the basis of "fluxion:" "The rate of change of a continuously varying quantity." Therefore, there is no rigidity about the course-aid units. Only examples of initial course-aid units are laid out as the content of this course-aid. More units are expected to be written to suit the demands of the learners from time to time.

Finally, procedural options for operationalizing the course-aid, and enriching its contents are discussed. The choice of the "best" procedure if left open to depend on prevailing budgetary situation at the time of implementation.

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CHAPTER I

INTRODUCTION

The subject of this dissertation is "Course-Aid[1] (Curriculum) for Learning Better Business Management in Nigeria." Material researched for its preparation will add new knowledge in content as well as in the interpretation of observed phenomena to what is now known about life in Nigeria. It will also up-date course-aid building theories, social behavior research findings, and findings from research on successful entrepreneurship. However its primary purpose is to add new life to business management techniques in Nigeria so as to provide more profit to the business person, and make him inculcate a work-ethic that includes respect for hard work and thrift. The dissertaion is therefore a course-aid that is feasible in terms of cost and realistic in personnel requirements--a package from which individual learners can choose only the units that contain topics that he wants to learn, topics that he needs for his business

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[1]Course-aid is used here to mean all the material formally presented to the learner in response to the learner's expressed or diagnosed need for aid to learn specific concepts that would lead to behavior change desired by the learner. Its major difference from traditional "curriculum" is that it is tailored to the diagnosed or expressed needs of the INDIVIDUAL learner.

to grow fast. When the course-aid is operationalized, the expected result is the emergence, within a few years, of a much needed social and technological[2] business environment that will be "rich" enough for the training of middle and top management personnel locally (in Nigeria). This would also mean a boost to the pace of the nation's economic growth.

For studies that lead to the dissertation exploratory and descriptive designs of research are used. Information has been assembled from four main sources--exploratory literature on effective social change theories and course-aid buildings, interviews with persons who are knowledgeable about social psychology, content and packaging of individualized instruction material, and functional areas in business administration, the examination of analogous situations, and descriptive literature on the natural and cultural environment of Nigeria. For purposes of this study information has been gathered on the following topics:

1. Nigeria and the Nigerian entrepreneur (the learning environment and the learner.

2. Course-aid studies, from which appropriate learning

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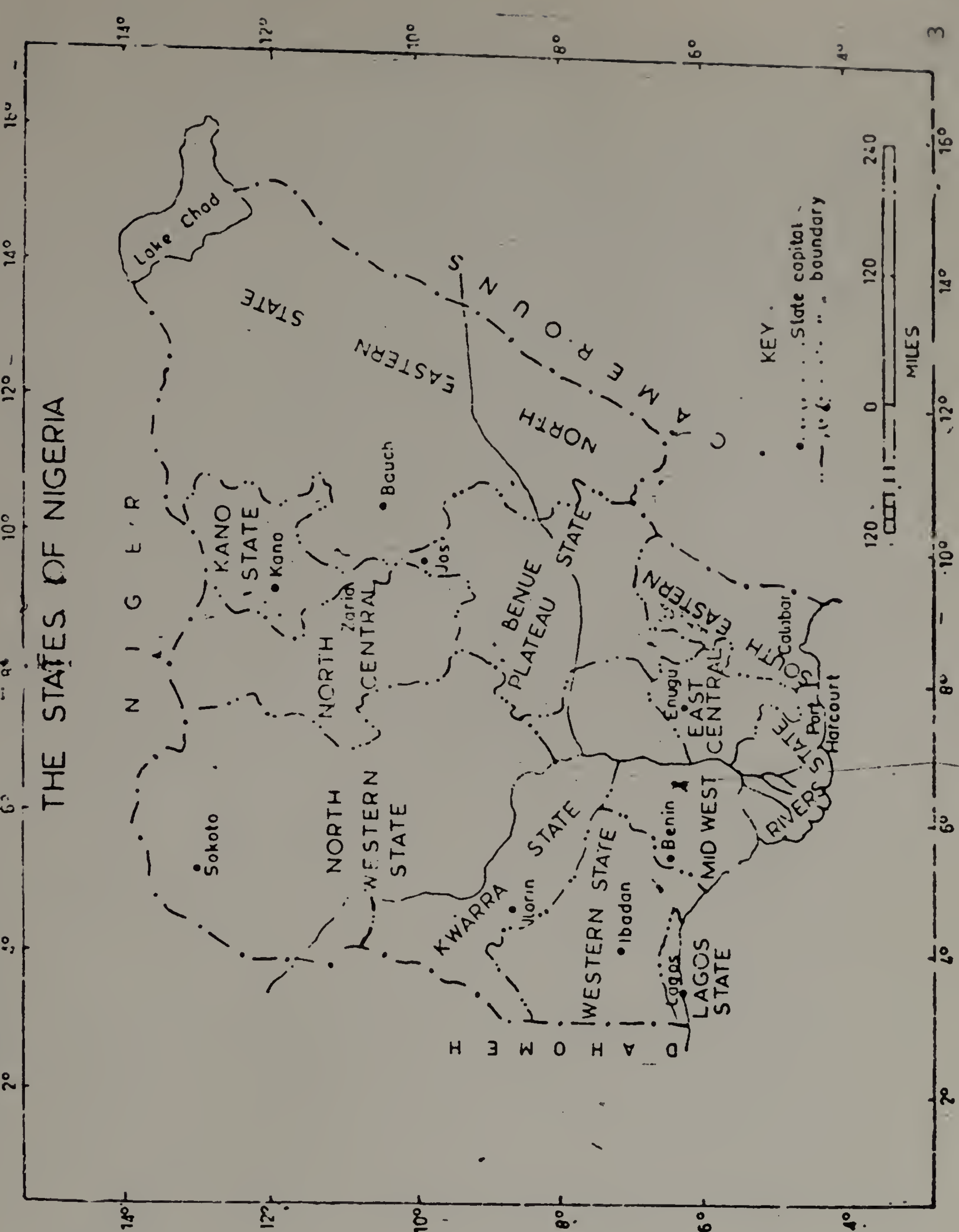
[2] The word "technological" is used in this dissertation to mean the "know-how to solve practical human and material problems without necessarily understanding the theoretical concepts being applied." That is, "knowing to do things" as opposed to "doing to know things"--the scientific approach of establishing concepts.



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[3]Moses A. Makinde, et al., Social Studies for Nigerian Secondary Schools (Ibadan, Nigeria, Caxton Press, 1968), p. 56.

models would be identified, or designed for use,

3. Design, analysis, and the working of human social systems,

4. Change or innovation strategies and their effective application on human social systems,

5. Case studies of specific design and operationalization of business administration course-aid programs in other parts of the world.

It is hoped that the subsequent operationalization of this dissertation will make businessmen effectively businesslike in their operations, induce Nigerian scholars to develop a technological attitude towards studies and make utility and relevance the raison d' etre of their research efforts.

Statement Of The Problem

Nigeria was "created" (as a British colony) between 1898 and 1914,[4] with treaties between England and France. The political entity included peoples of various ethnic groupings with different political, economic and social systems, and sets of values. During the sixty years of colonial rule following the creation, the indigenous political systems within Nigeria were virtually undisturbed

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[4] M. Crowder, A Short History of Nigeria (New York: Frederick Praeger Pub., 1966), p. 231 ff.

because of the British system of "Indirect Rule."[5] However, the economy became more capitalistic, and much more productive with increased trade in crops and cattle between the north and the south, and with the exporting of some farm products, as well as hides and skin from cattle and goats, respectively. Moreover, a symbiotic internal trade in grains and cattle for kolanuts and palm oil was encouraged between the north and the south, and a rapid increase in the volume of trade was made possible by the 800-mile railway system (Lagos-Kano), completed in 1911.

But it was through the social systems that many far-reaching changes were effected. In the southern part of the country, Christianity and Western education were introduced long before political colonization started. Literacy had become synonymous with "civilization;" a civilization much higher in prestige than that occasioned by age and economic power in the indigenous society. Furthermore, the inherent work ethic, where "sun-up to sun-down" sweating was highly respected, gave way to the leisurely, white-collar manner of life as the mark of

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[5] Ibid., pp. 242-244.

success; "eating by the sweat of one's brow," became what the Bible calls it--"a curse." Parents, therefore, strove to send their children to school to have them become "versed"--almost exculsively--because technical education was not encouraged at all. Monogamy was part of the Christianity package and throughout the colonial era it was taboo for a "civilized" man to have more than one wife.

But social systems in the north were left virtually untouched because social laws were also religious laws in accordance with the tenets of Islam: fatalism, with its teaching that one has no control over his life and future (hence, it is stupid to save provision and plan for the future), early marriage for females, quadrigamy with wives in purdah (a practice that almost completely eliminates women from the nation's economic production activities) and the superiority of Islamic education and Islamic culture.

Thus, when Nigeria became independent in 1960, her social class consisted of thousands of university graduates--mostly southerners well educated in the liberal arts and humanities--and a handful (in relation to population needs) of engineers, doctors, physical and technological scientists, and academic technicians. The composition and activities of this class are well illustrated by Charles Page's description of a "parasite" social class as follows:

> "Another class, the 'parasites,' also performs important functions. This non-producing, non-industrial group is often the most active and energetic. Usually the most highly educated element of society, it is amazingly successful in establishing itself as the stratum of top rank."[6]

To the common man, this class is "government in Nigeria.

At the beginning of Nigeria's independence, there were few productive industrial establishments and the few were owned by, and largely staffed with, foreigners. Most banks were also under foreign ownership. Marketing activities of industrial goods were under foreign control at the wholesale level. At the retail level, the development of sizeable operations owned by Nigerians was hampered by lack of know-how in many business operations. In regard to farm products consumed within the country, distribution channels were tolerably effective, although there was always a high percentage of perishability

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[5]Charles Page, Class and American Sociology (New York: Schocken Books, 1969), p. 51.

that kept farmers' revenue down and reduced the net income of distributive agents. Investing in the production of export crops like cocoa and peanuts which were purchased by quasi-government agencies was more lucrative because world demand sent prices up; large-scale farmers, therefore, concentrated more on such activities and local food-crop production was left in the hands of peasants. The overall effects of these conditions were that:

1. Economic activities that would bring prosperity to the citizens were seen as obligatory for the government to provide despite the fact that there was absolute freedom of entrepreneurship, and infant industries are protected by liberal tax laws.

2. Academism was seen as the surest and most respectable means of upward social and economic mobility; whereas the academics--members of the "parasite" class--never had real economic power. They could not, and cannot, enter into business even if they wanted to: the contract terms of government service usually preclude such activities.

3. The "parasite" class expanded to include real parasites, the Islamic poor and the physically handicapped, who are sustained by the rich among the devout Moslems. Islamic laws that discourage firm planning for the future

make it obligatory for the rich to feed as many poor as they can, at least every Friday.

4. Creativity, managerial or technological, is almost nonexistent since the personnel of the industries rarely have any sense of belonging and are usually employed for reasons other than exceptional professional expertise.

5. The farm magnates and people in the distribution trade who are generally not academic and are therefore looked down upon, use conspicuous spending to announce their "success" when they acquire economic power.

Savings for more capital formation is therefore minimal in the hands of the people most likely to be entrepreneurs in industrial production, become researchers into the efficiency and the effectiveness of their marketing activities, and into better crop production techniques for higher yields.

Thus, Nigeria as a developing nation of over 50 million people in an age when the slogan for development is "pulling one's self by the bootstraps" does have the "boot" for desired growth rate. She has most of the qualities for rapid development and greatness--freedom, fertil soil, predictable climate, no threats of natural disaster, abundant mineral resources, and human power for "pulling the bootstraps." What she does not have is the "strap:" the technological competence in business management that will serve as a catalyst for fast economic growth. And that is the problem.

Purpose Of The Study

Since Nigerian independence in 1960, plans have been made and proclaimed by the Federal Government to help the nation move toward rapid economic growth and social equity. Part of the latest of such plans (the National Development Plan 1970-74) reads,

> "The principal objectives of the Plan 'are to establish Nigeria firmly as: a united, strong and self-reliant nation; a great dynamic economy; a just and egalitarian society; a land of bright and full opportunities for all citizens; and a free and democratic society."

The highest priorities are accorded to agriculture, industry, transporation and manpower development, although at the State level, marginal adjustments are made 'to accommodate differences in the stages of development and in the varying ecological and social conditions."[7]

Like other plans, the above policy statement is very

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[7] Nigeria Year Book 1972 (Daily Times Press), p. 65.

broad and academic. Experience has shown that government officials execute such plans at the aggregate level. Nothing has been done so far to make the common man in Nigeria realize that what he does with his money, with his business, and with his life has direct influence on whether the nation achieves her development plans or not. The common man has still to learn the truism inherent in the exhortation of the late American President, John F. Kennedy, who said, "Ask not what your country can do for you, ask what you can do for your country. Moreover, he has still to un-learn the "light work, heavy pay" attitude he absorbed from the colonial era, reassert the dignity of labor, and believe in having more control over his own life--basic principles of good management. I believe, therefore, that these qualities can be learned the fastest and be disseminated most effectively by practicing business people; those whose own success and profits depend to a great extent on these qualities, and who interact most with all parts of the population, irrespective of religion or ethnic group.

Mr. M. Omolayole, Vice-Chairman of the Nigerian Institute for Management, and Deputy Chairman of Lever Brothers (Nigeria) Ltd. writes: "The need for management courses for practising managers who have little formal education must be recognized and given top priority. It is perhaps even more obvious in Nigeria than in a developed country that the major part of the development of a manager must take place on the job and that there is a vital need for everyone to be training- and development-conscious."[8]

This dissertation presents a course-aid to satisfy that need.

Content Of The Study

The main content of this study is based upon proven course-aids which are designed to aid people in learning various occupational skills, as well as solve the problems of low survival rate, and no growth for small firms. In addition, the contents are based upon research findings on the attitudes and behavior of Nigerians and citizens of similar developing countries with regard to important managerial variables. The output is a course-aid that is individualized in behavioral terms to enable small business people in Nigeria to learn effective business management techniques that would lead to business expansion with social responsibility, and a conscious control on demographic phenomena. The course-aid is

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[8] Joseph L. Massie and Jan Luytjes, Management in an International Context (New York: Harper and Row, 1972), p. 311.

individualized enough to enable the learner to choose what, when, and where he wants to learn, without necessarily attending formal class sessions or educational workshops.

Although there are many specific skills to be learned the courses, severally and collectively, are aimed at one basic goal--survival and growth (through profits) for the Nigerian small business person.

What is learned has to be lived, and only what is lived is believed to have been learned. Evaluation therefore will be only in terms of observable behavior in which the learned skills are applied habitually. Hence, evaluation models or formats are not specifically included in the study.

Significance Of The Dissertation

The course-designed in the dissertation is titled TIPS and GEM. TIPS and GEM - "Training for Increased Profits" and "Greater Efficiency in Management" is a Business Administration training program with units that can be learned independently or sequentially. It is tailored to the needs of the small entrepreneur in Nigeria, although it can be easily adapted to the needs of people in analogous situations. To date, all business management training programs in Nigeria have been limited to the needs of the middle and top management staff of the big firms and corporations. Such training, however, has been in specific functional areas of business, like Marketing, Finance, Accounting, and Personnel Management. No aggregate (business) training program has ever been designed or applied in situ to any group of people, be they employees of corporations or entrepreneurs. The result is a nationwide business environment in which sophisticated management techniques are used by the big production or manufacturing corporations while the entrepreneurs, who handle about 80% of the distribution of all goods produced are virtually unaware of scientific business management. They are, therefore, not making as much profit as they should for the healthy existence and growth of their businesses.

Moreover, the entrepreneurs constitute the bulk of parents with children in Nigerian high schools (where fees are paid by the parents). This dissertation, when effectively adopted will, among other things, increase the nation's potential to send children to high schools and keep them there till graduation--a vital step in solving the nation's problem of the shortage of skilled professionals.

Finally, this dissertation could inspire Nigerian students to carry out studies that would be of immediate practical use as different from their general perception of these being only academic exercises in research to contribute to empirical knowledge.

Limitations Of The Study

1. This study is limited to the period of time from 1800 to 1972 in the history of Nigeria; it is also limited to available information on curriculum studies up to the end of 1972.

2. Because of the long history of Nigeria involved, and the large size and immense cultural diversity of the country, only dominant group characteristics are considered in this study. The interactive effects of such dominant characteristics are not explored.

3. Since the investigator belongs to a transition generation between the old and the new, sociologically, and had Western education to the college level during the colonial years, his objectivity with regard to the influence of Western education on the indigenous societies might not be as pure as he would wish it to be.

4. This study is for the specific purpose of designing a comprehensive curriculum for training the presently practicing small business people and those who may become so in Nigeria; any application of the content, process

and/or conclusions of the study to any other learning situation would at best be only approximate to the Nigerian situation which is described in the next chapter.

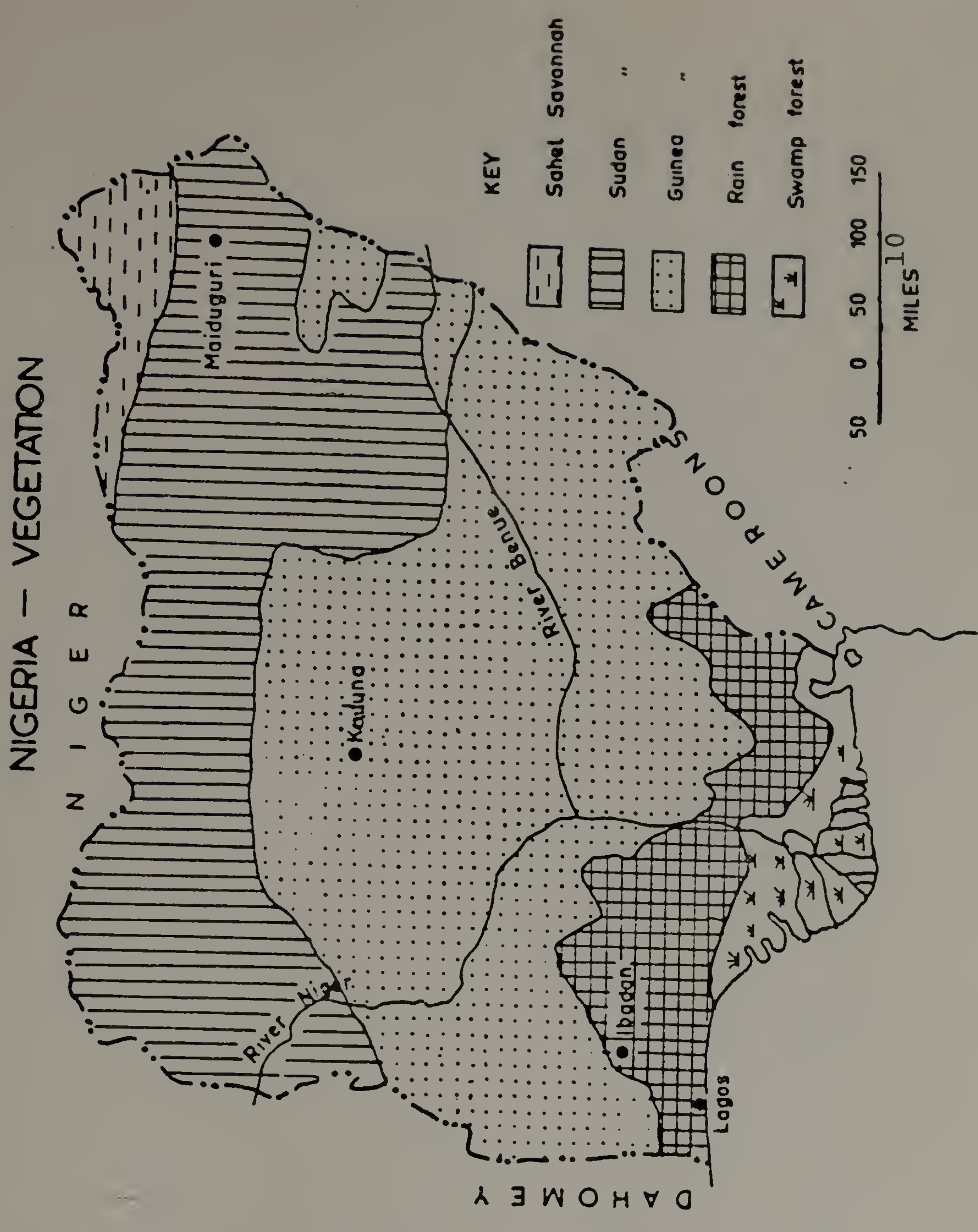
CHAPTER II

NIGERIA TODAY (1972)

Physical features. The Federal Republic of Nigeria is the largest single geographical unit along the West coast of Africa. She lies between latitude $4^{\circ}20'$ N and $14^{\circ}00'$ N and longitudes $2^{\circ}20'$ E and $14^{\circ}30'$ E. Thus, her total area of 356,679 square miles, which starts from the 500-mile Atlantic coastline in the south and extends northward for about 700 miles, lies entirely within the tropics, and her climate, vegetation and rainfall patterns are all "tropical." There are no mountains in Nigeria. Much of the coutry is "plain land" of 600-1500 feet above sea level. But there are a few hills that are as high as 3000 feet above sea level, and a small area around the geographical center of the country, (the Jos Plateau) which is as high as 6000 feet above sea level, and constitutes the highest point.[9]

There are two big rivers, the Niger and Benue, and innumerable small ones and springs. River Niger enters the country at the northwestern corner, flows in a southeastern direction until it turns sharply south at Lokoja where the River Benue flows into it. (The Benue enters the country from the Cameroon mountains in the east and flows south-

[9] L. Maboogunje, Pathfinder Atlas for Nigeria (Ikeja, Nigeria: Longmans of Nigeria, 1967), p. 17.



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[10] Moses A. Makinde, <u>et al.</u>, <u>Social Studies for Nigerian Secondary Schools</u> (Ibadan, Nigeria: Caxton Press, 1968), p. 39.

west). It finally empties its waters in the Atlantic ocean through a very wide delta.[10] "Much of the soil is fertile, since it derived from the weathering of old sedentary granitic rocks. The southern soil series have high clay content and high watertable while the northern series are loose, and porous with high silt content. The delta series, of course, are largely alluvial."[11]

The country's climate is typically tropical. There are two seasons--the wet season from April to November and the dry season from December to March--which are caused by, and correspond to, the two major wind systems; the southwest winds from across the ocean and the northeast winds from across the Sahara desert. But latitude, topography, wind system, and vegetation interact to cause some variations in "tropicalness" from place to place within the country. The most significant result of the interaction is that the country's south is hot and wet, while the north is hot and dry. Temperatures range from 70°F to 90°F with very high relative humidity in the south. In the drier and hotter north, they range

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[11] Reginald Briggs, Soil Science lecture, School of Agriculture, Ibadan, 1956.

from 50^{0}F (which occurs at nights during January) to 110^{0}F. But the Jos Plateau is cool all year round. Annual rainfall is heaviest in the delta area which records about 120^{0}. It decreases as one goes towards the north till it becomes about 20^{0} only in the northeastern areas.

Vegetation is very much dictated by the rainfall pattern. Mangrove forests abound in the delta areas. As the rainfall lessens inland in a south-north direction, "rain forests" or evergreen forests are encountered, and this is followed in respectively less-woody succession, by the Guinea forests, Sudan savannah and Sahel savannah or thorn forests.[12]

Effects of physical features on culture. "If one searches carefully, one discovers that the four main elements of a culture are its religious, political, economic, and social heritages."[13]

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[12] Moses A. Makinde, et al., Social Studies for Nigerian Secondary Schools (Ibadan, Nigeria: Caxton Press, 1968), p. 38.

[13] J. M. Gwynn and J. G. Chase, Curriculum Principles and Social Trends (New York: Macmillan, 1969), p. 1.

Nigerians today belong to three religious groups. About half of them are Moslems, about a third are Christians while the remaining sixth practice various forms of monotheistic animism. Animism was the religion of all Nigerians before Islam was introduced by Arabs from across the Sahara desert in the tenth century.

Islam became the official religion of the Songhai empire (1400-1590) which included the northern part of modern Nigeria,[14] and was the ruling force of the Fulani empire established as a result of the 1804 Jihad also in the northern part of modern Nigeria, But it never spread farther south beyond the savannah vegetation belt into the rain forest areas. This was so because cavalry warfare (on which the establishment of the two empires depended) was operatable only in open country. Moreover, the southern forests were infested with tsetse flies which killed horses with trypanosomiasis (sleeping sickness). And there was not much contact between the moslems and the despised "unbelievers" in the south. Hence, when Europeans entered Nigeria from the Atlantic coast to introduce Christianity, most of the northerners were con-

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[14] J. Ajayi and M. Crowder, History of West Africa (New York: Columbia University, 1972), p. 202ff.

firmed Moslems with all the pride and superiority of Arabic literacy while most of the southerners were illiterate animists. The Moslems defied Christian indoctrination, many of the animists were converted to Christianity. It could be seen, therefore, that the present religious structure of the Nigerian society is a direct result of the country's physical features.

Nigeria's physical features have very little influence on her political culture today except that the country's size made it feasible to have a Federal structure of twelve State governments for sociological reasons as well as for efficient administrative purposes.

The economy of the nation largely depends on her physical features. With about 70 percent of the nation's population estimated to be involved in agriculture,[15] her soil, vegetation, rivers, and climatic conditions determine much of her peoples' economic activities.

Im many of the non-agricultural activities, physical features still influence the technical decisions of professionals like engineers, architects and construction workers. Internal trade and the means of transportation are also influenced by the physical features. For example,

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[15]H. White and M. Gleave, Economic Geography of West Africa (London: Bell and Son, Ltd., 1971), p. 67.

crops like kolanuts (cola nitida) and yams (real yams, Dioscorea species as different from sweet potatoes--Ipomea batatas--which are canned and labeld as 'yams' in America) are very much relished by northerners, whose grasslands (savannah) make animal rearing a paying concern, and grain cropping a profitable venture. Intra-trade in these items is one of the chief sustainers of the 1500-mile railroad system in Nigeria.

There is no special season for merriment in Nigeria; it is "Summer" (without the swimming) all year round. Moreover, there are two growing seasons for most of Nigerians grain crops per year, (maize, guinea corn, rice, various types of beans and peas) and, fruits like oranges, pawpaws, mangoes, coconuts, are available all year round, without much effort at scientific cultivation; when these conditions are coupled with highly predictable weather and very fertile soil, it does not need a genius to understand why complacency is the keynote of social life in Nigeria--the physical features of the country make survival possible with very little human effort, hence, the people usually have time to "kill," and are generally self-satisfied.

The peoples of Nigeria. Fifty-six million of them, virtually all negroes--heavy-muscled, light-boned, woolly-haired, thick-lipped, proud and resilient. They are the descendants of an "original" population reported by Cathargininan sailors to be singing, drumming and dancing around a fire about 600 B. C.,[16] and three waves of migration (Hamites from Metroe around 320 A. D., and from the Sudan during the tenth century A. D., and Semitic Peouls from the far end of West Africa during the 14th century). Hence, while most Nigerians are generically totally negroid, many of them have Hamitic and/or Semitic blood strains in them. But Nigerians belong to no less than forty sociological "nations," of which only four--Hausa, Yoruba, Ibo and Fulani--account for about 65% of the total population.[17] But contrary to the current American notion of referring to the different ethnic groups in Africa as "tribes," these Nigerian "nations" are no more "tribes" than Italians, Poles, Chinese, in the American population are "tribes," because like the cited American ethnic groups, the Nigerian "nations" are neither "family, race, or succession of generations descending from the same progenitor," nor "nation of barbar-

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[16]A. Davis, Short History of the World (Oxford University Press), 0. 127.

[17]Moses A. Makinde, et al., Social Studies for Nigerian Secondary Schools (Ibadan, Nigeria: Caxton Press, 1968), p. 43.

ian class each under one leader;"[18] they are "an aggregation of persons of the same origin and language."[19] Nigeria's total population is presently distributed according to the twelve states as follows:[20]

State	Population	Area in Sq. Miles	Persons per Sq. Mile
NORTH-WESTERN	5,733,296	65,004	88
NORTH-CENTRAL	4,098,305	26,949	158
KANO	5,774,842	16,630	339
NORTH-EASTERN	7,815,443	120,854	78
BENUE-PLATEAU	4,009,408	41,844	95
KWARA	2,406,265	28,672	82
LAGOS	1,433,567	5,747	251
WESTERN	9,487,526	29,100	239
MID-WESTERN	2,535,839	15,344	168
EAST CENTRAL	7,469,000	8,746	711
SOUTH-EASTERN	4,626,317	13,730	263
RIVERS	1,544,314	7,008	233

The capital cities of these states have population figures ranging from over one million for the largest of

[18] J. Allee, Webster's Dictionary (U.S.A.: Ottenheimer Publishers, 1966), p. 397.

[19] Ibid., p. 249

[20] Nigerian Year Book, 1972 (Lagos, Nigeris: 1972), p. 20.

of them--Ibadan--to 89,000 for Sokoto, the least populated. Each of the states, however, has many cities and towns with substantial populations.

Population growth is largely due to the excess of fertility over mortality. Migration is virtually non-existent. Fertility is influenced by: (1) the indigenous convention of siblings being at least three years apart in age, (a convention still adhered to by the illiterate masses); (2) polygamy as explained under religion; (3) early marriages advocated by Islamic law for moral reasons; (4) relatively late marriages by academicians; (5) infantile mortality; and (6) the idea that parenthood is a most important mission of a human being on earth. Mortality, on the other hand, is affected by generic and social diseases, mass education for the younger generation, medical science, and fatal accidents.

Nigerian Culture And Its Influence On Business Operations

"In my Father's house there are many mansions;" this biblical statement followed by, "If it were not so, I would have told you,[21] (which is no proof) is the strongest

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[21] W. G. Milligan, The Holy Bible, Authorized Version, St. John, 14 v. 2 (London and New York: Collins Clear-Type Press, 1958), p. 107.

evidence of the existence of the Christians' paradise. It is believed because it was uttered by someone trusted, who came from "the Paradise." In the same manner, for situations about which there are no publications, much of what will be contained in this chapter will be derived from "participatory observation."

The elements of culture will be discussed in order of their complexity and their influence on business operations in Nigeria. Item number one, therefore, is Social Culture which shall be treated under the headings of Social Stratification, Education, Religion, Family Structure and Relationships, Home and Personal Effects, Leisure and "Socials." Occupation will be treated under Economic Culture, and Political Structure shall come last because it has the least complex effect on Nigerian business life.

Social Culture

Social stratification. "In the modern world, there are such paradoxical states as democracy without liberty and liberty without democracy."[22] Nigeria is one of such paradoxical states; there is liberty without democracy; anyone is free to "do his own thing" and assert his ident-

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[22] Ralf Dahrendorf, Class and Class Conflict in Industrial Society (California: Stanford University Press, 1957) p. 318.

ity even to the extent of putting the Military Government to a civilian court as the defendant in a lawsuit. This situation emerged as a direct result of the Nigerian Civil War (1968-1970) that was largely caused by the conflicts of ethnic stratification.

"Socialized individualism" in a monarchical setting had been operating for many centuries. Public opinion in the western way--voting, marching, killing, press--was absent, but the king never "says" (order) until the "political neutrals" had sounded out the various strata of the community and brought some feedback to the king. Mechanisms for countervailing power were always present and constitutions were always revised to stem undesirable trends. For example, when the kingmakers discovered that heir apparents of the Oyo empire in the 18th century were tending to be patricidal, the constitution was revised and it became law that heir-apparents must die with their fathers.[23] The longevity of independent constitutional monarchies like this made it impossible for the sixty years of colonial administration of a political Nigerian nation to create a sociological Nigerian nation. Hence, "In our

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[23]S. C. Johnson: History of the Yorubas (Nigeria: C.M.S. [Nigeria] Bookshops, 1960), p. 327.

nation today, there are too many Hausas, Yorubas, Ibos, Edos, Kanuris and Efiks, but alas, too few Nigerians," was the lamentation of a Nigerian Daily Times columist during the census crisis in Nigeria in 1963. And the statement was true.

It was true because the sixty years of colonial rule by Britain with the "let sleeping dogs lie" Indirect Rule System did nothing to generate oneness of a unitary consciousness in the members of the many political sociological nations, that were caught within the arbitrary boundaries negotiated between Britain and France in 1898, and named "Nigeria" a single nation, in 1900.[24] The "nation" included (mainly) three old and large empires--the Fulani empire in the north, the Kanuri empire in the north-east and the Yoruba empire in the west, four monarchic hegemonies--Ijebu, Egba, Tiy and Efik, and a group of republic city-states in Iboland.[25]

The criteria of social stratification differed among these various ethnic groups because each of them had its own political constitution which dictated the seat and distribution of "power and privilege" as well as estab-

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[24] R.Akpofure and M. Crowder, Nigeria: A Modern History for Schools (London: Faber and Faber, 1966), p. 179

[25] Ibid., p. 185 ff.

lished social norms and regulated economic activities. Colonial administration did not disrupt the existing indigenous administrative set up (except in Iboland); it only added a few rungs at the top of the power-ladder. Socially, it created (as a result of the work of Christian missionaries who introduced Christianity and Western education) the evolue class--teachers and priests in the early years, college graduates in law, medicine, humanities, classics, later--which is now present throughout all the indigenous stratification strata and for whom knowledge became power in all areas. Because of the differences among the Nigerian societies, there can be no "Jonesville"[26] in Nigeria. However, since before colonization the Hausa Kanuri empires were Islamic theocracies while the other monarchies as well as the Ibo city-states were Animistic, social stratification in Nigeria shall be treated with the description of the social stratification structures of three cities--Sokoto, Oyo and Owerri--that largely typify the monarchic Islamic (28 million people), the monarchic Animistic (28 million people) and the republican Animistic entities (7 million people) respectively. The main effect of Western education on social stratification in all types

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[26] M. Gordon, Social Class and American Sociology (New York: McGraw-Hill, 1963).

of indigenous community structures is the creation of a "parasite" class (see p. 7) that is academic and respected, Christian in name but Animist at heart, monogamous and preaching monogamy, yet envying the polygamous, uncomfortable in Western (usually woolen) suits at 90°F temperatures, and above yet unable to wear his indigenous suits (loose and airy) to his office or school.

The dominating interest of this group in Nigeria is entry into the "leisure class" or the "little sweat, heavy pay" class through government as civil servants or as politicans, through employment with business firms, or through education, as instructors in high schools and colleges. Yet, the class is not rich, "keeping up with the Jones" sees to that. Although not all members of this class are unproductive, the productive ones still have much of the complacence of the class, and they lack the hard self-drive of the "Yankee pedlar." It is noteworthy, however, that in spite of whatever types of lethargies and inefficiencies this class has been accused of in Nigeria, the class had kept the nation going with incredible efficiency in times of crippling stress.

Sokoto. In American Sociology, "The three fundamental

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[27]Charles Page, Class and American Sociology (New York, Schocken Books, 1969), p. 51.

stratification variables are economic power, political power and social status," and the "two basic types of community power structure..are the economical and political." This is not so in Sokoto. The situation in Sokoto is aptly put by Endel Kolde when he writes that:

> "For one thing, many societies have much more rigidly defined systems of stratification than North Americans are accustomed to encounter. The dimensions of class, status, and power determine the right and obligations of individuals at various positions in the stratification hierarchy."[28]

Horowitz hit the nail on the head when he wrote that ethnic and/or religious differences are exceedingly important in the Third World,[29]--ethnicity and religion determine who's who in Sokoto.

Sokoto's ascendancy was a result of the Fulani Jihad of 1804 that created a moslem empire in northern Nigeria with Sokoto as its capital. The charisma of the leader of the Jihad enabled him to create a blue line and have the community stratified as follows in order of importance:[30]

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[28]E. Kolde, International Busiess Enterprise (New Jersey: Prentice Hall, 1968), p. 349.

[29]I. Horowitz, Three Worlds of Development (New York: Oxford, 1966), p. 31.

[30]H. Johnston, The Fulani empire of Sokoto (Oxford University).

1. The Royal Family with all the political power and preeminence. The head of the family as king (emir) can veto and/or change any legislation by the city-council. He is absolute; e.g., when the emir of Zaria drove through a newly constructed and paved two-way road one day in 1964, the driver of an automobile going in the opposite direction gave way so much for the emir's car that dust was raised off the tarmac. The emir stopped his chauffeur, came out and declared the road "one way." Wives and children of the emir are also given spontaneous respect as of right anywhere within the city.

2. Fulani n Gidda (Town Fulani): These are the educated Moslem (not necessarily western educated) members of the emir's ethnic group. They live within the city and are very learned in Islamic law. They, therefore, supply the court judges and the emir's councillors. They have citizen status number one, and are respected for their fanatic adherence to the "rule of law" and their absolute honesty, although they are usually rich and powerful.

3. Moslems: Largely Hausa Moslems or Moslems of other ethnic groups. They form the second status of the community. They live in the city also and are usually traders. Knowledgeable about the laws and the loopholes in the laws, they often acquire wealth at the expense of

the non-moslems who either do not know the relevant laws, are afraid to go to court or are discouraged from going to court since the Moslem judges would talk to them (unbelievers) only through a Moslem. They can be appointed to any position of power if no educated Fulani wants the post.

4. Fulani Boroje (Cattle Fulani):[31] These are members of the ruler's ethnic group. They generally live outside the city; they are cattle rearers, and they pay land rent to the ruler or the city-council for their grazing lands. Because they are pagans they have no political power although they can be economically powerful. Although the Hausa Moslems can never become members of status one, the Boroje can move upwards two steps to status one if they become Moslems and acquire education in Islamic religion and laws.

5. Others: These are other inhabitants of Sokoto that are neither Moslem, nor Fulani, nor Hausa. They have the lowest status although they are richer than every other class except the royal family. They are traders and craftsmen and they dominate the service industry in the city. When western education was introduced, they

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[31] Ibid., p. 21.

accepted it faster and more zealously than any other status group and their descendants were more or less dominating the academically professional class in Sokoto before the Nigerian Civil War.

In Sokoto status "ascertainment" is no problem; in human relations, status "can be read a mile off," and it determines the process as well as the structure of social interaction. "Both the course of communication and the content of communication within the public depend first of all upon the pre-established channels of communication within the (community).[32] The hierarchy of the channels depends on status, and status dictates "the pre-existing conceptions of what is proper to say to a minister, to a politician, to a neighbor, to an employer...."[33] Status also determines who can employ whom, who can marry whom, and the types of people who can attend which gatherings. Status is so maintained with very little chance of mobility (upward or downward) that Warner's "ascribed status" definition can be applied to the whole society. While the power structure is not necessarily pyramidal, there is no doubt "who is who" with regards to political power and, unlike the non-unani-

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[32]Lewis Killian and Ralph Turner, Collective Behavior (New Jersey: Prentice-Hall, 1972), p. 253.

[33]Ibid., p. 253.

mous responses that Rose received from his subjects with regards to "images of the unamed power source,[34] everyone in Sokoto knows who "they" are; "they" are everyone in a higher status than the respondent, and a researcher would arrive at the same seat of power no matter through whose lenses he views the community--the researcher's or the community's.

One very important stratification that runs through all statuses in Sokoto, however, is that all women have lower status than men. But among the women, being seen publicly in the market-place or in a shop or anywhere inside or outside the city during the day is a sign of low status--Islamic law says that all wives should be kept in purdah comfortably. A woman seen outside, therefore, is either the wife of an unbeliever or the wife of a believer with insufficient economic power to maintain his wife in purdah.

Summarily, in Sokoto, ethnic and religious status determines who will have authority and political power. Such political power is not necessarily accompanied by economic power. People can be strong economically and still have low status publicly, even though they can use their economic power from behind the scene to move "kings."

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[34]A.M. Rose, The Power Structure (London: Oxford University Press, 1967), pp. 334-338.

Unlike Paul the apostle's Roman citizenship, status cannot be bought in Sokoto.

Oyo. This community also has an ascribed status system but its structure is less rigid. The king is not as absolute as in Sokoto because the constitution of the empire provides for a small group of powerful palace eunuchs, (whose statemanship is always taken for granted since they cannot have children) to act as countervailing power to the king. If things go too wrong during a king's reign, they pressure him to commit suicide. Within the government the eunuchs have all political power short of royal rights, but they never have private property (by law) and they are usually very impartial judges.[35]

Since the Oyo community consists largely of farmers, traders and craftsmen, occupational stratification is the most understood by the community; it is hard to know who is rich and who is not in this community where humility and honesty are the two greatest virtues. While the hard-working self-employed farmer is most respected, the musician and/or entertainer is despised as a beggar. Mobility, up or down, except into the royal class and into the eunuch's class is common and it depends largely on economic

[35]S. Johnson, History of the Yorubas (Lagos: C.M.S. Nigeria) Bookshops, 1960), p. 70.

power which is one of the most important stratification variables in this system, and which can be acquired or lost through successes or failures in individual military adventures or civil entrepreneurship. However, there are two other stratification variables nonexisting in both the western European or the Sokoto communities that are present in the Oyo system. The two variables are Age and Psychic power. True enough "an individual counts not his age until he has nothing else to count;" when he does however, and the claim is acknowledged, instant respect is accorded him. Community convention says that siblings should be three years apart in age. The age groups are used to determine roles and relationships like who does what at meetings and gatherings, who gives up in an argument, who gives way on a narrow road, who calls who by the first name, the age of man/woman one can marry and a host of other things. This variable is so strong that it often cuts through stratification by economic power and, economically powerful people buying themselves into an older age group is not uncommon, since the rich and young still have to make deference to the not-as-rich but older (at least publicly). In Oyo you do not look an older person in the eye, it is a sign of rudeness or defiance, and you do not under any circumstances call an older person by name, you call him/her as the "father/mother of ---" (child's name), or as "elder" if he/she is unmarried.

Psychic power is usually acquired (often under duress) by children from their parents, especially fathers. It designates a class of public spirited, medical and divinating people who are accorded a status of reverence (or is it fear?) almost equal to that of the Almighty. They are always poor because by convention (they say by God's law) they do not ask for payment in cash or in kind for their services; cured people or their relatives voluntarily give money or food (as a sign of gratitude) that this class lives on. But their word is law even to the king and the most powerful of them is usually the king's divinator and the chairman of the "control group" to the king's power. The life of poverty, sacrifice, and observance of innumerable taboos lived by this occupational class makes mobility into the class very uncommon.

Summarily, political power is in the hands of the king and "elders." The king's power is not absolute, the ascribed status system is according to age or sometimes family occupation. Soldiering is an occupation like a civilian job, the army serves the king on call or enriches itself with raids on alien cities.[36] Oc-

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[36] S.Johnson, History of the Yorubas)Lagos: C. M. S. (Nigeria) Bookshops, 1960), p. 40 ff.

cupational stratification notwithstanding, "money talks," although economic power rarely gives a person political power at the expense of age status or in defiance of psychic power status. "He who aspires to be old, must not deprive the old man of his walking stick" is a common saying of Oyo community.

Owerri. This is a thoroughly republican city-state where stratification is according to economic power only. No ascribed status is accepted; you are what you become not what your father was. How you become what you are is not even questioned, nothing succeeds like success. Prcblems are solved pragmatically, commitment on any issue is always decided in terms of economic pay-off as defined by a successful person. Hence, to the Owerri individual no job is a dirty job or is a good job per se, "goodness" is determined only in terms of monetary returns, (physical strength is free and water for washing twice or thrice daily is also abundant and free, they do not feature as costs), revenue minus costs depicts the degree of goodness.

Economic power gives political power, not vice versa as in Western societies, and since there is no long-term stability in the acquisition or loss of economic power it is risky to have diplomatic treateis or agreements with the Owerri city-state government. The politician "today" may not be "tomorrow," if he loses his money or someone else becomes richer. Since there are no political parties or a permanent and self-sustaining ruling class with the concept of collective responsibility, the idea of common will is untenable. The attempt of the British government to create the concept of a "group voice, or group mind," and the idea of a ruling class in the "Owerris" of Nigeria caused the "Aba riots of 1929.[37] In Owerri, the rich employ the less rich, and every class tries to exploit the lower classes--"from him that hath not shall it be taken and given to him that hath..." Age has no significance in Owerri, filial affinity is minimal, and the field is wide open for all competition even against close relations. The sky is the limit for all; there is always open-arm acceptance for anyone who moves upward from any class; as such being a self-made man is not a particular achievement--it's the normal thing.

Conflicts, be they between individuals or between groups during commercial transactions are resolved by the central God who, through its oracle usually decides in favor of the highest bidder, and often changes its mind according to cash inputs.

For a summary, it can be seen that in Owerri only

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[37]M. Perham: Native Administration in Nigeria (London: Oxford University Press, 1962), p. 206 ff.

economic power gives political power and social status to individuals. Occupation is therefore graded according to monetary returns. There is no "national" army; no charismatic leadership effects, nor altruism; "money talks." Morover, since the oracle usually favors the rich, murder is not uncommon to avenge cheating or deliberate thwarting of one's financial aspirations, or even to acquire money.

<u>The "Conglomerate"</u>. Nigeria today is a political federation of twelve states demarcated according to the major languages. Between 1960 and 1966, Sokotos tried to make their status system preeminent in Nigeria under a "democratic" setting in which legislative seats were assigned according to constituency (total) population figures, but yet, in the Islamic area, women could not vote (by Islamic law), and party membership and nominations had to be approved by the emirs. While the Oyos tried to use the "minimum resource theory" to put themselves in the game in order to influence the ethnic and religious attitudes held by Sokoto with regards to the distribution of political power, Owerris decided to cut the knot which they thought could not be untied. They brought in the "warlords" in a military coup (1966) which was countermanded (militarily also) by Sokoto in 1967 and led to

the two years of civil war--1968-1970.[38] At the end of the war a military elite was created at the top of a political directorate of civil commissioners appointed according to a quota system from members of "proscribed" political parties. The power of this directorate lies in the fact that "emphasis is (still) placed upon 'the people:' a psychological middle class,"[39] which the military government has learned (from experience) cannot be beaten in a "mob confrontation" exercise. The Civil Servants (the reliable "parasite" class) continue as before as "the power (the brains) behind the throne;" respected, living well, but not rich. They publicly take neither blame nor praise for their failures and successes respectively. To the "common man" in the conglomerate, the nation is socially stratified as follows:

1. Military Rich
2. Political Directorate
3. The "Parasites"
4. The Civilian Rich
5. The Working Class
    a. the Clerical
    b. the Technical
    c. Craftsmen
    d. Traders
    e. Farmers

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[38] Sir Rex Niven, The War of Nigerian Unity (New Jersey: Rowmen, 1960), p. 83.

[39] Charles Page, Class and American Society (New York: Schocken Books, 1969), p. 163.

<u>The military rich</u>. These are generally commissioned officers of the armed forces--army, navy and air force. They came to power through the coup of 1966 and later put their lives on the line to keep the country together during the Civil War. Many of them are college graduates or "blue-blooded" high school Sokoto. They initially joined the armed forces when it was thought that the Nigerian army was going to remain ceremonial (who are we fighting?) and a commission in the army made one a member of the specially privileged among the "leisure" or "parasite" class--all starch, "wine, women, and song." Then came the conflagration and, like shrewd businessmen, the survivors reacted according to the business slogan, "the higher the risks the higher the expected returns." When the war ended, foreign newspapers claimed that some of them were millionaires, not just in dollars, but in pounds, and rumours had it that at one Supreme Military Council meeting after the war, the Federal Commissioner for Finance (a civilian) sarcastically congratulated the armed forces for doing what no other nation has been able to do in history--"We fought a thirty-month civil war and not one of our boys died." This he allegedly said because the military payroll list rose from 10,000 to about 80,000 names one year after the war started, and remained constant throughout the war. Despite this

allegation, however, many of the military leaders have personal power through transparent honesty along with their positional power, and the degree of the personal power varied with the amount of honesty attributed to them.

"They" created twelve political states out of the old regions and each state government is headed by a military "son of the soil," a member of the state's major ethnic group, who is surrounded and always highly influenced by the "parasites." Apart from his positional power, his social influence depends on which state he heads. In Sokotos, his out-of-uniform status still dictates his personal power; in Owerris, he "never had it so good," but in Oyos, where military adventurism used to be for the "incorrigibles" and soldiering always had negative influence, if he is a college graduate he might be respected as such depending on his behavior, otherwise, he has to be a Moral Re-Armament prototype with all the absolutes (especially absolute honesty) to have positive influence.

From a community-perceived aspect, "they" or "the people upstairs" (as the Nigerian would say) refers usually to the military, but in reality, "they" are the next class--the politicians.

The political directorate. These are members of the proscribed political parties throughout the country. They are generally members of the "parasite" class in Oyos and Owerris, but members of the first two status classes in Sokotos. As such, while the Sokoto members of this group are "organization men" with "known neurosis," the activities of the Oyo and Owerri members can best be described by this joke--there was a debate between an architect, a surgeon and a politician as to who had the oldest profession. Said the surgeon, "I have the oldest profession because surgery was performed in the very first chapter of the bible when God opened Adam's rib to make Eve." It was the architect who spoke next and told the surgeon that if he, the surgeon, read the bible farther back he would see where it was stated that after God created heaven and earth, the earth was "In chaos, void, and without form" (Gen. 1 v. 2). God later put light, firmament, water and land in their respective places to make the earth's structure; that was architecture and it came before surgery. Then the politician turned to the surgeon to ask if he agreed that architecture was older than surgery, when the surgeon said 'yes,' then the politician said, "I have the oldest profession--creating chaos--because the 'chaos' you mentioned was created by a politician."

That is where the power of this class lies; because they are potential volcanoes they are kept in the governmental system. They have economic power, and personal power that are relics of their former political power and ability to mold public opinion, even underground. But by and large, they are mistrusted by the military, seen as trouble-shooters by the "parasites," but accepted as a positive reference group by the civilian rich. Their influence with the working class depends a lot on the state they come from and their former political affiliations and actions.

The "parasites". Mostly in government where they are "bureaucratic" bureaucrats, rarely innovative, and always lengthening the red tape behind their steel tables, file cabinets, and dual telephone systems in air-conditioned rooms. This class is the one mostly aspired to by the people as the surest way to upward social mobility--"find ye first the kingdom of university graduation and all other things would be added unto thee," is a common inspirational misquotation from the bible by Nigerian students.

Members of this class who are not in government and not employed by commerical business are mostly professional lawyers, surveyors, architects, who make at least as much money as those in government, are usually wealthier and often aspire to the political directorate class.

Meritocracy, within each state, determines admission to the bureaucracy, but ethnic origin and a "quota system" determine the employment of members of this class into Federal service or the large commercial firms. People rarely refer to this class as being powerful although they have their inner circle decision cliques, and they often have their way in most economic and political decisions. Ironically, members of this group often lament their lack of power and with a shrug of the shoulders say, "only God knows what 'they' are doing."

The civilian rich. In economic power classification, the civilian rich include upper middle, lower upper and upper upper people who "have made it" without college or even without high schoool. They are relatively very few in number and they are "conspicuous consumers" and compulsive spenders. They try to acquire power with money and satisfy their academic deficiencies with psychological identification. They are usually viewed with suspicion in Oyos where people believe that "the root of wealth is very filthy" and where other classes see them as a "live fast and die young" upstart class or a "die sad" class. Their economic power does not also transcend age stratification in Oyos. In Sokotos, "God gave individuals money and He could take it away;" economic power, therefore, does not necessarily imply acquisition of political power nor a change in status. In Owerris, rich individuals never had it so good--readily accepted without reservation, congratulated on their "arrival," respected by all classes, and immediately seen as potential "voice of the people."

The working class. Everyone not in the four classes above. This class includes the rank and file of the military, all non-graduate salary earners in government, business or domestic services as well as self-employed non-academic professionals. Those of them who are unionized believe that they are powerful within limits of government intervention in labor disputes. The others sound powerless; to them "they" is "the government" and "the presence of 'our man' (a politician) there is the only thing that makes us as well-off as we are; if anyone in government plans to do anything that will affect us badly he will oppose it, if 'they' do not listen to him, he will tell us, and we will do whatever he advises us to do."

But this class is seen as powerful by all other classes except the "parasites" who feel that this class is always being manipulated by the political directorate for selfish ends. Most members of this class behave in stereotypes patterns according to their state of origin, the "Oyo" member respects academicism which he equates with intelligence, values honest labor and disdains inexplainable wealth. The Sokoto member would normally look for ascribed status, if he cannot see it for sure, then he equates rich apparels (with or without an entourage) with high status. Owerri wants to know what you are, you better blow your trumpet loud--"if you don't 'blow your own trumpet,' who will leave his own to come and blow yours"--if you want class or status recognition from the Owerri member.

Summarily, diversification is the keynote of social stratification in Nigeria. Inter-State stratification is ethnic with regards to employment and social interaction. In the northern states it is also religious. Everywhere, however, the influence that once accompanied the ascribed status system is near extinction. Because western education is seen as the surest way of social mobility upwards, the "parasites" are the most respected by the working class, and academic excellence (the western way) is the greatest aspiration that members of the working class have for their children. The civilian rich are accepted with reservation by the classes above them, and viewed with suspicion by the working class who value honesty immensely. The political directorate, with varying academic or professional achievement, is an outgrowth of the "parasites" who generally sympathize with them about the way that the military plant themselves at the top.

Thus stands social stratification in Nigeria today, a nation whose situation is like none of Lerner's examples in The Passing of Traditional Society,[51A] a nation that has (perhaps) a knowledge explosion without a population explosion, heterogeneity in everything except color and race, military rule with pluralist power structure. Ethnicity is very important, although meritocracy is the rule in employment. Age, economic power, and ascribed status are most important stratification variables in different parts of the nation, and the influence of economic power could be viewed positively or negatively depending on who is viewing it. Nigeria has a sensitive democracy without public voting, and there is liberty without "democracy."

Education. Indigenous education was largely informal and technological ("knowing to do") through initiation on the job, and "trial and error" for vocational training. For the transmission of societal values folk storytellers, minstrels, drummers and ritual conductors were the chief agencies of education. Then came Islamic education from about the 14th century. At the elementary level its emphasis was on the rote-learning of the Koran

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[51A] David Lerner, The Passing of Traditional Society (Glencoe, Illinois: Free Press, 1958).

in order to know the Almightiness of God, be able to lead a "good" life and be able to bear a "pre-determined" fate calmly. This rote-learning of the Koran took place simultaneously with occupational training and the drop-out rate was always very high. The secondary level involved literacy in Arabic and ability to translate it to one's local language. Religious fervor was accentuated at this stage from which insturction was individualized, and occupational training reached its mastery level for most students. But out of the students who entered this stage only a handful would graduate academically, and be "learned" enough to go out individually in search of "professors at the feet of whom" they would study. This "college" education included Mathematics, Astronomy, Astrology, Old Arabic, and the comparison of the doctrines of the various denominations of Islamic faith. It could take as many as twenty years and up to ten professors living in far away places. The ultimate product was "the wise man" always "buried in books in his living room," not infrequently white-bearded, and often employed by kings and emperors as consultant, diplomat, court-judge, and history-recorder. This Islamic educational system had been in Northern Nigeria for many centuries and it was out of it that one of the "wise men"--Usman dan Fodio--emerged to carry out a successful Jihad (holy war) for strict adherence to Islamic laws in government (1804). The result was the theocracy that the English found there during their military campaign for occupation; a theocracy that still exists (al least in names and titles) till today.

Western education was introduced by Christian missionaries from 1840 onwards from the Atlantic coast.[40] It soon caught on when people discovered that it was the only form of education with which they could understand English traders and/or secure appointments in the offices of any of the trading companies. It was not pushed too far to the north because (1) the product that the firms were trading in most--palm produce--was cultivated in the south; (2) the Moslem north wanted none of the Christian faith and the Western education that accompanied it; and (3) the Christian faith missionaries doing all the teaching were always too short-staffed to have people to go to the far north. Although Western education was eventually introduced into the north during the colonization years, it was never as accepted and as popular as it was in the south. Thus, when Nigeria became independent in 1960,

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[40] J.H. Kopytoff, Preface to Modern Nigeria (London: University of Wisconsin Press, 1965), p. 144 ff.

the south was literally saturated with elementary and secondary schools while the north had just a few schools relative to its area and population. The whole country had only one university, and a handful of trade centers served the nation in providing technical education.

Today, things have changed tremendously; there are now six universities, very many technical colleges with a plan to produce 5,000 technicians every year, innumerable teachers; colleges and a tremendously increased number of elementary and secondary schools in the northern states to introduce mass literacy (the Western way) as well as train personnel for public services and private employment in the states and the nation at large.[41] All over the country, education has been Westernized.

Informal education for socialization still goes on, but with a difference--the radio has become the most powerful agency for the masses since literacy even in the south is 25% and only relatively few people can afford television sets.[42] Vocational training in non-academic trades still continues to be "on the job." Reading material for news, leisure, and information about new knowledge in the "professions" is provided by about forty newspapers and journals

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[41] Nigeria Year Book 1972 (Nigeria: Daily Times, 1972), p. 199.

[42] Ibid., p. 197.

that are published in the country. The most popular of the newspapers, the Daily Times, has a circulation of about 175,000 although its readers are about thrice that number.

Religion. Islam, Christianity and Animism. Moslems (believers of Islam) predominate the Nigerian population. They believe in predestination, and all the other tenets of Islam--pray five times a day, go on holy pilgrimage to Mecca at least once in a life-time, give alms incessantly, "If you have extra provisions, let no one go to bed without supper." They can marry up to four wives who should live in harem or purdah, and each man is allowed one concubine at a time. Since everything that happens to everyone on earth is planned by God, it is heretical to say that "I am the captain of my soul, the master of my fate." Hence, planning for the future, even the near future is not an essential part of "good living"--God shall provide, and when He provides, nothing says that savings must be made. Serve God fervently, work hard at your occupation and leave the returns to God to decide, if the returns are good, spread it around (for more blessings); if they are not, it's God's doings.

Nigerian Christians attend churches with zealous fervor and many of them know their catechism. A lot of the Protestants have studied the bible inside-out. The

Catholics know their Latin songs as well as their responses in English and local languages during religious services. All denominations are represented and members contribute generously to the coffers of the church. But no "mission" has any property other than the land on which their churches stand and probably the sites of their schools. Much of their money is spent building stupendously magnificent churches, and buying giant pipe organs that serve more as conspicuous furniture than as instruments for good music. As to the attitude of Nigerian Christians to life, they are humble, paradise-seeking as taught in the "Dives and Lazarus" parable, "good Samaritan" and staying in that "position in life to which it has pleased God to call me," especially since "it is easier for the camel to enter the needle's eye than for the rich man to enter the kingdom of God."

Practicing animists are a decreasing minority and their population has a much higher percentage of people over sixty years of age than that of any other religious group--the impact of Western education has seen to that. Nevertheless, most of the Nigerian Christians and a good proportion of the Moslems are animists at heart with all the belief in the efficacy of charms for good or for evil, reincarnation and retribution as a natural law (like the practicing animists). Absolute honesty, kindness, and hard work are the three most important tenets of the animist faith because they are the only means of living a happy life, achieving positive results from endeavors, and coming back (on reincarnation) to enjoy easier life (as a compensation for hard work in the present trip on earth) as well as guarding against demotion into animal form (for wickedness in the current life) on reincarnation.

Family structure and relationships. Monogamy and the nuclear family is the acceptable structure for Christians. Moslems can marry up to four wives (as stated earlier) and animists marry as many wives as they can (presumably) maintain. In all cases only children from wives are strictly"legitimate children" and, only these children and their mothers are members of the man's family with regards to family obligations of room, board, education and well-being. In Nigeria, therefore, the so-called "extended" family structure does not exist. What exists is the "family" with the meaning of "descendants of one common (patrilineal) ancestor"[43] (usually not more than two generations), whose delegates usually

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[43]J.G. Allee, Webster's Dictionary (Washington: Ottenheimer Publishers, 1966), p. 139.

assemble for social reasons (marriages, burials, etc.) in order to know one another enough to be able to prevent marriages between their immediate children (first cousins).

In a typical (immediate) Nigerian family, irrespective of religion and the husband's earning capacity or economic power, the husband is the boss. He is also the bread-winner in most families even if the wives earn a lot of money. In other families, mothers (those not in purdah) strive to have enough economic power to feed the whole family in monogamous situations, or maintain (at least) themselves and their and her children in polygamous situations. But under no circumstances is the respect for the husband diminished, a respect that includes not asking him to do any kitchen duties.

Home and personal effects. Nigerian homes generally have many bedrooms (minimum of four) with or without a separate "living room," they also have high ceilings. The material with which they are built depends on their location (city, town or village) and the economic power of the owner. Average rich to very rich people build their homes with cement blocks and roof them with corrugated iron, aluminum or tile sheets. The walls are then plastered with a mixture of sand and cement, and finally painted. Most buildings in cities are built like this. The less rich build with mud blocks or burned bricks that end up with roofing, plastering and painting similar to those of cement block buildings. In the very hot northern part of the country, however, such buildings could have flat mud roofs with or without grass growing on them. In the villages and hamlets, houses are built with pounded wet mud and roofed with woven palm leaves (in the south) or grass (in the north). People who have such houses, however, usually have other homes (in towns) that they go to when the work-week is over, or special anniversaries are approaching.

With regards to dressing, flowing robes with a head-cap to match (for men) is the usual suit. Women usually wear a three-piece suit of one large loin-cloth, one "blouse" and a head tie. But Western suits (shirts and trousers especially) are commonly worn now because they are cheaper and smarter, and they were the signs of "civilization" during the colonial time.

Leisure and "socials". "Gisting"[44] is the commonest form of leisure in Nigeria. It means the (usually informal) gathering round of two to six people to "yap," not about known people which is "gossiping," but about themselves, about things (real or imaginery), and to philosophize.

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[44]Origin of "gisting" is the English noun "Gist" meaning "the essential part of any matter."

Providing some drink or a board game may add spice to it, but it is often done without any side "show." It is "established" enough for a university graduate being interviewed for a job to respond to the question "What are your hobbies?" with "I have only one, gisting," Taking part in or watching soccer games is the next most popular form of leisure especially in the cities and towns. Athletics and ping-pong also have some substantial following. In the rural areas, fishing and hunting are sometimes engaged in by the older generation especially. But there is still another form of leisure that takes place everywhere--cities, town, villages--but it is not practiced by as many people per day as gisting because it involves some form of special occasion and cash. This form of leisure is "attending parties;" one does not have to be invited. A glimpse of the situations is described as follows by the Boston Globe of December 19, 1972:

> "Parties in Nigeria provide lots of fun, whether for naming the baby or burying the dead, for going away or coming back, for birthdays, weddings, or house-warmings.
>
> There is always a wide choice of drinks and food, with plenty of music and an endless series of jokes.
>
> Despite all the fun, however, even parties can be a source of frustration.
>
> One young man wrote to a newspaper recently to complain about the lavish display of affluence

he encountered at a birthday party here. He demanded that tax officials be detailed to attend social functions for an on-the-spot assessment of the country's tax-shy but wealth-flaunting businessmen.

Since the Nigerian civil war, merrymaking festivals have provided platforms for successful businessmen and women to display their wealth.

The show of affluence begins when the hostess takes to the dance floor halfway through the party. The guests vacate the floor.

As she dances down the stage to the deafen ing rhythm of a "juju" (native orchestra), the money begins flowing.

Her first dancing partner sets the pace. From a pocket in his flowing robes he produces a wad of currency with which he "decorates" her forehead.

When he reaches his limit, other guests follow in turns and the process continues while others watch critically to see who makes the biggest donation.

Cash gifts normally depend on the status of the host or hostess and the motive of the donors. Some big spenders may be looking for a business deal. If the party is given by a woman, the motive could be to win her favors so the "contestants" try to outbid one another.

Not long ago, guests at a Lagos party given in honor of a celebrity to mark her safe return from a pilgrimage to Mecca were treated to a rare show of affluence. Instead of Nigerian five pound notes, the hostess was "adorned" with British sterling notes, still very much in demand here by businessmen.

A standing joke at parties is to say: "They are declaring business surplus," meaning that the organizers have made enough profit and can afford to throw some money about.

> Often the parties are open-air jamborees where crowds overflow into the lamp-hung streets while several orchestras are in attendance. In a move to discourage street obstruction by party organizers, the City Council enacted a by-law last year, imposing heavy fines, but its deterrent effect has been minimal.
>
> Church leaders and several public figures have strongly criticized the huge amounts spent at parties.
>
> The first indication of government action against flamboyant spending came this month from the predominantly Moslem northern state of Kano.
>
> Police Comr. Audu Bako, the governor, told reporters his government was taking steps to curb wasteful displays of wealth by businessmen.
>
> He did not disclose the measures contemplated but said his government is against wasteful spending and will keep a strict watch at public functions."[45]

The situation described here is not peculiar to the northern states neither is it more intensive in that part of the nation. "While Yoruba (west) and Ibo (east) patterns of status mobility based on achieved wealth provide a strong incentive to establish a business enterprise as a means of obtaining high social status, once established there are no antecedent roles conferring respect for efficient managerial performance. On the contrary, because conspicious leisure is the principal manifestation of

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[45]Reuter, The Boston Globe (Boston: December 19, 1972)

superior status, the carrying out of supervisory functions (concern with the task performance of subordinates) represents a socially degrading activity.[46]

Meanwhile the parties go on, the "O/C Parties" (Officer in Charge parties) continuously update their schedules in order to inform friends of the next place of meeting, and on the part of those who have earned some surplus the "consumerism" continues.

Economic Culture

Nigeria's economy depends largely on (1) agricultural production for the feeding of her population and earning some foreign exchange; (2) industries for supplying part of her needs in manufactured goods; (3) mineral resources out of which oil is now the most important (Nigeria is currently the tenth largest producer of oil in the world) for most of her foreign exchange; and (4) "surprisingly well developed"[47] goods' distribution system. Per capita income is about $600 and it is rising fast.

Her agricultural production falls under two headings: crop husbandry and animal husbandry. Nigeria's crop

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[46] Peter Kilby, Industrialization in an Open Economy (Cambridge University Press, 1969), p. 342.

[47] Joseph L. Massie and Jan Luytjes, Marketing in International Context (New York: Harper and Row, 1972), p.

husbandry is strong enough to supply the needs of the whole nation, and export some farm products to neighboring West African states, despite a high spoilage percentage, and the use of a substantial portion of the farm for cash (exportable) crops like cocoa, groundnuts, palm oil, palm kernels, cotton and Benniseed. The commonest food crops are: yams, cassava, cocoyams, beans, cowpeas, maize, millet, guinea corn, rice, onions and spices, and fruits. Most of the grains are grown in the north while most of the tubers are grown in the south.[48] Little mechanization is done and a 4-year bush fallow cultivation system is commonly practiced. Virtually all the commercial animal husbandry is done in the north outside the tsetse fly infested southern forests. The zebu cow is the main animal raised and about half a million of them are sold to the south and slaughtered each year. Goats, sheep, chickens and guinea fowls (Numida meleagris) are also raised and sold to the south in their millions. The only animal that is raised and consumed only in the south is the pig because Moslems do not eat pork. It is estimated that about 70% of Nigeria's work force is involved in Agriculture.[49]

[48] H. White and M. Gleave, Economic Geography of West Africa (England: Cambridge University Press, 1970), p. 80 ff.

[49] Ibid., p. 67.

Nigeria has only a few manufacturing industries that one can call large. Most prominent among them are the industries for vehicle assembly, cement, cotton textiles, natural rubber, footwear, roofing sheets, soap and detergents, cigarettes, paints and allied products, liquor, beer and aerated waters, and vegetable oils. Because these industries produce for home consumption only, they cannot expand rapidly because of the limited market. In 1970, these industries employed only 24,497 people at a cost of about $23 million and their total output of products was to the value of $400 million.[50] Each of them is either wholly owned by foreigners or it is owned by a Government-foreigner partnership in which the government has at least 51% shares, or a foreign-private Nigerian partnership in which the foreigner has the larger share.

Productivity is much lower than in industrialized countries. "Experts" are still arguing whether the low wage-rate is the employers' response to low productivity, or the low productivity is the workers' response to low wage-rate. The two sides are wrong. For one thing, the government has an indirect control on how much industries pay, high productivity or low productivity; for

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[50] Nigerian Year Book 1972 (Daily Times Press, 1971), p. 85.

another thing, the industry employee feels that his earnings are attractive compared with the earnings of government workers and self-employed people. The low productivity is the result of the attitude towards work carried over from "government work," where "work never finishes," and "it is not your father's work," hence, why work hard. Moreover, the hard-worker or rate-buster in Nigeria is likely to be discouraged with cat calls like "O. B. E." (Obedient boy of the Empire), a ridiculing rendition of the old colonial title "Order of British Empire," usually awarded to retiring civil servants, or with descriptive terms like "He is working like a eunuch or an impotent man." Productivity is higher in most of the small industries, be they manufacturing, craft or service enterprises. This is so because they are run proprietorially to provide economic power for social mobility, self-sufficiency, and growth in a situation where credit is hard to come by to start a business or to expand an existing one. The chief reason for the situation is the caution of bankers in giving loans--cases of borrowers spending all the money or a large part of it on socials are not uncommon.

The Federal government exploits and controls all mineral resources; earnings from the resources form a very large part of the government revenue. That there is a high probability of rapid growth for the economy of Nigeria can be inferred from the fact that "from 1950 to 1960, (when petroleum had not yet been discovered) agircultural production increased by 30 percent, more than offsetting the estimated 2 percent growth in population. Manufacturing increased fivefold, construction trippled, and electricity and pipe-water supplied quadrupled. Private comsumption also increased, amounting to some 87 percent of the Gross Domestic Product by the end of the decade."[51]

Nigeria's trading (distribution) "system is operated by various types of trading organizations which may be classed as (1) small (Nigerian) traders, (2) cooperatives (3) small expatriate traders, (4) expatriate firms, and (5) state corporations.[52] Of all these classes of traders, the bulk of the internal distribution of goods in Nigeria (especially at the retail level) is conducted by the small Nigerian traders whose rank and file are dominated by women in the west and men in the north and east. "In this area (Western Nigeria) markets are the province of women, and so great is their predominance that Hodder has observed that only a handful of the people

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[51]J. Massie and J. Lutyjes: Management in International Context, p. 300.

[52]H. White and M. Gleave, Economic Geography of West Africa (England: Cambridge University Press, 1970), p. 197.

in the Yoruba market are men."[53] The opposite is the case in the north because of the already mentioned Islamic law of keeping women in harems. In the east, housewifery is often a full time job hence, there are more men than women although there are few very successful women traders like the partners (cited by Bauer) that had an annual turnover of over $280,000 in 1954,[54]

The other classes of traders are high school graduates with or without business training and retired business executives. They are engeged in wholesale and/or retail trade. They use banks, and credit, and accountants; but they nevertheless run inefficient operations because of the unemployment of unskilled management staff (for various reasons) and the fact that there is no keen competition.

Occupational classification is best done according to the classes identified under social stratification. Starting from the top the occupation of the military is obvious enough; defending the nation and (at present) governing it. Members of the political directorate usually

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[53] Ibid., p. 198.

[54] Ibid., p. 199

have other economic interests like stocks and shares, wholesale trade, gas distribution, real estate, or professional practices, like law and medicine. The "parasites" and their professional equals are in the civil service, in courts, with firms and in high schools and universities, as academic and non-academic personnel or in private practice. The civilian rich are almost invariably traders, (wholesale and/or retail) or owners of service industries. The next two divisions--clerical and technical--are academic equals, usually high school graduates with or without low-level professional training, they are generally wage earners from government or firms although the technical ones normally supplement their earnings with private practice. The craftsmen are semi-literates or illiterates (the western way) engaged in professions like weaving, leather works, smithing, auto-mechanics, painting, carpentry. They can be shrewd business men. The jobs of the traders (mostly small shop-keepers, marketers, and itinerant vendors) and the farmers need no qualifications.

Political Culture

At present Nigeria has a military government (with civilian executives) that declared, at the launching of the

1970-1974 Development plan, that the principal objectives of the plan "are to establish Nigeria firmly as: a united, strong and self-reliant nation; a great and dynamic economy, a just and egalitarian society; a land of bright and full opportunities for all citizens; and a free and democratic society.[55] The Head of the Federal Government had said that Nigeria would return to civilian rule by 1976. Meanwhile, apart from peace and stability (which is good for business) that the Federal government gives the nation, the government's direct participation in business is limited to its investments in public utilities, very large industries, and foreign trade. Entrepreneurship by Nigerians is encouraged, and a very liberal business tax policy exempts many "pioneer" industries from paying taxes on their profits,while they are also protected (with high tariffs) from foreign compteition. Because it is hoped that peace, political stability, and legislation favorable to business growth would continue in Nigeria, political issues are not discussed in this dissertation. Which political system suits the country most, would be decided by practicing politicians. The only concerns of the businessman is peace in the nation, freedom for

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[55] _Nigeria Year Book 1972_, (Daily Times Press), p. 201.

entrepreneurship, and profits from investments. This dissertation is written to show entrepreneurs how to make or increase their profits, given there is peace and freedom.

Deductions

When all the conditions described in this chapter interact, the resulting situation for business purposes is a free, well-fed but semi-literate market with great potentials for growth in essential goods. In luxury goods the market is limited, but also expandable. The image of the average Nigerian business person that emerges is that of a literate man or woman with no high school diploma, nor any formal training in economics and functional areas of business management. With regards to personal attributes and habits he can be described as follows:

1. He is a complacent "conspicuous consumer."
2. He is individualistic in acquisition.
3. He is customarily socialistic in consumption: that is, he had to spread his economic surplus around as many relatives as are "hard up" so as to maintain his good name.
4. He is nepotic in environments that are far away from "home" because of high affiliation needs.
5. He is a spender on children's education at any cost in order to aid children's mobility into the "leisure class."

6. He entered business because his quest to become an academician failed, and he is quick to let people know that he has "made it" financially, if he does.

7. He despises agriculture and manual labor.

8. He respects status, tolerates power and acknowledges high class as something to aspire towards.

9. He is apathetic to political ideologies, but pragmatically sensitive to the effects of political decisions.

10. He sees married status as evidence of maturity and views parenthood as a "mission" that must be accomplished for societal respect."

These attributes and habits are not in accordance with those essential and desired for effective entrepreneurship. Examples of essential attributes and habits are thrift, belief in the dignity of labor, professionalism, controlled fertility, and achievement needs. The Nigerian businessman has to acquire these desired habits and discard the undesirable ones through an educational program; an educational program designed specifically for him according to the principles of course-aid building discussed in the next chapter.

CHAPTER III

INTRODUCTION

(Learner) ... "They begin to accomplish things that belie their own previous, limited expectations. They should--and sometimes--do thrust out their chests proudly and proclaim, 'Look, look what I have done--and I did it all by myself' ...

(Teacher) ... Shocked and abused, the teacher retires to lick his wounds. 'Did it all by himself, did he? The ingrate! Doesn't he see how much of what he has now become is because of me?"[56]

Oracle of Human Learning:

"Teacher, the Learner is right, he did it all by himself, you do not have to "teach" him; your teaching is even a hindrance to his creativity, if not to his learning. Just show the light and he shall find the way."

"....devices for converting home television sets to closed-circuit educational use are in advanced experimental stages. A device that plugs into (a) television set so that (one) can use programmed material provided by the school should be available in U. S. A. at very low cost by 1975."[57]

"Evaluate the learner's performance on the basis of 'Fluxion (which) is the rate of change of a continuously varying quantity."[58]

What is curriculum? "Curriculum has been defined in

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[56] J. I. Goodlad, School, Curriculum and the Individual (Massachusetts: Glaisdell, 1966), p. 19.

[57] J. Saylor and others, Curriculum Imperative: Survival in Society (Nebraska University Press, 1968), p. 46.

[58] E. Dale, Building a Learning Environment (Bloomington, Indiana: Phi Delta Kappa Foundation, 1972), p. 79.

various terms which range in meaning from as narrow as 'what a teacher teaches in class during any single class period,' to as wide as 'all that is formally taught in any educational setting or an educational institution.'"[59] Ralph Tyler defines curriculum in socialization terms as a social tool for implementing the society's various philosophies of education.[60] Burns and Brooks, in their book, Curriculum Design in a Changing Society, wrote:

> "Webster is quite accurate, of course, in defining curriculum as 'a course or set of courses.' There is no reference to relevance, performance, effectiveness or learning--just a set of courses. That's what we call 'telling it as it is.'"[61]

But a later publication of Webster's Dictionary (edited by John Allee), defined curriculum as:

> "A specified course of study at a school, college, university, etc."[62]

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[59] Thomas Miller, Institute of Education, (Ibadan: University, Nigeria, 1968 (Lecture).

[60] R. Tyler, Basic Principles of Curriculum (Chicago: Chicago University, 1959), p. 5.

[61] R. Burns and C. Brooks, Curriculum Design in a Changing Society (New Jersey: Educ. Tech. Pub., 1970), p. 134.

[62] J. Allee: Webster's Dictionary (Ottenheimer, 1966), p. 95.

American Heritage Dictionary defines the word as:

> "All courses of study offered by an educational institution; a particular course of study often in a special field."[63]

The Oxford English Dictionary associated curriculum with study, as if reluctantly, by defining it as "course (of study)."[64] But perhaps the most recent definition of curriculum by currently practicing educationists is:

> "A curriculum is an educational program. It is designed to accomplish certain educational goals and to use specific educational means to accomplish these goals. It consists of a broader environment within which interactive teaching takes place and includes overall content and approaches to it."[65]

A little farther it is explained that:

> "Interactive teaching is the process by which environment is actualized and given human energy."[66]

It could be seen from this last definition (as in most of the earlier ones, and in educational practices until the very recent past) that curriculum is defined as a specified,

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[63] W. Morris, The American Heritage Dictionary, (New York, N. Y.: American Publishing Co., 1970), p. 324.

[64] H. W. Fowler and S. G. Fowler, Concise Oxford Dictionary (England, Clarendon, 1958), p. 294.

[65] Bruce Joyce and Marsha Weil, Models of Teaching (New Jersey: Prentice-Hall, 1972), p. 319.

[66] Ibid., p. 320.

predetermined unit or bundle that has to be taught. Presumably, it has to be taught to prepare "the child for the future." But:

> "Certainly a curriculum should consists of more than technically accurate information, and more specifications than simply 'Here, present this!' Curriculum design, development and implementation, like teaching, and like teacher education, must eventually come to grips effectively with the problems: what is to be taught, and how it is to be taught. These problems will not be resolved, and school will not improve appreciably until curricula become student-behavior centered and teaching becomes student-behavior-change oriented."[67]

Moreover, changes are occurring so fast and with such complexity in human societies that it is impossible to adequately prepare any child for the future, fully equip any teacher for any type of classroom, or even train a business executive for successful operations in next year's business environment. So unpredictable is the future, even the near future, that "curricula are merely social tools.... They give us hope in seeking to accomplish what is, in fact, a hopeless task... Our best outcome is to maintain a dynamic

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[67]R. Burns and C. Brooks, Curriculum Design in a Changing Society (New Jersey: Educational Tech. Pubs., 1970), p. 136.

state of tension between our perceptions of where we might be and where we are."[68] This aptly describes the present situation with the current definition of curriculum. And it is common knowledge that "our best outcome" is seldom achieved. This is so because no mention is made of learning and the learner per se! This reminds me of a Nigerian (Yoruba) interrogative maxim:

> "When you continue to plead with the doctor to prepare a potion for a patient, but you do not plead with the patient to take the potion, how do you hope to achieve your goal of curing the patient?"

However, to make the learning process less hopeless a task or even make it a rewarding endeavor (to the "teacher"), suppose curriculum were defined in terms of the learner's chosen course (what he has learned). And, suppose the present idea of curriculum were termed "course-aid" to be made to measure continually. Then curriculum would have only its original meaning in "curriculum vitae: "the course of one's life," for employers to assess and for biographers to worry about. And course-aids would be curriculum facilitators for individual learners. Thus (course-aids) would be taken less dogmatically because of ever-changing situations, and because of individual differences.

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[68] John Stuart Maclure: Curriculum Innovation in Practice (England: H. M. S. O., 1968), p. 9.

The current preeminence (rightly so) of the educational philosophies preached by Rosseau and Dewey that the learner should be the center of his curriculum gives support to this proposition; hence, curriculum should be defined as a course of study which a learner chose from many alternatives of learning opportunities and challenges presented to him as aids (by institutions and the society at large) to enable him to be living his fullest at any specific time throughout the course. The course may be a comphrhensive view of an entire process of educational program chosen by a child, a crash program process selected for some emergency operations, or a learning package preferred for continuous experiences for a life time. However narrow, or however wide it is, it should emanate from and be internalized by the learner, and should contain a built-in evaluative process that would provide continuous impetus for its self-generating dynamics to meet new challenges. Life should be measured "not by wine poured forth but by wine drunk." Learning, living and striving would become simultaneous experiences for the learner. Accomplishment of educational goals would also be a less "hopeless task." Moreover, equality of educational opportunities throughout a nation could be achieved by a simple assemblage and dissemination of core facilitators which would enable everyone to meet basic challenges of successful living. Specialization and excellence in specific fields would result from natural individual differences as well as social environmental differences. While almost nothing can be done about natural individual differences, environmental differences could be brought to within acceptable parity to make the excellence of the "superlatives" complimentary to one another for the overall good of the society.

Therefore, from now on, the term "curriculum" would be used to mean the learner's course (except in quotations) according to the definition given it here. Instead of the word "curriculum with its traditional meaning, the term "course-aids," would be used.

Approaches To Providing Course-Aids

Two common approaches to the selection of course-aids are the Concept approach and the Process approach. To these two the Life-living approach will be added because neither of the two is comprehensive enough for modern learning.

Concept approach. Course-aids selected on the basis of promoting learning through concepts emphasize the broad ideas which constitute internalization through mental imagery. A concept is a summarizer of experience;

an invention of the mind to explain and classify perception[69] -shape, color, size, etc. According to H. Taba, three operations are essential in formulating a concept. They are: (1) the differentiation of the specific properties of materials, (2) grouping specific properties across many objects and events, and (3) labeling or categorizing a basis for grouping.[70]

Process approach. The Process Approach refers to the construction or selection of course-aids to specifically achieve the learning of fundamental skills needed in scientific activities. Examples of such skills are: servation, prediction and inference. This approach cuts across all disciplines or subject areas and aids the acquisition of ideas and skills that are often applicable in learning situations. The philosophy of the approach is that such skills should be separately learned as curriculum essentials which facilitate the understanding of most educational challenges, foster self-reliance and promote creativity. "Curriculum must be process-oriented, if the learners are to develop processing behaviors--processes are extensively used in problem-solv-

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[69] H. Smith, "The Teaching of a Concept, An Elusive Objective," Science Teacher (March, 1966), p. 104.

[70] J. Verduin, "Teaching Strategies for Cognitive Growth," Conceptual Models in Teacher Education (Washington: American Association of Colleges for Teacher Education, 1967), p. 17.

ing and therefore it is reasonable to assume that one of the ways processes are acquired, developed and become functional is through learning to solve problems."[71]

<u>Life-living approach</u>. This approach makes use of the first approaches together in a more comprehensive yet tailored way for the learner. The philosophy here is to show the light and let the learner find his way. Living experiences are used to socialize the learner, that is: make him goal-setting, achievement seeking, self-reliant, rational and problem-solving; and to present him with alternative goals, any of which he could strive to achieve in either short or long runs so as to fulfill himself as well as be a productive member of the society. The learner is made to live from inside out, and from his immediate environment to the world at large. With this approach, "All learning psychology theories,"[72] all knowledge of the human nature, and new information about the ever-changing environment, are made use of to guide the learner in a continuous Response-Aid process (the stimulus being self-generated from previous experiences) that will

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[71] R.Burns and C. Brooks, <u>Curriculum Design in a Changing Society</u> (New Jersey: Educational Technical Publications, 1970), p. 56.

[72] J.Gwynn and J. Chase, <u>Curriculum Principles and Social Trends</u> (New York: Macmillan, 1969), p. 63.

make him learn most and live his fullest with his chosen course:

> "In any adequate discussion of the educative process, two things will stand out prominently, learning and life. Learning of the right kind helps one to live better. In the last analysis we concern ourselves about education and learning because we wish our pupils to live fuller and better than they otherwise would. It is living that fundamentally concerns us."[73]

Attributes of Good Course-Aids

I. Selection theories. Which theory should be used in selecting good course-aids, scientific theory or technological theory?[74] What are the implications of each of the two theories for course-aid content and processes? Burns gives a comprehensive review of current literature on the two theories and after defining the goals and analyzing the procedures of each of them, he writes that:

> "A technological theory of curriculum and instruction, rather than a scientific one, ought to be the first responsibility of the educational and training enterprises."[75]

He discusses his stand at length and summarizes his view

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[73] H. O. Rugg and others, Foundations of Curriculum-Making (New York: Arteo, 1969), p. 68.

[74] R.Burns and C. Brooks, Curriculum Design in a Changing Society (New Jersey: Educational Tech. Publs.,1970), p.68.

[75] Ibid., p. 68.

by comparing the technological theory and the scientific theory of course-aid selection thus:

> "In order to demonstrate the crucial differences in the theoretical focus provided by these two decision systems, let us briefly review the essential differences in their content, goals, functions and evaluative criteria:
>
> · While science focuses on investigating the behavior of components in abstract and surrogte environments in order to minimize variability and confoundedness, technology investigates the behavior of components in real world septic environments in order to maximize these factors.
>
> · The goals of science include the control, explanation and understanding of phenomena, whereas those of technology are focused on optimizing the control of environments. As Fogel (1963, p. 4) points out, the scientist 'does to know' while the technologist 'knows to do.'
>
> · The scientist processes data in a manner calculated to lead him from a set of causal conditions to a related set of effects, and the technologist reverses this order. Starting with a desired effect, the technologist attempts to identify the required set of independent causal conditions. The scientific process by which this former activity is carried on is referred to as "discovery" and the latter is generally referred to as "invention." In the former case, the processes of induction, deduction and hypothetico-deduction are commonly employed. In the latter case, such logic and rationality give way to stochastic decision structures for relating means and ends. These structures are developed by analogical and metaphorical extension and by criterion trade-offs based on intuition and common wisdom, as well as on empirical science.
>
> · The power of scientific theorizing depends primarily upon empirical sensory data inputs, whereas technological theorizing depends primarily upon the "hunches" of the technologist.

> • While the outputs of the scientist are inductive and deductive explanatory statements, those of the technologist are forecasts taht attempt to indicate in advance the extent to which a state of affairs can be anticipated by means of some set of independently selected variables (Finan, 1963, p. 530).
>
> • Finally, scientific theories are evaluated in terms of their relative power for relating facts within a theoretical network, but technological theories are evaluated in terms of the probability of their forecasts. In the first instance, the criteria for evaluation include reliability and validity in explanation and prediction. In the second instance, reliability and fidelity in interpretation and forecasting are the criteria for evaluation."[76]

The view that the technological theory should be used in selecting course-aid material is aptly put in Burns' succinct comparison quoted above. Course-aid material therefore should be selected on the basis of its being useful as a guiding tool for successful living under real and immediate conditions.

II. Content relevance and percision.

> "In order to guide the educative process, we must then, know (1) how learning takes place, (2) how learning enter life to improve it, and (3) what kind of living is good. Whatever else is to be true about the curriculum, it must fit the answers we give to these questions. It must enable learning to go on best; it must carry learning efficiently into life; it must serve the right kind of life.

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[76]*Ibid.*, p. 69.

What 'Learn' Means

> What does it mean to learn? when has anything been learned? What does this mean for the curriculum?
>
> As we are primarily concerned with life, so here we are concerned with behavior. To learn, is to change one's ways of behaving. Typically, to learn is to acquire a new way of behaving.
>
> Consider this word "acquire." When has one "acquired" a new way of behaving? For certain laboratory purposes other definitions of "learn" might suffice, but for life the answer seems clear. One has acquired a new way of behaving when one can and will behave in the new ways as the right time presents itself. Suppose I ask you, my reader, what is 5 x 3? The answer 15 comes back at once. Moreover, it comes of itself. Could you by trying have kept the answer 15 from coming to your mind? I doubt it. This is an extreme case, but it illustrates the essence of learning. when a thing has been really learned, it has in it an inherent propulsiveness which makes it try at the right time to work itself out in behavior. It is in this way that learning concerns live. It inherently changes behavior, not only what one can do, but also what one will do. Our pupils have in a full sense learned when upon the proper occasion they can and will behave in the new way."[77]

The term "true learning" therefore is applied to any change in the control of conduct which permanently modifies the individual's mode of reacting upon his environment. The final test of learning is the emergence of appropriate conduct and the course-aid must make for

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[77] H.O. Rugg and Others, Foundations of Curriculum-Making (New York: Arno, 1969), p. 121.

this type of learning--learning with complete internalization for utilization. For the course-aid to make for such learning, its contents must be relevant to the learner's immediate needs in achieving his goal, and the process contiguous to previous experiences. The content must also be precise, not cumbersome, and not couched in problematic language for the learner's abilities at the time of exposure. For example, a learner who chooses to learn the relationship between acids and bases in chemistry, and comes across the aphorism "acid plus base is equal to salt and water" should not be ordered immediately to learn "the names, symbols, and molecular weights of major acids and bases" simultaneously with or before experiencing the truth (or otherwise) of the aphorism with a few trials. Whatever acids and bases he knows and tries should be his choice depending on what his interests and goals are about acids, bases and/or salts. In like manner expecting learner bound for a wood workshop to learn four different ways of constructing a right angle (in Geometry) with a pair of compasses when he could easily measure it off with a protractor is to say the least superfluous. It has often been argued that even if the teacher (does he really teach or merely serve as a facilitator to learning?) could find a common denominator for providing relevant course-aids for all students, it is impossible, considering the teacher-student ratio in most educational institutions, for the teacher to provide precise aids for each student. This need not be so. If the teacher really studies his learners' environments (made easy by neighborhood school policy up to high school), and follows the curriculum of each of his students, some imagination will make him hit the bull's eye most of the time in providing precise learning aids to his students--his main objective.

III. Course-aid objectives. Course-aids should be selected with the ultimate objective of the curriculum in view, and this ultimate goal should be defined in observable behavioral terms:

> "Who needs behavioral objectives? Students. Behavioral objectives are a tool which lets students know where they are going so that they can then make intelligent choices concerning how they will get there. Curriculum processors who are constructing individualized curricula in the form of student lesson plans containing behavioral objectives are opening up one avenue for choice-making by providing media- and -method alternatives from which students can select."[78]

Why do people train to be farmers? Is it because the government says they should in order to feed a nation? Is it to become good or better crop mechandizers or to grow enough food to eat and survive? Is it to make money, or to raise their own standard of living, or to keep ag-

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[78] R.Burns and C. Brooks, Curriculum Design in a Changing Society (New Jersey: Educational Tech. Pubs., 1970), p.41.

ricultural engineers, and/or agricultural science teachers in jobs? Or what? A trainee-farmer's answer to this question should be a major factor in determining the training course that the farmer (as learner) would run and the course-aids that should be selected for him. Other factors would be societal needs with regards to topics like soil conservation, societal norms and conventions about issues like private property, "fair play" and "good life and living." And the farmer's personality--his pre-training abilities physically, mentally, and in technical know-how--is another factor that has to be considered. The interaction of all these factors will determine what the farmer would be doing as he runs his curriculum and, what he would be doing should determine the content and the process of the course-aid. Behavioral objectives should be derived from subject matter, the society, and the learner. and they should be specified in terms of learner's choice of action within a given context and with pre-stated criteria of evaluation that would leave no doubt as to when the objective is achieved. As put by Ralph Tyler, the essential sources of course-aid objectives are learner's needs and interests, contemporary life, accumulated knowledge from subject specialists, current philosophy of good life and good society, and up-to-date knowledge of psychology with regards to the nature of man as a social being.

These essentials, he writes, should be synthesized to select experiences that the learner can use or practice, experiences that are reinforcing and satisfying while being practiced, and that lead to the desired objective(s).[79]

IV. Identified and systemized processes.

> "What are processes? What role should they play in education? How are they related to problem solving and other terms used with them? How can they influence curriculum reform at all levels of education?
>
> Processes belong to a type of objective differing from the cognitive entities (knowledges, understandings and skills), the affective entities (attitudes, interests, and appreciations and heuristic entities (strategies). Processes, as a type of objective, are specific mental skills which are any of a set of actions, changes, treatments, or transformations of cognitive or affective entities used in a strategy in a special order to achieve the solutions of a problem associated with the learning products, or the communication of things learned. Processes are, more simply, transformational entities."[80]
>
> "It is possible to identify four process areas which are relatively common to all instructional fields and which should be considered in any curriculum approach. These process or ability areas include: (1) the language processes related to the communication and clarification of understandings, personal and social roles, which have to do with verifying and validating data, generalizing, inferring and predicting consdquences (perceptive and creative thinking are included here): (3) the social processes through which self-concepts are

[79]Ralph Tyler, Principles of Curriculum and Instruction, (Chicago: University of Chicago Press, 1950), p.

[80]R.Burns and C. Brooks, Curriculum Design in a Changing Society (New Jersey: Educational Tech. Pubs., 1970), p.51.

clarified and effective use of educational tools and resources--people, books, dictionaries, maps, charts, globes, and the like. Without regard to how the curriculum planning is done, conscious attention must be paid to how increasing maturity in each of these four process areas is gained by the learner."[81]

These processes should be systemized into an integrated structure (that would be continuously and severally encountered by the learner as he lives his curriculum) thus:

1. Accurately establish the need for a "Consequence," accomplishment, ultimate goal or final output. The final output of nursing education is not a good nurse, but a comfortable and healthy patient. The ultimate consequence of nursing education, therefore, is a state of nature that makes nursing unnecessary--good health.[82] The establishment of what is and what should be is imperative in course-aid selection so that the learner, while running his curriculum would be aware of changes that occur as being desirable or otherwise, for the expected effects.

2. Define the components that are necessary to produce the desired consequences. These components could be people, machines, animals and/or other materials, but they must be readily available, and be acceptable to the

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[81]G. Macdonald, Strategies in Curriculum Development (Ohio: Merril Books), p. 8.

[82]R. Burns and C. Brooks, Curriculum Design in a Changing Society (New Jersey: Educational Tech. Pubs., 1970), p. 84.

learner and to the society. They must also be consonant with normal life and living. for example, despite the fact that Skinner (1966) and Cummings (1965) had used pigeons to direct ballistic missiles and to inspect items on production lines respectively, pigeons are not acceptable components of missile and production-line training programs.[83] For one thing, it is not part of normal life and living to have pigeons on payrolls. An example of acceptability to the learner and/or the society is choosing a pig for a Moslem student or in a Moslem state as the animal to be used for dissection in order to learn the arterial system of mammals.

3. Consider all resources and constraints from the learner's point of view as an individual with latent potentials for or against accomplishment of objective and from his view as a social being to interact with and be affected by the totality of his environment. Milieu-therapy approach to psychotherapy recognizes that changes in the patient must be supported by his environment outside the therapist's office; the same thing applies to the learner. This postulation would enable the course-aid selector to know what to present to the learner, when to present it, and how to present it for maximum effectiveness.

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[83] Ibid., p. 135.

"Many of the behavioral changes the 'educator' wishes to produce require environmental modificaitons far beyond the scope of classroom and teacher. It is wise for him (teacher) to consider not only the ends he wishes to achieve, but the limitations of the means he has available for achieving them."[84]

4. Specify and define performance expectations reasonably in light of the "force field analysis" conducted in (3) above. Too high or unattainable expectations frustrate or go unheeded; too low expectations dull motivation, prolong course unnecessarily or make the learner "go his own way."

5. Evaluate against expectations, not against any "absolute achievements." This could be done with tests and/or simulations. Cases and case studies are nowadays becoming more and more popular as tools for evaluation processes. It must be noted, however, that "I know of no mechanical device, no test, no workbook, no computer yet, which can effectively assess a child's (learner's) performance in relation to his ability and to the circumstances in which he is living (Sir Alec Glegg, Chief Ed-

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[84]R. Burns and C. Brooks, Curriculum Design in a Changing Society (New Jersey: Educational Tech. Pubs., 1970), p. 102.

ucation Officer, Yorkshire, England).[85] In fact, the evaluation process need not be formal, nor be an "examination," nor even be drafted or compiled from "outside" the learner's normal living, since the learner's behavior in the face of new real-life problems or challenges is a mark of his cumulative learning.

6. Re-examine desired output and the environment in light of the learner's latest observable behavior (performance). Also look for and constantly review all possible and reasonable alternatives for achieving desired consequence as the learner runs his course. Even goals should be regularly examined for desirability and attainability to ensure that only appropriate aids are provided. (You) do not have to "teach." "The most important thing is that the curriculum maker must become a student both of the child and of society and the accumulating experience of race,"[86] if he is to be of utmost help to the learner. In other words, all the variables of the course and the performance of the learner should be continuously re-examined and evaluated respectively on the basis

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[85] John Stuart Maclure, Curriculum Innovation in Practice (England; HMSO, 1968), p. 25.

[86] H.O. Rugg, Foundations of Curriculum Making (New York: Arno Press, 1969), p. 14.

of "fluxion" such that every "home" would be a challenge to the learner and every challenge a "home."

V. Efficiency. A 12-pound hammer is definitely an effective way of killing a malaria-carrying mosquito that alights on one's forehead, and it need not be an unreasonable way of killing the mosquito if one considers the fact that malaria kills. But how efficient a way is it? What are the costs, all the costs?, and what are the payoffs of this method? What are the alternative methods of killing this mosquito, given it has to be killed? How handy is this hammer each time a mosquito alights on someone's head? Questions like these have to be asked about a course-aid. And it is the duty of the selector to know the learner's capability and the environment as well as to anticipate the learner's demands at every stage of the curriculum and be ready with efficient aids to meet the demand. The aid selector must have a "library" of identified, described, and analyzed anticipated events in an ordered fashion. He would, therefore, be able to produce "the aids" rather than "aids" to the learner throughout the learner's curriculum. Efficiency, as well as effictiveness would thus be ensured in the choice of course-aids.

VI. Time factor. This is an input variable that should be treated under Efficiency and Effectiveness. But because of the "majestic" importance that has been given to it in course-aid designs to date, the issue is being treated separately. All course aids to date allow people to "succeed" only by chance rather than by plan. The major contributor to this "success by chance" results, in people's living process, is the importance given to time and choronological age--all "normal" children must start elementary education at six, be shifted to the secondary system at thirteen, and be ready for college not earlier than eighteen. What happens in college is a repetition of what has been happening all along the way--a tale of drop-outs from various conformity programs, and eventual drop-ins into various professions that the individuals never intended to be part of. Drop-outs occur for a variety of reasons: the process of course-aid in use may be too fast or too slow for the learner, the current environment may be hostile to the learner, a guidance counselor may consciously or unconsciously mislead the learner, or, from the learner's perspective, the objective of the learning activity at the material time may seem too distant for the learner. Now, if the learner were not timed to spend 6-6-4 years in elementary, secondary and college learning systems respectively as a "normal" person, won't he more probably live a life rewarding to himself and to the society? A cursory observation of the performances of "drop-ins" answers the question in the affirmative. For whatever reason--maturity, desire to "succeed," re-awakening--that drop-ins re-enter a formal learning system, they tend to progress very fast, learn with "less tears," and move toward their chosen goals with a stronger singularity of purpose.

Hence, if "time" were not rationed for learning activities and the achievement of desired goals, many more people would be arriving at their goals than now.

Hence, making time unimportant is an essential part of individualized learning programs. But at what age of the "normal" child should untimed individualization begin in the formal learning process? Educational research is still to come out with an empirical answer. It is agreed, however, that for the adult, the individualized process is the best method for effective learning, and it is a method with high probabilities of achieving success by plan.

Postscript

As a tool for education, the concept of course-aids as described hitherto, among other things obliterates the idea of some people being called "curriculum specialists," others called "teachers," yet another set of people being called "teaching aid specialists," who teach (on invitation) teachers and/or students, how to use audio-visual aids including communication and mass media equipment, and sometimes construct improvised aids for special situations. Instead, the concept makes for an atmosphere of two sets of learners, always "on the same wave-length" with each one constantly striving to live a better life through living from learning and learning from living. While the official "learner" (student) looks to the course-aid selector for light "through any tunnel," The course-iad selector who should never be caught flatfooted, behaves like a business manager who plans the sequence of events, allocates resources, coordinates activities, and evaluates (control) output to aid further planning--every student is a different product. To help him in this great task of being "Jack of all trades and master of (all)" he needs the services of subject specialists, including psychologists, and communication experts, who would serve as consultants or "staff personnel" at all times. Because he cannot handle too many learners at the same time, he does not need halls (classrooms) for learning experiences. He needs revolving libraries and workshops, and a small place to talk with the learner(s).

And, because of individual differences in learners, and ever-changing environment, he does not need hard bound textbooks; he wants loosely held, easily dismantable learning opportunity sheets, that can be pulled apart for rearrangement of events, for discarding obsolete or irrelevant (to the needs of this learner) information, and putting in desired sheets. No one needs to be a teacher, and if the idea is pushed far enough, classrooms for general education would become workshops, and campuses for college or vocational education would become reference centers.

Important Variables in Selecting Appropriate Course-Aids

I. The learner. "The buck stops here;" the learner has got a life to live, a life in which he is incessantly learning informally, and for the successful living of which the system of formal education is designed. What does the learner know now? What can he do? Apart from morphological dimensions, no one can be sure of his other potentials--his psyche, his mental capabilities, how he would face up to situations, and most especially, his learning capabilities as well as his learning habits. Since life is a problem-meeting spree, living can be nothing more than a problem-solving process, and the essence of learning or education is to continuously change the behavior of the learner to ensure successful encounter with new challenges to life. "Education is the process of changing the behavior patterns of the individual. This is using behavior in the broad sense to include thinking and feeling as well as overt action."[87] But this concept of education presumes that the learner already has a "behavior pattern" that has to be changed (to enable him to cope successfully with his changing environment). From the society's point of view this behavior pattern implies that the learner has "grown so much" in his inhibition of cultural traits, and values, and his acquistion of abilities, skills and habits. How and when could he have more of these elements? How heavy should the doses be if "learning" is to be accomplished? The answer to these questions have been said to depend on the learner's "readiness" to learn. "Readiness is defined in temporal terms by many educationists including Tyler as "when to teach," but it is also defined as what to teach by other eudcationists an/or psychologists. In fact, the topic is considered so important to learning that it has been subjected to much theorization and research for many centuries. Three schools of thought about "readiness" emerge from the studies:

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[87]R. Tyler, Basic Principles of Curriculum (Chicago: Chicago University Press, 1950), p. 5.

1. The Predeterministic school, e. g., (Piaget and Kant,
2. The Tabula Rasa school, e. g., (Locke, Hume, and Thorndike,
3. The Interactionist school, e. g., (Vygotsky _et al_.).

While the predeterministic theorists believe that "nature" has more influence on learning than "nurture" and that when, how, and what to teach depends on the learner's "developmental stage" as an organism, the Tabula Rasa (clean slate) theorists affirm the opposite view and assert that readiness depends mostly on what has been learned or experiences before. The interactionist theory is an attempt to achieve a happy medium between the two. The issue of readiness is well discussed in Chapter Seven of Burns and Brooks' _Curriculum Design in a Changing Society_ and the exposition on the first two theories (predetministic and tabula rasa) is summarized thus to spotlight the writing on the interactionist theory:

> "Hopefully it is clear by now that the concept of readiness takes on different parameters depending on the tradition within which the theorist operates. The traditions discussed thus far have emphasized two extreme conceptions of development which make rather different prescriptions about the _readiness_ of the learner for knowledge acquisition. The Tabula Rasa conceptions see the child's mind as essentially a passive sponge, and place considerable emphasis on the teaching input that the environment

provides. The "predeterministic" theories have given the organism an active and dominant part in its own development of knowledge, and the teaching input is undervalued. The Tabula Rasa conceptions put the problem of readiness in the teacher's hand, whereas readiness in the predeterministic tradition depends on only the learner. A third position is introduced here which is labeled interactionist because it attempts to conceptualize the organism-environment interaction in less extreme polarities than the views previously discussed. Because of its different theoretical stance from predeterministic and Tabula Rasa approaches, the prescriptions on readiness to learn will be somewhat different, and different conception of knowledge acquisition will be advanced."[87A]

The interactionist theory assumes that non-spontaneous school-learned (scientific) concepts can alter the learner's spontaneous concept formation.[88] Burns cites the Ojemann and Pritchett (1963) study to prove that this happens. But,

"Readiness for a learning sequence is far less dogmatically presented in the Vygotskian framework. The organization of the material and the way it will be presented is partially dependent on the intuitions of the teacher. Vygotsky admits that different temporal sequences are possible in a learning task, but he demands that the learning take into consideration the conceptual orientation of the child where possible. This ambiguity makes any rigid concept

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[87A] R. Burns & C. Brooks, Curriculum Design in a Changing Society, (New Jersey: Education Tech. Pubs., 1970), p. 125.

[88] Ibid., p. 125.

of readiness impossible and forces the educator to ask relevant questions, aside from strictly the readiness issues, in deciding whether instruction is to be fiven now or at some later point in time. The crucial issues, in other words, are whether accelerated learning is reasonably economical in terms of the time and effort involved, and whether it helps children developmentally in terms of their total educational careers. The answer to these issues cannot be found within the confines of a psychological theory of growth and development, for:

> Even if it be demonstrated that young children can learn this or that "advanced" process, we should still need to decide whether it is desirable and appropriate for them to do so. Sociologically, we may ask whether this is the best way for children to spend their time and energy. Intellectually, we may ask whether this is the most suitable preparation for future intellectual activities. Emotionally, we may ask whether "early" systematic instruction in reading, mathematics, or what have you, will have a harmful effect upon motivation, or upon personal and social behavior.... The point we are trying to make here is simply this: Just the fact that children can learn this or that does not by itself mean that we, therefore, must require them to do so at some young age or in some early grade (Tyler, 1964, pp. 223-224)."[89]

These three approaches to readiness can be supplemented with the treatment of readiness that is possible within the psychometric treatment of contemporaneous individual differences,"[90] a treatment that perhaps cannot become

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[89]R. Burns & C. Brooks, Curriculum Design in a Changing Society (New Jersey: Educational Tech. Pubs., 1970), p. 130.

a fourth school of thought about readiness because of the high probabilities of inaccurate identification and/ or measurement of the differences as well as the impossibility of empirical diagnosis for comparison of post-treatment results. Nevertheless, one can see that the clue to smooth learning processes and on-target course-aids lies in "contemporaneous individual differences," the teacher's knowledge of the learner's abilities to date, and the teacher's consonant response to the pragmatic assessment of the learner's immedicate "state of the union," as reported by him (learner)--the union of nature and nuture in all their ramifications. Even with the (presently most modern) individualistic approach to education as in Amherst (Massachusetts) schools, when the teacher tells learners to choose out of the learning objectives which he has written out, he assumes that everybody wants to learn (that day); he does not consider the possibility that someone might not want to learn anything formally that day nor even want to come to school (or to this teacher's class) at all. He also assumes that he has covered all reasonable learning objectives.

Moreover, when a very young learner who worked on "sets" (in mathematics) the previous day told the teacher that he wanted to work on addition of decimals the following day, or when an adolescent learner (in high school) who worked on quadrilaterals the previous day chooses to learn quadratic equations a day after, and the teacher says: "One step and then another, finish what you were doing yesterday before you go to something new," the teacher assumes that the change or disruption would result in improper learning of both concepts, or, at least, the improper learning of the previously learned one. But this may not be so, since the teacher does not know why the learner is making the change. In such instances, the teacher should find out the reason(s) for the learner(s) apathy or change, respectively, and satisfy the learner's needs in the hierarchy of needs if possible,[91] or let him proceed the way he wants to, with the hope that his needs would be satisfied with the change. The teacher's unqualified refusal to allow a change is more likely to lead to improper learning of the previous topic than the "disruption."

If the learner has confidence in the teacher, the "straight from the horse's mouth" approach can rarely fail to determine the learner's "readiness" in terms of when and what to learn; it is the teacher's responsibility to be able to provide aids, psychological and/or

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[91]A. Maslow, Motivation and Personality (New York: Harper and Row Publishers, 1970), p. 52.

material (at short notice) that will harmonize learning or coordinate learning efforts on different topics, be they as unrelated as Geometry and Religion, or as wide apart as their degree of difficulty in their simple equations of matrix algebra.

Theoretical "readiness" is, therefore, out of the show. When the learner wants to learn anything, the teacher who knows his current abilities (as derived from his behavior) and knows his goal should be able to provide an appropriate aid (positively or negatively) that would lead the learner to goal-directed activities that are coherent with his previous experiences. The activities must also carry consistent values in order to avoid the confusion which follows when people only half understand or half share the values which are implicit in what they are doing.[92] It cannot be over-emphasized that the aid must be "cut to measure" so that even two learners set for identical goals need not go by the same route.

The learner is therefore the pivot of all course-aid selection.

II. Post-learning desired behavior. The learner's present behavior is where we are and his behavior after

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[92] J.M.Gwynn & J.Chase, Curriculum Principles and Social Trends (New York: Macmillan, 1969), p. 63.

the course, or after learning has occurred, is where we are going. It is, therefore, obvious that how near or how far away the place we are going, as well as how smooth or rough the road(s) that lead there, is relevant to our choice of road and means of transportation to get there. The choice of course-aid has to be "just right" for the behavior desired in the learner after learning. This behavior must be unmistakeably identifiable, attainable and believed worthy of achievement by the learner.

III. Learner's learning pattern. How does the learner learn best? Through self-instruction from books or from practical experience? By insight (gestalt), by conceptual learning or by conditioned response? Does he perform best when he is to be formally educated? Does he prefer working alone to functioning in a group. Does he mind being observed by a passive audience? Which media does he like best? Answers to questions like these about the learner should be available to the course-aid selector so as to be able to construct appropriate course-aid for the learner.

IV. Material resources. Availability of material resources needed for specific course-aids is imperative if such aids are to be selected for use. For example, no matter how receptive a learner is to "programmed learning," if there is no electricity in his learning environment, other course-aids would have to be provided for him. The type and amount of material resources (for course-aids) available will influence the type of aid selected for the learner.

Summary

"Curriculum" as it is used traditionally, refers to what "curriculum writers" prescribe for teachers to use in helping learners achieve the goals of education which the writers had chosen from the societal point of interest as perceived by them. Yet, "curriculum developers" speak of elementary curriculum, or high school curriculum, to imply learners' "course of study," that is, what has (presumably) been learned.

Since the teacher can only be sure of what he teaches, (assuming he teaches the whole "curriculum") and what teaching aids he uses, but cannot be sure that all he teaches is learned, nor that only what is taught is learned, it is a misnomer to use the word "curriculum" for both what is taught and what is learned. The two have to be distinguished. The word curriculum has therefore been used here to mean the learner's "course of study" (what has been learned). What is traditionally called curriculum (what is taught) is called "course-aids."

A life-living approach is preferred here in the selection of course-aids, and it is believed that course-aid content should largely depend on the learner's personality and his environment. Education should lead to the learner's change in behavior continuously toward successful living, problem solving, and "knowing to do" things. Learner's readiness to learn should be perceived in terms of when and what the learner wants, and course-aid selection should be geared towards how best to help the learner coordinate his experiences to achieve his objectives effectively. Learner's present abilities, his desired objectives, material resources available and the learner's learning pattern are important variables to be reckoned with in constructing course-aids. The notion of "anticipatory generation of alternatives"[93] should be evident throughout the structure of course-aids and the aids should be planned to reveal continuing threads--ideas, generalizations, principles, concepts, methods--by means of which specific learnings might be related effectively one to another,"[94] and all to real life conditions as

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[93] E.Dale, The Practical: A Language for Curriculum (Washington, D. C.: National Education Association, 1970), p. 33.

[94] J. I. Goodlad, School, Curriculum and the Individual (Chicago: University of Chicago Press, 1950), p. 16.

derived from the individual characteristics of the learner, the subject matter disciplines and the nature of society.[95] As stated earlier however, the course-aid to be designed according to the principles described above is meant to effect change in the Nigerian businessmen--the learner. For the change to be effective it must be accomplished "without tears." The learner has to be "led not driven." Hence, theories of effective leadership for individual change and for social change which must be considered in the content of the course-aid, and in the strategy of implementing the educational program are discussed in the next chapter.

CHAPTER IV

TECHNIQUES FOR EFFECTIVE APPLICATION OF SOCIAL CHANGE STRATEGIES

Leadership is a role that is present only in orderly social systems. It determines who does what, when in social activities. Since all such systems are goal-oriented the success of leadership can be measured along a continuum between no accomplishment at all, and perfect accomplishment of the system's goal(s).

The American Heritage Dictionary of the English Language gives ""the position, office or term of a leader" as one of the meanings of leadership; it states also that a leader is (among other meanings) "a person who leads others along a way" and that to lead is "to show the way by going in advance; conduct, escort, or direct.[96] These definitions imply that leadership could vary from a "c'mon" participation to a "go on" instruction.

Hersey and Blanchard, in their book Management of Organizational Behavior, cite the definition of leadership by some other writers and state that "a review of other writers reveals that most management writers agree that leadership is the process of influencing the activities

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[96] American Heritage Dictionary of the English Language (New York: American Language Publishing Co., 1970), p. 703.

of an individual or a group in efforts towards goal achievement in a given situation. Form this definition, it follows that the leadership process is a function of the leader, the follower, and the situation. L = f(l, f, s)."[97] But this is the summary of modern studies. Leadership has not always been so basically defined. The other basic way in which leadership has been studied is leadership as dictated by Personality Traits.

From the time that Plato propounded his theory of "three souls" for the specialization of social activities within a society, it has been believed that "leaders are born," not made; they create situations, proclaim destinations and change (presumably) the destinies of lesser men. But they are never made by social situations. Sabine comments on Plato's theory thus:

> "The principle of specialization demands that essential services should be distinguished, and it follows that there are three classes: the workers who produce and the "guardians," who in turn are divided, though not so sharply, into the soldiers and the rulers, or the philosopher-king if he be a single ruler. But since dividion of functions rests on difference of aptitude, the three classes depend upon the fact that there are three kinds of men, those who are fit to rule but only under the control and direction of others, and finally those who are fit for the highest duties of statemanship such as the final choice of

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[97] Paul Hersey and Kenneth H. Blanchard, Management of Organizational Behavior (New Jersey: Prentice-Hall, 1969), p. 60.

> means and ends. these three aptitudes imply on the psychological side three vital powers or "souls," that which includes the appetitive or nutritive faculties and which Plato supposes to reside below the diaphragm, that which is executive or "spirited" and which resides in the chest, and that which knows or thinks, the rational soul which is situated in the head. It would seem natural that each soul should have its own special excellence or virtue, and Plato does in fact carry out this plan in part. Wisdom is the excellence of the rational soul and courage of the active, but he hesitates to say that temperance can be confined to the nutritive soul."[98]

Hence, for Plato, the presence or absence of leadership traits in an individual is a natural phenomenon that cannot logically be changed by social processes, although appropriate education is needed to create functional excellence of people in their respective classes. This theory received a big boost from the biblical stories written by the early Christians about the foretold birth of John the Baptist and of Jesus Christ. When the Holy Roman Empire was founded, the theory was used to proclaim and support the "divine right of kings" which made European kings "absolute" until Charles I of England lost his head in 1649 and political power base eventually widened in England . Within two centuries the "germ of revolt" had

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[98]G. Sabine, A History of Political Theory (New York: Holt, Rinehart and Winston, 1961), p. 52.

eaten through most European monarchies;[99] political power control, which had been the most mentioned and studied form of leadership was giving way to other leadership roles as a topic of study because the "social contract" has always been in operation, and "autocracies, monarchies or dictatorships are myths. Rule has to be a group operation. Leadership is an oligarchy."[100] The to the current theory of "situational leadership." But the "trait" (not necessarily leadership trait) is not dead yet; it is still upheld by behavioral scientists like McClelland who, as a result of over twenty years of research, asserts that the need (trait) for achievement (n-Achievement) is a distinct human motive that can be distinguished from other needs in individuals.[101] It is not possessed by everybody and "middle-class families (the merchants, managers, professionals, and salaried specialists of all kinds) seem to breed these kinds of children more than other socio-economic classes."[102]

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[99]D. Trevelyan, History of England (New York: Longmans, Green and Co.m 1953), pp. 417-419.

[100].R. D. Hall, Management of Human Systems (Cleveland, Ohio: Association for Systems Management, 1971), p. 3.

[101]D. C. McClelland et al., The Achieving Society Princeton, New Jersey: Van Nostrand Co., 1961), p. 43.

[102]Ibid., p. 379-381.

Other traits that can be so identified are power needs, the aggression needs, termed n-Power and n-Aggression respectively. However, McClelland also says that people (young and old) can be taught to posses n-Ach (n-Achievement). In fact, he believed it so much that he conducted an experiment (with inconclusive results, though) in which he tried to teach n-Ach to businessmen in Hyderabad, India.[103] This suggest that n-Ach as a personality trait is not meant to be the rigid natural and unchangeable characteristic as suggested by the earlier statement of "middle-calss families breeding these kinds of children" although it still implies the molding of a person (leader) who will control a situation. But as stated by Hersey and Blanchard, "A review of the research literature using this trait approach to leadership has revealed significant findings." As Eugene F. Jennings concluded,

> "Fifty years of study have failed to produce one personality trait or set of qualities that can be used to discriminate leaders and non-leaders. Empirical studies suggest that leadership is a dynamic process, varying from situation to situation with changes in leaders, followers and situations."[104]

Hence, they write of situational leadership, a leadership

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[103] A. Elms, Social Psychology and Social Relevance (Boston: Little, Brown and Co., 1972), p. 280 ff.

[104] Paul Hersey and Kenneth H. Blanchard, Management of Organizational Behavior (Englewood: N. J.: Prentice-Hall, 1969), p. 60.

that has "understanding," or "correct assessment," and "adaptation" as its two most important elements. Other personal qualities (physical or psychological) of the leader are almost immaterial if he has "what it takes" to read the situation correctly in men and materials and apply the appropriate leadership style--as cited above "L = f(l, f, s)." And then the results of the attempt to influence has to be measured in terms of being successful (getting the job done), as well as in terms of being effective (getting the job done successfully with no rancor in followers).[105]

The leader. "Who made thee a prince and a judge over us?"[106] was the question that a Jew asked Moses when Moses intervened in a quarrel between two "brethren" during the days of Jewish oppression in Egypt. The moral of the question is that for someone to function as a leader not only must he perceive himself as a leader, he must be so perceived by the follower(s). To achieve this, he needs power, positional power and/or personal power. Power has a range (limits) and a domain (area of influence). It also has sources, the commonest of which are (1) reward;

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[105] Ibid., p. 82 ff.

[106] The Bible (Exodus 2 v. 14.)

(2) coercion (punishment); (3) legality; (4) expertise (if the leader has expert knowledge of the situation); and (5) referent (if the leader is charismatic, or the follower is otherwise committed to him). The first three sources are essentially sources of positional power, while the last two are sources of personal power. Leadership through positional power could be successful but not effective (whatever the situation) but leadership through personal power is generally effective if the situation is right. Schein who called personal power "authority" and positional power "pure Power" contrasts the two thus:

> "Authority is not the same thing as pure power. Pure power implies that by the manipulation of rewards or the exercise of naked strength you can force someone else to do something against his will. Authority, by contrast, implies the willingness on the part of a 'subordinate' to obey because he consents, he grants to the person in authority or to the law, the right to dictate to him."[107]

The various sources of power are illustrated thus:

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[107] E. Schein, Organizational Psychology (Englewood, Cliffs, New Jersey: Prentice-Hall, 1965), p. 11.

Sources of Power

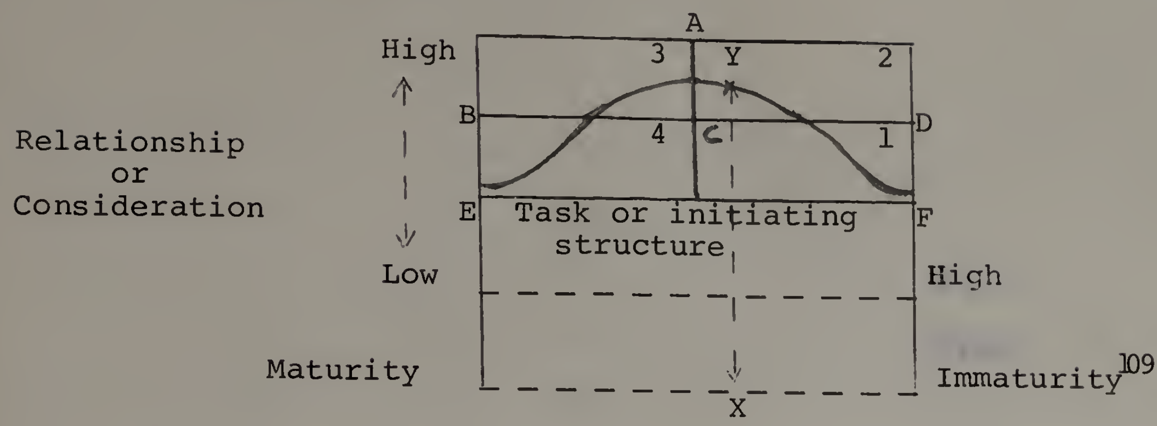
Types	Positive and Demanding Attempt to Influence Possible	Who Administers	Does Agent
Reward	Approach-Avoidance Conflict Payoff Cost	Power Agent	Yes
Coercive	Avoidance-Avoidance Conflict $Cost_1$ $Cost_2$	Power Agent	Yes
$Legitimate_1$	Potential condition to enforce reward or coercive power; "normative" yielding (e.g., Police	Power Agent of Others	Yes
$Legitimate_2$	Agent of Group that defines "social reality;" "Informational Yielding" (e.g., Priest, Teacher	Others or society Incidental	No
Expert	Informational Yielding	Other or society Incidental	No
Referent	Modeling, imitating agent who is successful. "Identification"	Others of society Incidental	No
	No positive and demanding attempt to influence.[108]		

[108] Corwin D. Cartwright and Alvin Zander, Group Dynamics (New York: Harper and Row Publishers, 1968), pp. 262-268.

Apart from this possession of power, the leader must behave "just right" in his efforts to influence the follower(s) if he is to be effective. Leader behavior had been studied for many years, and many models have emerged from the various approaches used to study the topic. A number of these approaches is discussed by Hersey and Blanchard in Chapter Four of their book Management of Organizational Behavior. They concluded with the Tri-dimensional Effectiveness model and stated that there is no effective (good) or ineffective (bad) leadership style per se; appropriateness of style to the situation is what matters. They finally developed the Life Cycle theory of leadership to help the leader choose the most appropriate style for effective leadership, for practical purposes. The theory is an integration of horizontal Immaturity-Maturity continuum for the follower, with four planes of the Low-High vertical axis of human relationship and the Low-High horizontal task orientation axis in a leader-follower event. The result is the following structure from which the "best" leadership style is chosen according to the quadrant in which the follower's level of maturity falls.

Figure 1

Life Cycle Theory of Leadership



Relationship or Consideraton measures how relaxed, casual or cordial the leader-follower realtionship should be.

Task or Initiating Structure determines how much "telling" or "driving" there need to be from the leader to the follower for the accomplishment of the task in hand.

In this context the follower is treated exactly like the learner in course-aid designing. The follower must be "read" or diagnosed correctly with regards to his level of maturity under the prevailing circumstances at the time that the leader-follower relationship is to be entered. He is the most crucial factor in any leadership event. As a general rule, the more matured a follower is, the less "telling" "driving or "breathing down his neck" there should be.

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[109] P. Hersey & K.H. Blanchard, "Life Cycle Theory of Leadership," Training and Development Journal (American Society for Training and Development, May 1969), p. 29.

When viewing maturity and immaturity on a bi-polar scale, they can be seen as characteristics with continuums described as follows:

Immaturity	Maturity
Very passive	Very active
Very dependent	Highly independent
Very restricted behavior	Highly complex behavioral capability
Narrow time perspective	Wide time perspective (past and future)
Erratic, shallow sphere of interests	Wide and determinate sphere of interests
Subordinate position	Superordinate position
Lack of awareness of self	Awareness and control over self

When the follower's current behavior under the prevailing situation is used to determine his maturity level on the maturity-immaturity continuum, the best style of leadership for him is the style for the quadrant in which a perpendicular line from his maturity level meets the curve from base EF, passing through the middle of lines BC, AC and CD.

For example, if a follower's maturity level is correctly assessed at X (see Figure 1 above), a perpendicular line from X would intersect the curve at Y. Y is in quadrant 2, the quadrant for high relationship and high task; the leader should behave accordingly for effectiveness. It must be pointed out, however, that in situations of ongoing relationships the leader should act in a way that would help build the follower's maturity. Furthermore, maturity builds up slowly from immaturity (quadrants 1 to 2 to 3 to 4 in that order) but deterioration of a situation could occur so fast as to skip one or even two quadrants - 4 to 2, 3, to 1 or even 4 to 1--from maturity to immaturity.

Therefore the onus of applying the right leadership style is on the leader who must know the source and the limits of his power, asses the complexity of the situation correctly, diagnose the maturity level of the follower(s) accurately, and apply a style that is "just right" for effective accomplishment of the task, and for building the follower(s) maturity.

The follower(s). As is the case with the leader variable, the follower must have an appropriate, even if not accurate, perception of the leader (as leader) and of himself (as follower), if leadership is to be exercised and roles successfully played by the two parties. The follower must also have a perfect knowledge of the apparent goal(s) of the leader, and be well equipped to implement action successfully. But the leader's goal need not agree with his own goal(s).

The situation. The all-important stage where all the action is to take place. It has to be correctly assessed by the leader who has the responsibility of guaranteeing at least successfulness, if not effectiveness with the leadership style he chooses to use. Such assessment includes the leader's knowledge of himself, his goals, and his expectations of the follower(s), as well as a thorough knowledge of "all other conditions" (human and material) that are relevant to the successful execution of the task on hand. If he also takes the follower's personality, needs, and expectations of him into consideration, and chooses an appropriate leadership style he is likely to achieve the "integration of goals" and thus guarantee effectiveness.

Goals. A goal is a desired objective or end, or an "incentive." It may be a personal goal, a group goal, or an organizational goal. Whichever it is, it must be well defined, attainable, but yet challenging enough to be worth striving for, and its attainment rewarding enough to be "worth the trouble."

Motivation. Motivation is defined as the "will to do." The motivation of a person depends on the strength of his motives. Motives are sometimes defined as needs, wants, drives, desires or impulses within the individual."[110] Motives are always directed toward goals and their strength is determined by "expectancy," (the perceived probability of satisfying a particular need of an individual based on his past experience) and "availability" (how accessible

[110] Ibid., p. 10.

the goals or incentives that can satisfy a given need are in the environment of an individual).[111] Every individual has many needs at any specific time but his behavior is usually determined by his strongest need. A comprehensive framework of the hierarchy of needs developed by Maslow explains how the dominance of various needs at various times in life influence the individual's behavior. For a leader or a motivator, this theory implies that once the dominant need of the person to be motivated is identified, he can be best motivated by anything that satisfies that need. Since the framework of the hierarchy is not permanent, however, the motivator must be vigilant to know when a change occurs and be ready to act according to the latest situation. But the greatest task of the motivator is to "read" the need of the person to be motivated correctly.[112] An example of the subtlety of this task is a story about teenage girls in an Irish factory--when their productivity was inadequate during a period of heavy demand for their product the management decided to increase their wages. But to the surprise of the management, productivity did not go up and the girls did not feel in any way "excited." A talk with a

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[111] Ibid., p. 15.

[112] A. Maslow, Motivation and Personality (New York: Harper and Row, Publishers, 1970), pp. 35-58.

few of the girls (who normally work five hours on Saturdays) made management promise the girls free Saturdays with no reduction in pay if they could reach a newly set productivity level, working forty instead of the regular forty-five hours. Productivity rose beyond the new mark! The reason for it (discovered later) was that most of the girls were giving their pay-packets to their mothers. Increase in pay, therefore, gave them no personal benefit. But a free Saturday for a teenager! It was worth striving for. For anyone, therefore, who wants to motivate people towards an effective change in behavior, be it for a short while or for life, a correct identification of what will make the person to be motivated "tick" is imperative.

Initiation And The Management Of Change In People

Why the change, and what are the changer's motivation, both apparent and not so apparent? For whose benefit is the wanted change, the changer's, the changee's, or that of a third party? What will it cost to implement the change? These are questions that the initator of a change must have answers for at his fingertips. For one thing, initiating a change implies that there is an existing pattern or order of things. Since it is known that "the most important constraints to change are custom, tradition, and the maintenance of status quo" a changer must always have the following warning in mind: "highly flammable, handle with care, human beings here," especially with groups. Whatever the changer's motivation, even if it is glaringly for the benefit of the changee, the changer must realize that "change is uncomfortable" and that "the changee is in the saddle"--"no matter how much power a changer may possess, no matter how 'superior' he may be, it is the cangee who controls the final changee decision."[113] It is imperative, therefore, for the changer to "know" the changee very thoroughly so as to know how to motivate him positively towards the change, how much change he could imbibe at a time, how best to communicate with him without "noise," since "communication is a function of leadership, and professional leadership depends on recognizing that what is important is power over problems, not power over people,"[114] and how best to implement the change program "without tears" for all concerned.

Hersey and Blanchard (citing Schein) have identified four levels of change:

1. Knowledge Changes
2. Attitudinal Changes
3. Behavior changes, and
4. Group or Organizational Performance changes.

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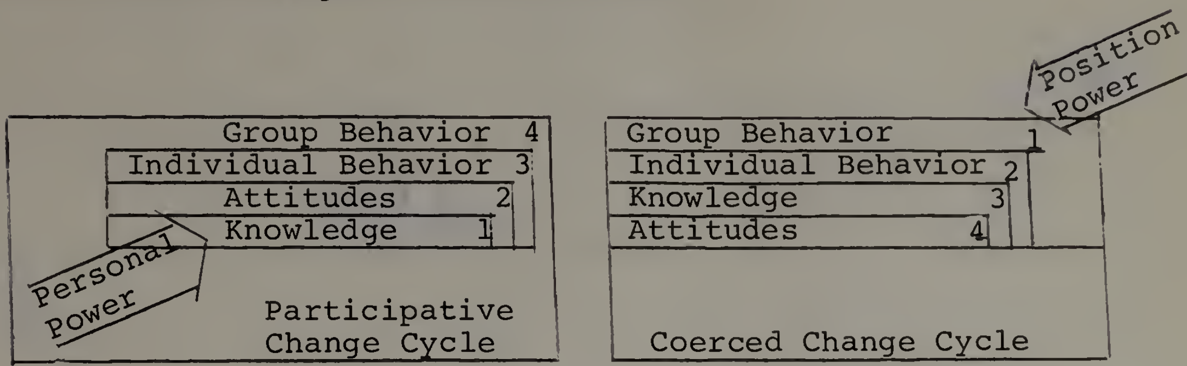
[113] H. Leavitt: Managerial Psychology (Chicago: Chicago University Press, 1970, p. 156.

[114] Stuart Maclure: Curriculum Innovation in Practice (England: HMSO, 1967), p. 31.

in ascending order of difficulty successively, and two change cycles--the participative change cycle and the coerced change--illustrated thus



In the participative cycle new knowledge is first provided. The new knowledge is then absorbed and internalized to produce a change in behavior in the individual(s) and finally in the group. In the coerced cycle, the order comes down from "above" to instantly change behavior. People affected then scurry round to look for supportive information for the new situation and hopefully absorb and internalize the new knowledge later.

The participative change cycle which is said to have more lasting effects is recommended for "mature" individuals or groups while it is believed that the coerced cycle would work better with "immature" people. "these cycles have been described as if they were either/or positions. In reality, it is more a question of the proper blend of each, depending on the situation."[113] This last phrase "depending on the situation" is no less operative

[113] P. Hersey & K. H. Blanchard, "The Management of Change," Training and Development Journal (American Society for Training and Development, January 1972.

on the other methods of managing change--behavior modification with positive or negative reinforcement, and formal planning and implementing change through force-field analysis, unfreezing,change and refreezing--as discussed by the same (already cited) writers in the 1972, February and March issues of the Training and Development Journal. "The changee is in the saddle;" getting the theoretically expected responses depends ultimately on him. The situation must be such that the changee submits to the change, or believes that the change is good for him, or has needs (that cannot otherwise be satisfied) which the change satisfies. Otherwise, he could quit, or refuse to conform and damn the consequences.

Adoption Of These Theories For Initiating Change In Business Management Techniques

The business of business is profits. Any change to be initiated, therefore, must not result in any reduction in profits. First of all, however, the business person whose techniques are to be changed for the better must be convinced of the need for the change, and its relevance to his life. He must participate in the change strategy and be in a position to "live" the change, which must not disrupt current operations. Payoffs from the change must not be too long in coming and the changee need not be told to "start a new life." Although the many functional aspects of business management are inter-related or interwoven, changes expected must be defined in behavioral terms in specific functions like deliberate calculation of risks taken, reckoning of costs, keeping inventory records, remembering to take account of bank interests, carrying costs, transportaion costs and similar expenses. Depending on the situation in human and material terms, the knowledge of these operations must be acquired by the changee <u>ad lib</u> while constant application will ensure that the operations are learned. To ensure that the changer never "bites more than he could chew," the change should be initiated in such a way that the entrepreneur would seek it. when he does seek it, he should find the content of the program for the change, and the process through which it is presented to him to be rather challenging, and be of apparent and real help in his efforts for personal development and business growth.

Such a process of administering a course-aid designed to achieve the objectives mentioned above for the Small Businessman in Nigeria is presented in the next chapter while the content of the course-aid comes in a subsequent chapter. This is done to put the appropriateness of the content in sharp perspective, and to make the tenor of the content more understandable.

CHAPTER V

TIPS AND GEM OPERATIONALIZATION PROCEDURE

Introduction

As stated under "Deduction" in Chapter II. "When all the conditions described in this chapter interact, the resulting situation for business purposes is a free, well-fed but semi-literate market with great potentials for growth in essential goods. In luxury goods the market is limited, but also expandable. The image of the average Nigerian business person that emerges is that of a literate man or woman with no high school diploma, nor any formal training in economics and functional areas of business management. With regards to personal attributes and habits he can be described as follows:

1. He is a complacent "conspicuous consumer."
2. He is individualistic in acquisition.
3. He is customarily socialistic in consumption: that is, he had to spread his economic surplus around as many relatives as are "hard up" so as to maintain his good name.
4. He is nepotic in environments that are far away from "home" because of high affiliation needs.
5. He is a spender on children's education at any cost in order to aid children's mobility into the "leisure class."
6. He entered business because his quest to become an academician failed, and he is quick to let people know that he has "made it" financially, if he does.

7. He despises agriculture and manual labor.

8. He respects status, tolerates power and acknowleges high class as something to aspire towards.

9. He is apathetic to political ideologies, but pragmatically sensitive to the effects of political decisions.

10. He sees married status as evidence of maturity and views parenthood as a "mission" that must be accomplished for societal respect."

The prevailing political atmosphere in Nigeria is favorable for entrepreneurship and business growth. Despite military rule, there is freedom for capitalism and private investment. There is also freedom to go bankrupt - a freedom that has been, and continues to be exercised by more people than would like to.

The Nigerian social system makes the average individual feel so secure that a needed catalytic dissatisfaction among a sizeable number of the population is not observable. (The dissatisfaction mentioned is one that is needed to create constructive tension, or breed social "radicals" and "non-conformists" who could effect change "without tears" from the periphery of the social system.) Ascribed status is still operative, although it is on the way out. Achieved status is welcome although the method of achieving it is often questioned on ethical grounds. Achieving economic power through even entrepreneurship is not exempt from such "how come?" questioning. Respectability is so important that it cannot be traded for the possible adverse results of risk-taking. Affiliation is so strong that virtually no one is allowed to "fall flat on his face" and hit the hard ground really hard. Hence, if and when anybody "fails," the failure is almost always euphemized. When a failure cannot be euphemized "fathers, mothers, brothers, sisters and/or relatives are often blamed for the failure.[114] For these reasons, businessmen often think of "what will people say?" when making business decisions that involve risk. And this is bad for business operations in that it deters risk-taking.

Finally, the Nigerian businessman's attitude to marriage, mortality, and fertility is dictated more by his religion and tradition than by any other social considerations. Monogamy, and population-replacement policy are not among the tenets of his religion and tradition. This too is bad for business growth -- the more the number of wives, the more the potential number of children and the expenditure in time and cash to maintain the family. The ultimate result is less time to devote to work, and less profits from business operations.

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[114] In this context the words father and mother mean a man and a woman who are old enough, rich enough or influential enough to help in a difficult situation. The person may or may not be related by blood. Brother and sister are used in the same way but with an extension that means a person who belongs to the same ethnic group with one when one is "away from home" amidst other ethnic groups.

In short the Nigerian businessman is neither innately businesslike nor apparently business-oriented in his attitudes and habits. When it is remembered that business growth can best be achieved through reinvestment of savings, it can be realized that the Nigerian businessman with his conspicuous consumption and no serious saving habit, has an uphill task if he wants to achieve business growth. In fact, nepotism as opposed to professionalism in his employment policy, possession of affiliation-needs that always influence his decisions, dislike of hard work for long hours, and lack of managerial know-how, make it impossible for him to make large enough profits for handsome savings to ensue.

How then can the Nigerian businessman be made to acquire behavior that aids business growth while he discards behavior that deters profit-making, savings, and business growth? Through an educational program. An educational program "made to measure," with the theories previewed in Chapters III & IV. A program with content that should be "learned and lived" in an individualized, personalized process. The content and process of the program should take cognizance of individual surroundings (milieutherapy, p. 49) in which each learner (the businessman) would be operating. No learner would be timed; each learner would choose his own goals and select what he wants to learn. The program would include a supply of individualized human "help" to provide objective guidance in the choice of goals to facilitate learning, and to sustain the learner's motivations with the "personal touch." Furthermore, the change that the educational program is expected to effect in the learner should be "voluntary" and "sought" by the learner himself. Evaluation would be through the learner's apparent behavior, and practical results of his application of learned skills.

The learning process would be expected to be life-long, or at least for the life of the learner's business, and the learner would therefore be expected to become more and more sophisticated in his operations as years go by, and to enrich the content of the program progressively.

Chapter VI is the content of such a program. It is a course-aid package designed to help the Nigerian businessmen habitually behave in ways that would result in the growth of his business and improve the quality of his life. The course-aid is called TIPS & GEM. "TIPS & GEM" are formed from the initial letters of Training for "Increased Profits" and "Greater Efficiency in Management." The most important variables (skills) that affect business management which the learner must learn about are classified into three sections: the businessman's personality, his managerial know-how, and the market. A few Course-aid units are written on specified skills or behavior patterns.

Each course-aid unit is called LOVE (Learning Operations for Vital Education), and each LOVE has a number to identify it. Units on personality are numbered from 101; units on managerial know-how are given numbers from 201, and numbers for units on the market start from 301. It is hoped that as more units continue to be written the new units would also be classified and numbered sequentially according to the system explained above. It is assumed that no section would ever have more than 100 units. In all three sections some units are written to present the learner with a motivating challenge to learn the topics of the units. Such units have "PRE" (for Pre-Learning) written after their LOVE numbers. In the same manner some LOVE units have "POST" written after their LOVE numbers to imply post-learning exercise for self-evaluation. However, many of the units have the pre-learning challenge, the material to be learned, and the post-learning exercise incorporated in a single learning operation.

The contents of the units (Chapter VI) are designed for (unprogrammed) self-instruction on the basis of already discussed theories, and the following statements (re-stated for emphasis) which the designer believes in about learning and instruction.

"we cannot teach another person directly, we can only facilitate his learning"[115]

"we can choose to help him teach himself by selecting objectives that build the capacity for self-instruction. Objectives like these include:
(a) skill in selecting personal learning goals
(b) motivation to teach oneself
(c) willingness to organize one's own learning program
(d) active curiosity about the social (business) world
(e) understanding of the use of information and ideas
(f) skill in using learning resources"[116]

Every human being is a performer with inherent spirit of showmanship. An audience is therefore essential for motivation towards high accomplishments, or for sustaining one's interest in a task.

A learning program for adults should be designed to answer individual learner's questions of 'what should I do to be able to handle my situation this (desired) way?'

In this program, therefore, the first personalized contact between the learners (business people) and the administrators of the course-aid would be on the initiative of the learners. Learners would then be given the names of their individual helpers who would also be informed accordingly. Helpers assigned to learners would have the responsibility of facilitating the learners' efforts individually, and helping learners sustain their motivations. A Helper should have an accurate initial assessment of his

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[115] B. Joyce & M. Weil: Models of Teaching;(Prentice-Hall, N.J., 1972,)p. 213.

[116] Ibid, p. 323.

learner's situations individually, so as to correctly evaluate performances later in the day-to-day application of learned skills. The Helper is to be available when needed by the learner, but he is only to make suggestions; he is not to give directives. He is to help the learner arrive at appropriate choices or decisions on the basis of "two heads are (presumably) better than one". It is the learner's perception of situations which counts most. And it is the theory of Perceptual Learning that would apply here most.

The theory has been well-stated by Arthur W. Combs thus:

> "Perceptual psychologists have stated, as a basic axiom, that all behavior is a product of the perceptual field of the behavior at the moment of action. That is to say, how anybody behaves will be a direct outgrowth of the way things seem to him at the moment of his behaving. To change behavior in this frame of reference requires that we understand the nature of the individual's perceptual field. Knowing the meanings that exist for a particular person, we may then be able to create the conditions which will facilitate changes in his behavior and personality"[117]

"The meanings that exist" for the Nigerian Small Business-person have been described in Chapter II of this dissertation. The LOVE units are to be learned to provide knowledge that would change the described perception and behavior rather quickly. Success experiences would change existing attitudes later, and slowly.

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117 R. Burns & C. Brooks, _Curriculum Design in a Changing Society_ (New Jersey: Education Tech. Pubs., 1970), p.63.

However, because of the diversity of situation in Nigeria, (especially the economic and the social situations) and the fact that the program is individualized, piecemeal approaches to innovation are inappropriate for the implementation of this course-aid. Therefore, an "all-comers' simultaneous" approach would be used. The approach would consist of a Program Center that is in contact with every learner directly and through the Helpers. Helpers would be in close and personal contact with the learners. Helpers could be assigned to learners according to (1) geographical areas, or (2) according to product/service. The criterion to be used for assigning Helpers to learners, and the number of Helpers to be employed would be determined by the size of the program's budget, and the number of learners, and the number of Helpers to be employed would be determined by the size of the program's budget, and the number of learners. Four to six Helpers for each of the twelve States (in Nigeria) is anticipated. Assignment according to geographical areas is cheaper, but it makes Helpers to be "general practitioners" for all business enterprise. Assignment by product or service on the other hand, is more expensive since people in the same business or service do not normally practice in the same neighborhood, and Helpers would have to travel more. But the method creates specialized expertise which could be missing in the geographical area method.

General Procedure

Lokoja, a town at the confluence of rivers Niger and Benue should be the Program Center. Its selection is on the basis of its being almost equidistant from all boundaries of Nigeria, and its possession of facilities for most of the modern communication systems. Moreover, land for office buildings is cheap; rents for existing buildings are low, and Lokoja (because of its small size) is almost a political 'neutral' in Nigeria. Office buildings and administrative facilities would be acquired. Initial personnel would comprise a Program Director, an Assistant Director, and four consultants who should be retired (academic) business managers. When the program is announced, Helpers would be employed from among unemployed Commercial High School graduates. Their selection should be more according to performances in psychological tests like TAT, sentence completion and self-projection than according to academic achievement scores. In the psychological tests, high n-achievement with low n-affiliation tendencies would be preferred. An "unattractive" facial morphology would also be an asset. Those selected would be put through an intensive six-week orientation course in the aims and objectives of the program, the LOVE units, desired work ethic, and what great professional advantages they could derive from the program as individuals. After the training they would be assigned to areas or to specific learners depending on the policy adopted by the program director.

From then on they would be "field" people to advise the learners, to pass on information to them about general business conditions in various parts of the country, and to bring in data to the program center. They would be expected to assemble at the program center every fortnight to compare notes, submit data and/or information, and to make suggestions for new LOVE units to satisfy the needs of identified special situations.

As mentioned earlier, evaluation would be in terms of actual performance in profits as a result of learning through the LOVE units, and in terms of observation of behavior of the learners. Such observation would be done by the program director, his assistant, or one of the "Volunteer Helpers" that I shall write about presently.

Volunteer helpers. These would be marketing or management personnel of commercial firms or quasi-government agencies located in cities and towns all over the country. they would be of help (through personal contact) to the learners, free (the Nigerian loves to be asked for help). The program center would also seek their help in observing the habitual behavior of learners for evaluation. These volunteers could also be important sources of information to the program center with regards to writing more LOVE units.

After establishing the center office at Lokoja, mass media all over the country, the radio especially, would be used to inform the public of the existence of the center, the services it is established to render, and how individual business people could make use of the services. Requests for more information and/or for personnel visits from business people would pour in by mail. The requests would be sorted according to geographical locations of origin, or according to product/service areas. Introductory meetings would be scheduled for convenient locations. The director and his assistant would go to the locations to meet with the learners and to launch the program. The TEST (see Appendix) would be administered at the meetings as a Pre-Test. (the same test would be used as the Post-Test at the end of the third year of the program). These inaugural meetings would be the only meetings in which initial learners would be invited to assemble for any learning experience. Individuals who would contact the center from time to time would be initiated into the program by either a Helper, the nearest learners, or by Volunteer Helpers. But every learner must take the Pre-Test.

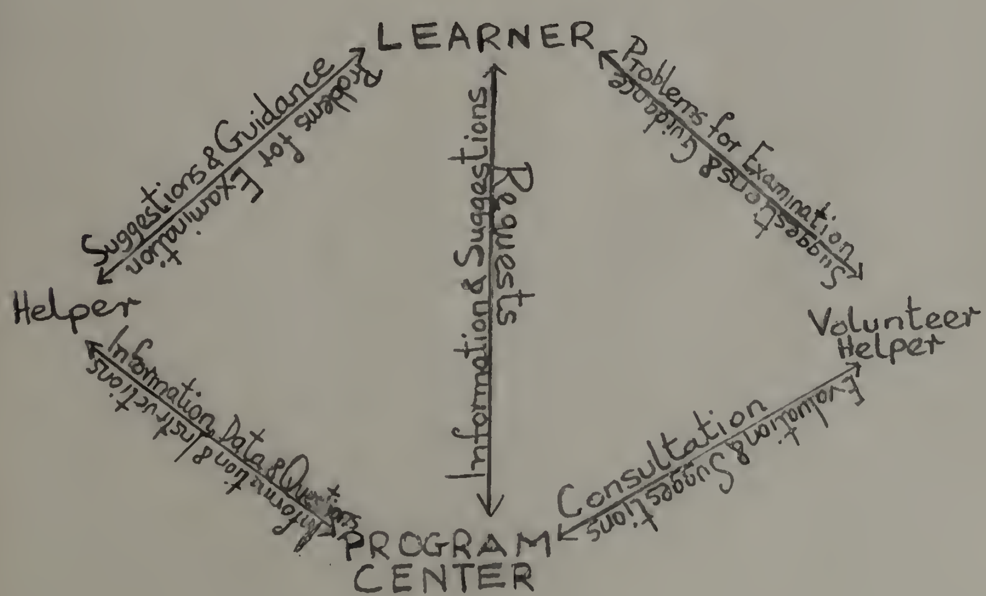
Although there is no "syllabus" to be covered, and there is no time limit to finish a LOVE unit or acquire certain skills, learners who are evaluated through apparent behavior as having learned basic skills for business health would be backed in expansion programs with services in planning, raising loans, hiring personnel, and forecasting.

It is expected that in about a year after launching the program, the Center would acquire an image of "trustworthy professionalism" in business matters. After a few years, the Center should in addition, be able to supply objective information on most of the sociological, and the economic activities in the country.

<u>CAUTION</u>: For effective implementation of this program, a note of warning which cannot be overemphasized must be sounded -- IN NO WAY MUST ANY PERSONNEL BUILDING, or INFORMATION MATERIAL THAT COULD BE PERCEIVED AS BELONGING TO or CONNECTED WITH THE GOVERNMENT or ANY POLITICAL PARTY BE MADE USE OF.

It is for this reason that the operators of this program should not seek funds from the government, unless such funds could be given unpublished and strictly without any strings attached.

<u>Communication Chart Between Participants in the Program</u>



For impersonal and supplementary communication, time and space would be bought in the mass media--radio, television, and newspapers--to give daily and/or weekly information about the prices of selected items, their demand situations, and their supply situations. Furthermore, to give the learners a few minutes of mental business exercise everyday, the radio communication would always include speculatory comments in which "probabilities" would be used about specific markets.

Strategy options. With regards to specific procedural strategies for implementing the program, the following four alternative choices are open. The choice made would depend on the sources of the program's budget.

1. Non-Profit & No Learners' Fees: This is the most preferred strategy; but it would be chosen only if the program is assured full operationalization funds from external source(s). It is the most preferred strategy because with it, Center personnel would have all the time to concentrate on meeting the challenges of honest ignorance, as well as the challenges of over-rated personal know-how from the learners. It would also allow as many business people as applied for the LOVE units to receive the material in time, and to get as much Helper services as desired. Moreover, the simultaneous contact with learners all over the country would accelerate the process of management

education, and the process of valuable data or information collection on most aspects of business operations. A dissemination of such information to business people who would benefit from it would do a lot to build the desired center-image that could make the Center self-sustaining, if and when external sources of funds are withdrawn.

2. Non-Profit Program & Learners' Fees: The difference between this strategy and the first one is that learners would pay some money for each LOVE unit requested and received. But they would not pay for the services of the Helpers. While this strategy might reduce the number of people who would ask for LOVE units, and be included in the program, it would raise some revenue for the Center, but more importantly, it would make the learners value the LOVE units and the whole program more--since some money is paid for it. Moreover, if in later years the project develops to become an economic-fee-paying program, the situation would not be too hard to adjust to.

All the same, almost as much external funds as would be needed for strategy # 1 would be needed with this strategy.

3. Profit Program & No Learners' Fees: This option would be chosen if "soft" money is not available, but the prospects of "hard" money to be earned in consulting jobs for big businesses are high. A Business Research and

Development firm of two professionally capable (for Business Research) "patriots" would be established in the same place (Lokoja) to earn money through consulting services. The firm would contract the services of the four consultants on a "as required" basis. The LOVE program would then be launched by this firm as part of its own image-building and establishment activities. The LOVE units and the services to be rendered by the Helpers would be the firm's price for quick collection of business-market information. At least during the first year Volunteer Helpers would be used very much. This would happen because the number of paid Helpers would depend largely on the firm's financial position. Moreover, the paid Helpers would be more interested in marketing data or management data collection than in helping the learners. The top management of the firm also would have little time to work on suggestions for more LOVE units. These shortcomings not-withstanding, the number of learners reached and served would not be different from those reached with strategy one. Only the intensity of service would possibly be less. But in all probability, IF the "right" people form the firm, the firm should break even in not more than eighteen months after its formation. It should start to show some profits at the end of the second year. The long existence of the LOVE program would thus be guaranteed.

Its services could even be expanded to include free or subsidized workshops for the learners.

4. Profit Program & Learners' Fees: (This is not strategy # 3 with the little variation that learners would have to pay for LOVE units) It is a strategy in which the implementation of the TIP & GEM course-aid would be a proposal to be executed alone on economic basis, or to be operationalized as one of the interests of a business concern. Learners would pay economic fees for the LOVE units and for the services to be rendered by the Helpers. It is anticipated however, that because of the profit motivation, this strategy would be the most vulnerable of the four. The number of learners would be relatively small at all times--in the early years mistrust might keep the number of participators very low; in later years, the program might be priced out of the reach of the average Small business person. At best, this option limits the number of people who would take part in the program, and delays the achievement of the objectives of this dissertation, at the worst it makes TIPS & GEM inoperative. Hence, it is the least preferred.

Hitherto, educational philosophies have been explored, the learner and his environment described and analyzed; change theories have been expantiated, and procedural options for implementing the course-aid have also been discussed. However, all these are interactive inputs whose output is contained in the next chapter--the parts and the packaging of TIPS and GEM course-aid.

CHAPTER VI

TIPS: TRAINING FOR INCREASED PROFITS

AND

GEM: GREATER EFFICIENCY IN MANAGEMENT: PARTS AND PACKAGING

Introduction

A. The Learner for which this Course-Aid is designed is a Small Business person defined as: an adult producer and marketer of goods, or a marketer of goods and/or services with annual sales not less than ₦ 2,000 ($3,000), and schooling not below Secondary Four (U. S. Tenth Grade) in Nigeria. He has a self-image of "success" written all over him, and he expects immediate gratification from extra efforts at any operation. Therefore, the learning units are macro and racy in that many theoretical concepts are sacrificed in favor of practical application to sustain the interest of the learner.

B. The General Objectives of the Course-Aid are; that the learner should habitually practice efficient business management techniques, realize increased profits, have more savings, and GROW.

C. Process: the learning of individualized, but not programmed LOVE units to acquire and to use skills and attitudes that will collectively lead to the realization of the objectives above. Because the process is not programmed, the "helper" (teacher) is an essential part of the process.

D. Process Basis: management is the effective use of all human material resources to achieve organization goals. The duties of the manager (entrepreneur) are to plan, allocate resources, coordinate the activities taking place in all parts of the organization, to evaluate performances and to have all operations under control.

To do these effectively in business management, the manager must know the number and the type of things that affect his profits.

I. <u>His Own Personality.</u> What are his attitudes about spending, success and failure, risk taking, debts or loans, employer/employee relationships, working hours, number of wives and children, leisure, and competition?

II. <u>Managerial Know-How</u>. Decision-making, cost-benefit and payoffs in product-mix, marketing-mix, accounting system, financial arrangements and personnel policies.

III. <u>The Market</u>. Market is defined as people with purchasing power, and a felt or latent need for a good or a service.

How wide is the market for the specific product? That is, how many customers are potentially available?

How deep or intensive is the market? That is, how many units of the product is a potential customer likely to use? Or how many times will a potential customer come for the service? Is the market expanding or contracting?

How competitive is the market in terms of the activities of other producers of the same product, as well as producers of substitutes?

Is the demand seasonal or all year round?--Questions that can be raised about the market are innumerable. Relevant questions depend on specific situations.

For the learner specified here, apparent behavior (habitually) according to the stated objectives of this course-aid represents a change in life styles and living activities. But since the learner is an independent practitioner, change can best be effected by way of first supplying knowledge, the assimilation of which is quickened by immediate (and later habitual) use in day to day living activities. Intensive positive contact between the learner and the helper(s) is to provide reinforcement. The helper is to do that by personalizing the LOVE units of the course-aid in a systematized form thus:

1. Know the learner thoroughly.
2. Establish desired output from learner.
3. Define practicable components (necessities) for achieving desired output.
4. Force-field analysis: establish all available human and material resources for, and constraints

against achieving desired output.

5. Define post-learning expectations in light of the force-field analysis.

6. Evaluate performance (after learning) in behavioral terms against expectations in (5) above.

7. Back to (2) above with a new appraisal of the learner, and a re-examination of the environment. (Remember "Fluxion"--the rate of change of a continuously varying quantity--as the basis of evaluation).

I The Manager's Personal Behavior

OBJECTIVES: To enable the manager to acquire or strengthen personal behavior patterns that favor business survival and growth.

LOVE 101 - Appetizer

Think of the "rich" business people you knew in your district or in your State when you were growing up.

List the names of those of them who are still rich and in business.

List the names of them who are still alive but out of business.

Among those of them who are dead, how many of them died rich and how many died poor? Think of the reasons for the economic conditions of the four categories and write them down. In which of the families of the dead ones are the businesses still flourishing? In which are the businesses no longer growing or in existence? Write down the reasons you think are responsible for the two situations.

Among the people who entered business about the same time as you (if you are in business now) how many are better off in profits? Why (in your own opinion)? How many are worse off? Why? Write your reasons down, according to whether it is the people's social character, their knowledge of managing business, or their business surroundings that caused the outcome of their enterprises.

Classify all the reasons you have written so far according to:

Personal Characteristics	Managerial Skills	Business Environment
1. 2. 3. . . .	1. 2. 3. . . .	1. 2. 3. . . .

Two people with identical managerial skills start businesses with ₦ 2,000 each under identical environmental conditions; one year later one of the businesses was growing while the other was liquidating, the difference in the performances of the two entrepreneurs was caused by important personal characteristics of the two entrepreneurs.

From your list under "Personal Characteristics" above, can you identify the characteristics that always cause growth, and those that always deter growth or cause liquidation?

Which of the characteristics that you believe always cause growth do you have?

Which of those that you believe always deter growth or cause liquidation do you have?

Write them down thus:

Desirable Personal Characteristics (that I have)	Undesirable Personal Characteristics (that I have)
1. 2. 3. 4.	1. 2. 3. 4. . . . .

Turn to next page to see the characteristics that research and experience have shown to be most likely to help or to kill business growth in Nigeria.

BUSINESS SUCCESS very likely to be caused by

Negative behavior towards → (−)

KILLERS
- Conspicious spending
- Many wives and children
- Fear of mistakes or of failure
- Ethical values against Credit (Debt for business)

← Positive behavior towards (+)

(+) Positive behavior towards →

HELPERS
- Hard work for long hours
- Competitive spirit
- Savings habit
- Honesty
- Resilience (ability to always recover after each setback)

← Negative behavior towards (−)

FAILURE very likely caused by

Exercise: Write down how you will kill the "killers" you have, and how you will help the "helpers" you have. Send what you write to your program helper.

LOVE 102 - Conspicious Spending (PRE)

1. (a) Write down what you believe to be the meaning of Conspicious Spending or Conspicious Consumption.

   (b) Write down all its effects on business success. (Send your answers to your helper)

LOVE 103 - Conspicious Spending

Conspicious Spending either for charity or for "bigmanism" is business killer No. 1 in Nigeria. Therefore:

(a) Do not spend money to assert your presence, to assert your economic power, or to meet spending competition at social gatherings;

(b) Never build "palaces" that have no use other than to show people that you are rich.

(c) Always calculate cost-benefit before you underwrite the costs of parties or dances in honor of business benefactors. That is, for the money you are spending on the occasion how much profits would accrue from the resulting business. How certain are you that the expected contract or business transaction would materialize? Are you sure there is no cheaper way of achieving the same goal?

(d) Let all such spending in cash or in kind (if you give products out, or you render free service) always appear in cash terms in your business accounts. You may not "name names," but let the amount appear as part of costs or expenses.

(e) The present Nigerian behavior of "I loan people only the amount of money I can afford to lose" is unhealthy for your business. Have the courage to say "NO" to borrowers (eni tere, eji tere, owo n lọ rebẹ).

(f) Strictly differentiate between business money and personal money. Your personal money (that you can dispose of as you like) should be no more than what you would have been earning if you were employed by somebody else as a manager of this business.

Conspicious spending hurts your savings, without savings you cannot expand. It also influences your behavior towards taking business risks, since the less your savings the less your power of bearing losses that might result from risk-taking. You might therefore tend to be too cautious and lose many chances of favorable returns. Moreover, the more your savings the less you will have to depend on banks or external sources of money for the expansion of your business. In addition to that, if you want to undertake an investment, and you already have a large part of the money you need, a bank would loan you the rest at a lower rate of interest than if you want to borrow a greater part of the money you need.

And the time you spend attending the functions? It is time you can spend relaxing in other ways, that would not cost you as much as the functions do. You can even spend it directly more profitably, working on your business.

Wouldn't you rather do without conspicious spending?

Write down on a clean sheet of paper titled "Don't", the 10 most unbusinesslike spending activities that you perform, which you now know that you should not do, and paste it on the wall or shelf in front of your table. Make a habit of reading this every morning on entering your office or workshop.

STRICTLY REFRAIN FROM EVERYONE OF THEM AND GROW.

LOVE 104 - Family Structure and Relationships

Business person; anything that affects your peace of mind affects the health of your business. Also any item of expenditure that cannot generate more revenue than it costs is not in your best interest. The structure of your family, (that is, the people who depend on you for their education and/or livelihood) should be viewed in this perspective. Write down your answers to the following:

1. Enumerate and assess in work-hours per week:

   i. how much obligatorily free economic work or service and cash expenditure your father undertook for his father.

ii. how much benefits your father derived from his father for such undertakings.

2. Did your father do more than he got back or did your grandfather have to do more than he got back?

3. Assess the same relationships (1-2 above) between yourself and your father.

4. Assess the same relationships between yourself and your children.

5. What are the deductions from your answers in 1-4 above?

6. Using these deductions, do you feel that you need as many children as your grandfather?

Using these deductions, you definitely do not need many children for your own health, happiness, and well-being. (Send for LOVE 105 for more information from the program center)

LOVE 105 - How Many Wives and Children?

Number of wives and children: Gone are the days when children were economic assets to parents. That is the time when children worked free for their parent : on the farms, in craft workshops, or tending cattle. Gone also are the days of high infant mortality. Nowadays, most children survive and everyone of them is expensive to educate. The more there are, the more the expenses for them. Expenses for children are very hard to limit, hence the best plan is to limit the number of children. Ask any doctor in any government hospital, or ask any pharmacist about how you can limit the number of your children. Since by culture, every wife would want to be a mother, and competition as to the number of children born is common among wives, family planning is best achieved with only one wife. Remember also the cultural obligations you owe to your parent(s)-in-law--maintenance, medical fees, and home repairs.

Moreover, the greater the number of your wives and children, the greater the number of ways your estate would be divided after your death, and the smaller the unit that would go to each of the people entitled to it. The chances of any of your children continuing the business or having the advantage of a second-generation wealth are therefore very limited.

Thus no matter how hard you worked, if your business does not grow big enough to be incorporated, or to be continued by a child without being broken to pieces after your death, it will die with you.

Think of how many working days you would probably lose every year taking care of a sick wife, or a sick child. Multiply the number of such days by the number of wives and children you might have. If you want a wife more and/or you do not want to limit the number of your children, would you have enough time for profitable business?

The more the number of your children the less the chances of survival for your business.

Exercise. Answer the following questions and send them to your helper for comments and/or more information on the topic.

1. What are the advantages of having children?
2. What are the disadvantages of having children?
3. What can you do to maximize the advantages and disadvantages of having children?
4. In which ways can you carry out your answers in 3 above?

LOVE 106 - Risk-Taking (PRE)

In difficult or unusual business situations when you are faced with uncertainties and you cannot get full information, do you calculate your moves on the basis of expecting best results, or on the basis of expecting worst results? Do you take decisions on intuition or do you completely refrain from action?

What would you do in the following situations?

1. Assume that you are a seller of highly profitable akara balls (a perishable food item made from beans). The organizer of a conference has just told you to come and sell akara balls to people who would attend the conference. He said he invited 200 enthusiastic people but he was only sure that at least 100 would turn up and each person would buy exactly 2 akara balls. Any excess would go to waste, and there should be enough for everyone who attends the conference.

Question: How many people would you decide to prepare for? Give reasons for your decision.

2. You are a dealer in onions and you are stationed in Zaria where onions cost ₦ 3 a bag. Transportation to Lagos is ₦ .5 a bag and the journey takes thirty hours. A telephone call from your agent in Lagos says, "Onions sold here today for ₦ 5 a bag. Supply is short, and price may be up to ₦ 10 a bag three days from now unless the Kano suppliers arrive before then." There is no way for you to know what the Kano suppliers are doing. If you dispatch onions to Lagos immediately one of the following things is likely to happen:

(a) That your onions arrive in Lagos before the Kano supplies and are sold at ₦ 9 a bag.

(b) That your onions arrive at the same time with the Kano supplies and are sold at ₦ 3 a bag.

(c) That your onions arrive a day after the Kano supplies and are sold at ₦ 2 a bag.

Questions. (a) Would you send onions to Lagos immediately?

(b) If so, how many bags would you send?

(c) If not so, why not?

(d) If your working capital on onions was twice what it is, would your decision be different?

(e) What is the reason for your decision in (d)?

(Send your answers to your helper for comments).

LOVE 107 - Risk Taking (After LOVE 106)

Blessed are the uncalculating faithful
But they will never know what is coming to them--next.
More blessed are the calculating
For theirs is the least of surprises
But most blessed are calculating optimists
For their successes will outweigh their mistakes.

Risk is involved in every action in life, however simple, and it is an essential element of business growth. But usually the higher the risks the greater the dividends. If you always calculate the risks you take, optimistically, you will grow fast and you cannot fail eventually. Remember, if you are afraid to make mistakes, you will make nothing.

Therefore, in the akara case (LOVE 106) if you decided to refuse the contract or to supply akara for just the 100 people you are sure would come, that is unbusinesslike.

Providing for not more than 120 people is even too cautious. Expecting 150 people would be normal. Providing for up to 180 people labels you a trouble-shooter, and anything higher than that also sounds ridiculous and unbusinesslike.

In the onion case, you should dispatch onions to Lagos immediately. The number of bags you send should depend on how much loss you can absorb with a smile.

Form or join a group of people to play business games like Ayo (Caesalpina crista) Dara, or Monopoly to strengthen your risk-taking habit.

LOVE 108 - Business Credit and Banks (PRE)

Answer the following questions in writing:

1. What is the difference between debt and credit?
2. What is the difference between personal credit? and business credit?
3. Under what conditions is it advisable to use personal credit?
4. Under what conditions is it advisable to use business credit?
5. Which is the best source of business credit?
6. Why is a bank a very good source to try for business credit, even if you do not want to borrow money from the bank?
7. Why is it sometimes advisable to borrow money from a bank even when you have enough savings

to carry out the new project?

(Send for LOVE 109)

LOVE 109 - Business Credit and Banks (After Love 108)

Compare the following answers with yours in LOVE 108. Then if you have any questions or there are comments that you want some explanation or more information about write to your helper. Otherwise send for LOVE 110.

1. Debt is money borrowed for an unproductive expenditure at a time when there is no visible means of paying it back. It is this type of borrowing that is against God's laws, and against decent behavior in the society.

Credit is money owed to people for reasons of business expansion or facilitation of occupational operations. The money could be owed through borrowing or purchases.

2. Personal credit is credit used for items like children's education, housing, clothing, transportation to work, etc., which have no direct effect on the input-output of business or occupational operations. Their effect is only facilitatory. Business credit is credit used for items like needed raw materials, personnel wages and salaries, building warehouses, office furniture, etc. These items are inputs that directly affect business activities and profits. They are deductible from sales as part of costs--cost of goods sold, administrative charges, building purchase or rent etc.

3. Personal credit is advisable only when the expenditure cannot wait, as in the case of children's education,

or in the case of housing for your wife and children, where the land and the building would appreciate as years go by.

4. Use business credit when and only when the returns would be high enough to cover all costs including the interest, and still leave you a reasonable profit.

5. The best source of credit is any source that requires no interest and yet has no strings attached in terms of people to employ or materials to purchase.

6. It is good to try a bank because bankers are professional risk-takers. The bank official will assess your project mathematically and weigh its chances of success even much more thoroughly than you can probably do. He does this not because he loves you, but because he wants to make sure he gets his money back with interest and at the same time build you up as a future bigger credit user. If the bank official decides to lend you money for the project, you can rest assured that the chances of success are high. If the official refuses, he is likely to give you reasons for refusing. While that does not mean that you should scrap the project, it only menas that the risk is high and you can benefit from some more home-work.

7. Borrowing money even when you have substantial savings: this is advisable because (i) the more security you have,

the lower (up to a limit) the rate of interest the bank will charge you for a loan. (ii) you can enjoy credit facilities from other sources, much more easily if you always have a good bank deposit.

LOVE 110 - Business Credit and Banks (POST)

Read the following story, answer the questions at the end, and send the answers to your helper for comments.

Audu, normally resident in Zaria, has just been given a highly profitable three-year contract to supply cattle to a military barracks in Lagos. The contract stipulates that he must show that he has enough money for at least three months' (in advance) supplies, and own at least two cattle trucks. Audu has enough money for the cattle supplies, in that he has ₦ 10,000 in his bank account. But he has no money for trucks. The trucks cost ₦ 8,000. A friend wants to give him a loan of ₦ 5,000 only if he agrees to buy all the cattle from a ranch in Kaura-Namoda.

Answer these questions with detailed reasoning and send the answers to your helper.

1. Should Audu go into "debt" for this contract? If yes, why? If no, why not?
2. Under what circumstances would you advise Audu to take the loan from his friend?
3. Under what circumstances would you advise Audu not to take the loan from his friend?

4. Under what circumstances would you advise Audu to take a bank loan?

5. Under what circumstances would you advise Audu not to take a bank loan?

LOVE 111 - Positive Reminders

1. Hard Work: The Harder you work
The more quickly you learn
The good and the bad moves that exist,
In the business game list.

2. Long Hours: The longer you stay on productive work,
The less time you have for business vices,
---and personal vices too!

3. Savings Habit: Don't save for rainy days only,
Save for sunny days too.
After all, it's cooler when there is shade.
And you may even need an air-conditioner.

4. Resilience: When mistakes occur, and occur they must,
Don't get deflated, and stop your game
Bounce back fast, and go for the goal
A Quitter is never a Winner.

1. Write each of these reminders boldly on a small work-sheet and station it in a conspicious place inside your business building for every member of your staff to learn.

2. You too learn all four by heart and remember them always!

II: BASIC MANAGERIAL KNOW-HOW*

OBJECTIVES: To make the learner HABITUALLY:

(i) Think in terms of costs versus benefits in making choices among business project alternatives.

(ii) Use reasoned decision-making process for solving problems and making choices

(iii) Keep proper business accounts with the double entry accounting system.

* No course-aid units are written here to make the learner learn how to maintain good human relationships with employees. This is because the learner (Nigerian business-person) has a very small staff and he/she is a Low Task/High Relationship leader in almost all situations.

LOVE 201 - Planning and Decision-Making

Objectives. To enable the learner to know the importance of planning and acquire the skill of systematic decision-making.

1. Future Planning (annually at the shortest): You should know what your future activities are going to be, what they are going to cost, and what profits you expect from them. Consider your present operations; how much growth do you expect in your sales volume next year? How much increase do you expect in your direct costs of raw materials or equipment? Would you have to pay more to your employees? Can you increase your prices without hurting your profits? Is there any new competition that might hurt your sales? If so, how are you going to solve the problem? Questions like these have to be examined and answered in advance. Hence, you will always be in a position to choose your path and make things happen, instead of letting things happen to you. Do not be a goal-keeper in your own business game; be a goal-hunter.

2. Systematic Decision-making: A decision has to be made about every problem. A problem arises when what is happening is different from what should be happening. You can solve the problem by adjusting what is happening (the actual) towards what should be happening (the ideal), or by redefining what should be happening towards what is happening. An example of this is that

if you were in the bakery business and were producing 5,000 loaves of bread daily (actual) when you want ideally to produce at least 6,000 loaves (daily orders received), you can decide to make the actual move towards the ideal by striving to produce 6,000 loaves with an extra oven and/or extra working hands, or using present material and human resources to fullest capacity. You can also make the ideal move towards the actual; you can reduce the demand by raising your price, and/or refuse orders above 5,000. (if for example, there is no way of expanding, or the increase in sales will not pay for the increased costs of expansion.)

Whatever business you are in, production, and/or distribution or service, and whatever the problem, what is very important is that to solve problems, you must always make calculated decisions. Such decisions are best made with the following formula (model):

(a) Define the problem correctly**

(b) Determine what you want the solution to achieve

(c) Enumerate the alternative solutions you have

(d) State how near you think that each of the alternative solutions would be to what you want to achieve.

(e) Choose the solution that has expected results nearest to (b) above.

(f) Carry out or implement the solution chosen in (e)

(g) If solution undersolves the problem or if solution creates new problems, go back to (a); otherwise give yourself a cold beverage.

P.S. You cannot have to drink too much beverage since only few solutions ever work "just right," because of ever-changing business environment.

** Notes on Defining the Problem Correctly. Your problem in the bakery example above could be any of the following or a combination of two or more of them:

(i) Bad planning or bad work scheduling.

(ii) Too small oven space.

(iii) Workers working below capacity.

(iv) Inability to get credit to buy equipment.

(v) Inability to find good workers to employ.

(vi) Shortage of baking equipment.

You need to know therefore exactly what your problem is before you try to find a solution. Finding a right solution to a wrongly diagnosed problem would probably leave you worse than before.

(Send for LOVE 202 from the program center)

LOVE 202 - Planning And Decision-Making (POST)

1. Use a scientific decision-making model to solve the Bakery manager's problem in LOVE 201 in a fully written form. (Choose the problem)
2. Write out a business problem you had within the last week; use the model to find a solution to it.
3. Send your answers to your helper.
4. Write out the decision-making process as follows and place it in a very conspicuous place on or near your office table:

Your PHOTOGRAPH or any image
Define Problem CORRECTLY Objective(s) of Solution Alternative Solutions Chosen Solution Implementation Results

LOVE 203 - Probabilities (i)

An arithmetic way of making choices from among alternative solutions to problems is the use of probabilities--a way of counting the chances of success. In this method the chances of events happening or not happening are weighed, and used to determine the final outcome (in terms of cash benefits) of each alternative solution. The solution with the highest cash benefits is selected and acted upon.

Ready?

Study the line below.

Very Unlikely (can't happen) | Likely | Very Likely (Sure to happen)

Suppose the left end (very unlikely) is marked '0' (zero), and the right end (very likely is marked 10, what number between 0 and 10 should be written to mark the point marked "Likely"? Draw your own line with the marks-as seen below.

0 | 10 Chances

If a new car leaves Lagos for Ibadan (90 Kilometers) at 8 a.m., what are the chances (out of ten chances maximum) that the car would be in Ibadan before 11 a.m.? Mark your answer on the line, and assign the appropriate number to it.

Suppose the number that represents your answer is expressed in decimal form. What do you get? In the same manner what would be the decimal equivalent of the other 3 points--very unlikely, likely, and very likely?

Your answers should be 0 for "very unlikely"
.5 for "likely"
1.0 for very likely" (sure)

and something between .7 and 1.0 for your own mark.

Such decimal scores between 0 and 1.0 used to weigh the chances that an event would happen or would not happen are called "probabilities."

You can use your own knowledge or "feelings" about the situation, other people's opinion on the situation, or past records of similar situations to decide the probability that an event will happen or will not happen. Some probabilities are easily known. For example, if there are only 2 people (1 woman and 1 man) in a car, the probability that the first person to come out will be a man is one in two =1/2 = 5/10 = .5. In the same way if there are 4 people, 1 Hausa, 1 Fula, 1 Gwari and 1 Kanuri in a room the probability that the first person to come out is the Gwari is one in four $= \frac{1}{4} = \frac{2\frac{1}{2}}{10} = .25$.

Furthermore if there are 5 people-- 2 Hausa people, 1 Fula, 1 Kanuri, and 1 Gwari in the room, the probability that the first person to come out will be Hausa is 2/5 = 4/10 = .40.

Exercise. 1. If there are five people (3 men and 2 women) in a car, what is the probability that the first person to come out of the car will be a man? (.6).

2. How many of your children who live with you at home are girls? How many are boys? What is the probability that the first child to greet you when you get home today will be a girl?

3. What is the probability that you will think of "probability," when you wake up tomorrow morning?

(LOVE 204 has more)

LOVE 204 - Probabilities (ii) (after LOVE 203)

The type of probabilities you will have to work with in normal business activities will have to be estimated. This is so because the issues involved will not be as concrete as in LOVE 203.

For example if a brand new lorry, and a lorry that is ten years old leave Lagos for Maidugari you can estimate that the probability of the new lorry arriving at Maidugari without breaking down is .8, while the probability of the ten-year old arriving there without breaking down is .5. Such estimation of probabilities is of very important use in making business decisions and it is the most commonly needed and used. The business person, when confronted with situations of such alternative choices has to estimate the probabilities himself and use them, or use them when submitted by other people who know the situation. In the same way if a new business proposal is to be decided upon, the first thing you shuld think of is "what is the probability of success or of making a desired amount of money out of it? A simple case of such a use is as follows:

> One Monday morning an onion wholesaler in Zaria had the option of sending 20 bags of onions to Ibadan where the price was ₦ 8 a bag, or to Aba where the price was ₦ 10 a bag. The onions had to arrive at Ibadan or Aba on Wednesday, because prices were surely going to fall drastically from Thursday.
>
> As far as he knew, the probability of the onions arriving at Aba on Wednesday was .6, while the probability of the onions arriving Ibadan on Wednesday was .9.
>
> Where should he send the onions?
>
> Solution. Probability of lorry reaching Aba = .6 therefore probability of selling 20 bags @ ₦ 10 to

realize ₦ 200 = .6. Expected monetary value of Aba trip - ₦ 200 x .6 = ₦ 120. Probability of lorry reaching Ibadan = .9 therefore probability of selling 20 bags @ ₦ 8 to realize N 160 = .9. Expected monetary value of Ibadan trip = ₦ 160 x .9 = ₦ 144.

Since ₦ 144 >120, the business person should decide to send onions to Ibadan.

Exercise. 1. What should the decision be if the probability of onions arriving Ibandan was .7 while that of Aba remained at .6?

2. What should it be if the probability for Ibadan was .8 and the price was ₦ 5 a bag, while the probability for Aba was .5 and the price was ₦ 8 a bag?

3. You own a shoe retail store. The sales manager of a big shoe company has just offered you 100 pairs of some popular types of leather shoes at discount price that will give you a profit of ₦ 1 a pair, if you display all of them for sale. He also gave you the option of taking on 200 pairs of equally popular suède shoes on which you will make a profit of 60 K (₦ .6) per pair. That is, you can take either the leather shoes or the suede shoes. You cannot take both. In either case all unsold shoes would be taken away by the sales-manager after one week.

(i) Which shoes would you choose to sell?

(ii) Which shoes would you choose to sell if the probability is .6 that you will sell all the leather shoes, or all the suede shoes in one week?

(iii) Which one would you choose to sell if the probability of selling all the leather shoes in one week is .8 and the probability of selling the suede shoes in one week is .6?

(iv) What would your decision be if the probability of selling all the leather shoes in one week is .9, and the probability of selling all the suede shoes in one week is .75?

(v) (Send your answers to your helper).

LOVE 204 - Answers and Comments

1. Ibadan trip is worth ₦ 112

   Aba trip is worth ₦ 120

2. Ibadan trip is worth ₦ 80

   Aba trip is worth ₦ 80

   (One is as good as the other)

3. (i) This is a hard unguided choice. ₦ 1 a pair profit is definitely better than 60 k (₦ .6) a pair profit. But ₦ 1 a pair profit for 100 pairs is ₦ 100 if all are sold, while 60 K a

pair profit for 200 pairs is ₦ 120 if all are sold. The problem is that there is no way of knowing here how many pairs of either shoes would be sold.

(ii) With the probability of .6 assigned to either choice; your decision is easier. The leather shoe deal is worth ₦ 60, while the suede shoe deal is worth ₦ 72. Choice: suede shoes.

(iii) With .8 probability of sale, leather shoes are worth ₦ 80. With .6 probability of sale, suede shoes are worth ₦ 72. Choice: leather shoes.

(iv) Which shoes would you prefer to see around for one week for reasons other than profit? That is your choice. The two have equal monetary value to you. (If you do not know why, go and study the unit over again, or yell HELP!!)

LOVE 205 - Probabilities (iii)

Objective. Learner should be able to use combinations of probabilities to solve business problems. (Knowledge of LOVE 203 and LOVE 204 is assumed).

Anytime you have two or more probabilities combining at the same time to affect a single decision, MULTIPLY the combining probabilities to get a single probability that you will use for your decision.

For example, if the probability is .8 that you will be awarded the contract to supply Federal police uniform for Lagos State or for Kwara State next year, what is the probability that you will be awarded the Kwara State contract AND the Lagos State contract?

You need this single probability to PLAN and DECIDE a lot of things like:

(i) How many yards of uniform material you need next year

(ii) Whether you would need more sewing machines

(iii) Whether you would need more tailors

(iv) Whether you should think of overtime for your tailors

(v) The quantity of thread, needles, scissors, etc. that you would need

(vi) Whether you would need bank loan for increased inventory.

If a single probability you arrive at is very low, your plans for the next year would be different from what they would be if the probability is very high.

In the example above the probability that you will be awarded both contracts is .8 x .8 - .64--a very good probability for you to plan how to handle the two contracts.

Remember. Combination of probabilities occurs when the probability of two or more events happening together (at the same time) is needed to make a single decision. (What is the probability that a AND b AND c---, will happen?)

Always multiply combinations of probabilities that are needed to decide the outcome of a single event.

(As a rule of thumb any probability lower than .3 that a desired event will happen, is too low for positive action).

Exercise. 1. When a Kano business person orders 500 (2mm. by 1m) building-rods from Lagos, what is delivered to him could be (i) the correct number and correct size

or (ii) the wrong number and correct size

or (iii) the correct number and wrong size

or (iv) the wrong number and wrong size

If the probability of receiving the correct number is .8 and the probability of receiving the correct size is .6, what is the probability that the business person will receive

(i) The correct number of rods and the correct size of the rods?

(ii) The wrong number of rods and the correct size

(iii) The correct number of rods and the wrong size of rods?

(iv) The wrong number of rods and the wrong size of the rods?

2. You have the very profitable contract to supply 5 bags of beans to a high school everyday at 7 a.m. The journey normally takes your truck driver 1 hour. Today your driver has gone to visit his mother-in-law. From experience you know that anytime he goes to his mother-in-law's, the probability is .5 that he will come back drunk. In addition, anytime that he gets drunk, the probability that he will wake up the following morning and set out on the delivery route not later than 6 a.m. is a .2. If he fails to deliver the grains you will lose the contract.

<u>Question</u>. Use the probabilities given above to arrive at the decision whether you should depend on your driver that he will make timely delivery tomorrow or you should hire a substitute driver at extra cost to make tomorrow's delivery.

3. Send your answer to your helper for comments.

LOVE 206 - Alternative Probabilities

Out of 20 pineapples in a bag,

10 are good yellow-ripe
2 are bad yellow-ripe
5 are good green-ripe
3 are bad green-ripe

If I dip my hand into the bag, what is the probability that:

(i) The first pineapple I bring out is a yellow-ripe?

(ii) The first pineapple I bring out is good?

(iii) The first pineapple I bring out is a good yellow-ripe?

(iv) The first pineapple I bring out is a bad green-ripe?

(v) The first pineapple I bring out is a good yellow-ripe or a bad green-ripe?

If you do not easily get the answers .6, .75, .5, .15 for numbers (i)-(iv), yell HELP or send for LOVE 203.

For number (v) the key-word is OR. When alternative probabilities occur, that is, the probability that a OR b or c...event will happen, yet a,b,c,...cannot happen together, always add up the probabilities of the different events to arrive at a single probability for your decision.

In this example of (v) above, there is no way in which I can bring out a single pineapple that will be both good yellow-ripe and bad green-ripe. Whatever pineapple comes out can only be one or the other.

The answer to question (v) therefore is the probability that the first pineapple is a good yellow-ripe $\frac{10}{20}$ = .5) OR a bad green-ripe ($\frac{3}{20}$ = .15) = .5 + .15 = .65.

Exercise. You are a shoe manufacturer. One of your two stitching machines and your only molding machine have broken down. You have just purchased a new molding machine, but it has not been installed.

The manager of your supplies and Repairs Firm says that he will definitely send you a workman; but the chances are one in two (.5) that the person he sends will be the repairman for stitching machine; the chances are one in four (.25) that the person will be the repairman for the molding machine, and the chances are one in five (.20) that the workman will come with instructions to install your new machine.

(a) What is the probability that the person sent to you will come to

 (i) Repair the stitching machine or install the new molding machine?

 (ii) Repair the old molding machine or install the new one?

 (iii) Repair the stitching machine or repair the molding machine?

(b) What is the probability that the person sent will be coming to perform none of the operations mentioned above?

(c) What is the probability that a workman will be sent to you?

(d) Send your answers to your helper.

LOVE 207 - Relationship Between Demand, Supply and Price

Objective. The learner should be able to use the basic relationship between supply, demand, and price in order to be able to estimate his business chances, and predict his expected profits.

In the whole of Nigeria or in the area where your product or your service is needed, do you always wait for people to "please" come and buy your product or give you work to do? Or do customers "beg" you to make enough of your products for them to use, or "beg" you to come and work for them?

If you wait for people to "please" come, your supply is greater than the demand. To solve the problem send for LOVE 208.

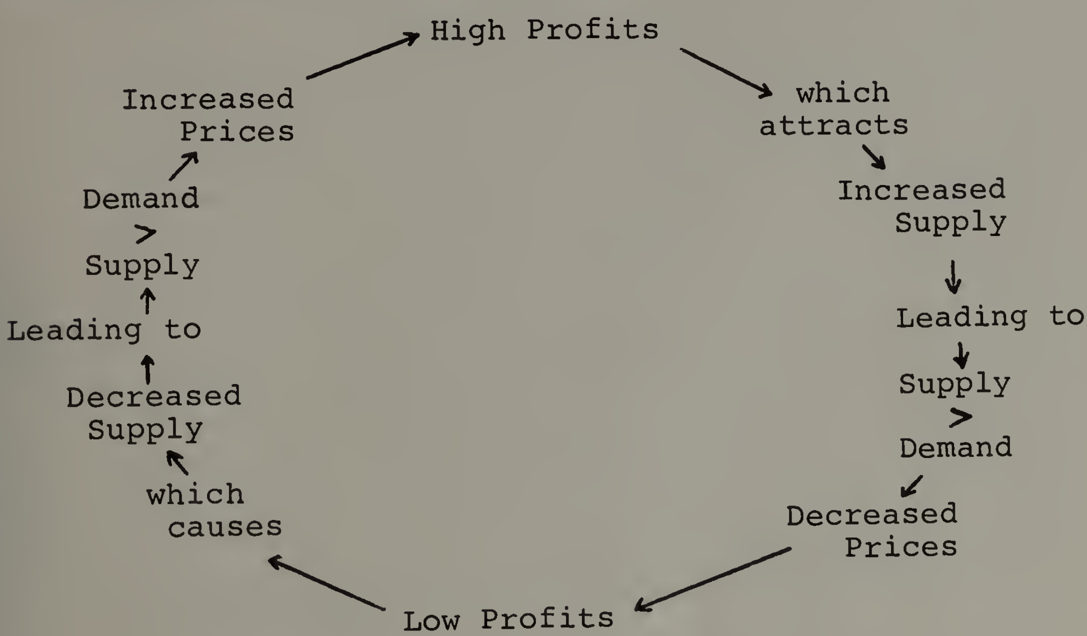
If your customers always "beg" you to make enough of your product or to come and serve them the demand is greater than your supply. To take full advantage of the situation, send for LOVE 209.

Products and/or services are called "goods." Supply is how much of the goods that are available for buyers to buy. Demand is how much of the goods that buyers are willing to buy.

In most goods, price affects the level of demand and the level of supply. If price increases, demand decreases; if price decreases, demand increases. Goods like that (e.g. meat, radio, etc.) have elastic demand. That is, demand for them expands and contracts (like elastic) when their prices go down, and go up respectively. With some other goods, whether prices go up or down, demand remains constant. An example is the dentist's chair. However high the price, a practicing dentist needs one, and however low the price, he needs only one; moreover, only dentists will buy such chairs. Goods like that have Inelastic demand, (the opposite of elastic). But with regards to supply, if price increases, supply increases sooner or later; if price decreases, supply also decreases sooner or later.

However, just as changes in price affect the level of demand and supply of goods with elastic demand, demand itself dictates what prices would be in a free market situation like Nigeria. Hence generally, when demand is greater than supply, the price of the good goes up; but when supply is greater than demand the price goes down.

All these relationships between Supply, Demand and Price can be explained thus:



<u>Operations</u>

1. Start to keep a record of daily/weekly price changes of your good. Thus you will know when prices will probably be at their lowest and at their highest in the future. You will need such information for plans to maximize your profits

2. Explain in writing why the prices of certain goods may not change for a long time.

3. Send your answer to your helper for comments.

LOVE 208 - Supply Greater Than Demand - Solutions

When your supply is greater than the demand for your goods apply the decision model (LOVE 202) to do any or all of the following for maximum profits.

1. Reduce your price (with full awareness that your competitors in the market will do the same.)
2. Promote demand by advertising; letting more people know of your good, and making them feel that they need it.
3. Think of other ways in which your good can be used and let people know such ways.
4. Think of producing other goods that are more profitable, to supplement or compliment your present activities.
5. Write out your reasoned solution (anytime the problem really occurs), with estimated probabilities for success, and with expected profits. Send the solution to your helper

for a face-to-face comments and discussion. (If you do not know what probabilities mean send for LOVE 204.)

LOVE 209 - Demand Greater Than Supply - Solutions

This is a welcome problem. Nevertheless, use decision model LOVE 202 to solve it and maximize your profits by doing any or all of the following:

1. Increase your price (with full knowledge that market competitors may not do the same)
2. Increase your production capacity, or your service facilities according to how long the increased demand will last. (Use previous records and probabilities to do this.) The longer you estimate (correctly) that the high demand will continue, the better the chances for expansion.
3. Expand your market with promotion and advertising .
4. Write your reasoned solution when the problem really occurs, and send it to your helper for comments and a face-to-face discussion. (If you do not know how to use probabilities send for LOVE 204.)

LOVE 210 - Basic Accounting: Double Entry System, Journalizing, Posting and Trial Balance

Q. How can you minimize the worries of errors in recording transactions, and the chances of fraud in your business accounts?

A. By using the Double Entry Accounting System.

The double entry accounting system is the system in which every business transaction is recorded in two business account books or two ledger accounts--the "giver" account and the "receiver" account. This is on the notion that there are always two parties involved in every transaction. Every selling act implies a buying act. Every payment of money by one person means the receipt of the same money by another person. To every lending act there is a borrowing act. When someone is called an employee or a wage-earner, it means that there is a corresponding employer or wage-payer. A delivery of goods can always be matched with a receipt of the same goods.

Summarily, in each transaction there is a giver of a benefit, a service, goods or money, and there is a receiver of the given item.

In accounting, CREDIT the GIVER and DEBIT the RECIEVER. Therefore while each transaction is recorded as Credit in one book or ledger account (giver) it is also recorded as Debit in the other (receiver). For example, if you buy 20 bicycles at ₦ 40 each and you are not paying for them immediately, you will <u>debit</u> <u>Inventory</u> (your store of goods to be sold) and <u>Credit</u> <u>Accounts</u> <u>Payable</u> (money owed to suppliers of goods) with the same amount. But if you buy 10 bicycles with cash at ₦ 40 each, you will Credit Cash account for ₦ 400, while you Debit Inventory account with the same amount.

In the same manner if you sell (for cash) 15 bicycles at ₦ 50 each, you will credit Inventory account and debit Cash account. If you sell 8 bicycles to Aliu at ₦ 45 each, and he is not going to pay immediately you will debit Accounts Receivable (money you have to receive from other people for goods supplied or service rendered) and credit Inventory account. If you buy bicycles for sale and you are not paying immediately, you will credit Accounts Payable and debit Inventory account. How will you record the transaction when you receive the money for the 15 bicycles you sold to Aliu?

From these examples you will see that a transaction is recorded in the debit column of the account that receives a benefit, while it is recorded in the credit column of the account that gives out the benefit.

The greatest advantages of this method are that

(i) If you make a mistake in recording the number of bicycles sold or the amount for which they are sold in one of the entries, the chances are that you will not make the same mistake in the other. Hence you will probably have one correct entry of the transaction.

(ii) The system makes it easy for you to be sure of the accuracy of your records at any time. This is so because at all times, the total addition of all your credit entries MUST be equal to the total addition of all your debit entries--if your records are accurate. If the two totals do not agree, then there is at least a mistake somewhere, a mistake you should find out immediately.

(iii) In the same way, the total of all your debit balances will always equal the total of all your credit balances if all entries are accurate and complete.

(iv) If your business grows big enough to require a large staff, you can make different people keep interacting accounts. As such, double mistakes in entry would be eliminated and any thought of fraudulent practice by any staff member would be discouraged in that successful execution of such fraud would involve at least one other accounting staff member.

For your accounting system you need a journal in which to write full information about each transaction. In addition, the basic account books you should have or ledger titles you should create are:

1. Sales account
2. Cash account (for all cash receipts and expenditures)
3. Receivable account (for all sales with no immediate payment)
4. Payables account (for all purchases with no immediate payment)
5. Inventory account (materials that you buy and store for business use or for sale
6. Expense account (all money spent for business purposes excluding inventory, e. g., transportation, rent, wages, electricity, etc.)
7. Cost of goods Sold account.

You can create other accounts that you need, depending on your business. Land, Purchases, Equipment, Taxes, Houses, etc. are examples.

The Journal

The first record of a transaction is made in the Journal as soon as the transaction is completed. The Journal therefore is a record of all transactions in chronological order. A Journal entry of a transaction shows the date, the accounts affected, and the amounts debited and credited. For example, the bicycles transactions mentioned above would appear in the Journal as follows:

Journal

Date		Account Debited	Account Credited	Ref	Debit ₦ Amount	Credit ₦ Amount
1973 April	1	Inventory			800	
	2		Accounts Pay.			800
		Purchase of 20 bicycles at at ₦ 40 each, to pay later				
		Inventory			400	
			Cash			400
		Cash purchases of 10 bicycles @ ₦ 40 each.				
	4	Cash			750	
			Inventory			750
		Sale of 7 bicycles @ ₦ 30 each, received in cash				
	8	Accounts Receivable			360	
			Inventory			360
		Sale of 8 bicycles to Aliu @ ₦ 45 each to pay later				

"In Journal entries always:

(i) Give an explanation of the transaction

(ii) Write in Journal entries the exact names of Accounts as they appear in the ledger.

(iii) Leave a blank line after each entry.

ADVANTAGES OF THE JOURNAL. The journal serves three useful purposes. In the first place, it reduces the possibility of error. If transactions were recorded directly in the ledger, there would be considerable danger of omitting the debit or the credit entry, or of making two debit entries or two credit entries. This danger is reduced to a minimum by using the journal. In the journal, the debits and credits for each transaction are recorded together, where such errors would be readily observed.

In the second place, the journal shows offsetting debit and credit entries for each transaction, and thus provides a complete record of the transaction in one place. Also, the journal provides ample space for an explanation of the transaction.

In the third place, the journal contains a record of transaction in their Chronological order.

POSTING. Posting is the process of recording in the ledger accounts the debits and credits indicated by the journal entries.

The procedure of posting consists of the steps stated below:

First post the debit member of the entry:
- Turn to the account to be debited.
- Enter the following:
  - In the Date column-the date.
  - In the Reference column-the number of the journal page from which the entry was posted.
  - In the money column-the amount of the debit.
- Turn to the journal and in the Reference column at the left of the money columns, enter the number of the account to which the entry was posted.
- Post the credit member of the journal entry in a similar manner.

Recording the journal page number in the ledger and the account number in the journal serves two purposes:

- During the posting operation, it shows how much of the posting has been done. Thus, if the posting work is interrupted, the notations, called posting references, indicate where the work was discontinued and where it should be resumed.
- After the posting has been completed, the notations serve as cross references between the journal

> and the ledger. Such cross references can be helpful in the event that errors make it necessary to trace the entries in the ledger accounts."[118]

If the Journal entries above were posted the results would be as follows:

Account Title: ACCOUNTS PAYABLE Acct. No. 10

Date				Journal Page	DEBIT ₦	CREDIT ₦	BALANCE ₦
1973							
April	1			4		800	800cr.

Account Title: SALES Acct. No. 15

Date				Journal Page	DEBIT ₦	CREDIT ₦	BALANCE ₦
1973							
April	1			4		750	750cr.
	8			4		360	1110cr.

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118 H. A. Finney, and H.E. Miller, Principals of Financial Accounting, (Englewood, N. J.: Prentice-Hall, 1968), pp. 22,23.

Account Title: CASH Acct. No. 11

DATE			Journal Page	DEBIT ₦	CREDIT ₦	BALANCE ₦
1973						
April	1		4	750		750Dr.
	4		4		400	350Dr.

Account Title: INVENTORY Acct. No. 12

DATE			Journal Page	DEBIT ₦	CREDIT ₦	BALANCE ₦
1973						
April	1		4	800		800Dr.
	1		4		600	200Dr.
	4		4	400		600Dr.
	8		4		320	280Dr.

Account Title: ACCOUNTS RECEIVABLE Acct. No. 14

DATE			Journal Page	DEBIT ₦	CREDIT ₦	BALANCE ₦
1973						
April	8		4	360		360Dr.

Account Title: COSTS OF GOODS SOLD Acct. No. 16

DATE			Journal Page	DEBIT ₦	CREDIT ₦	BALANCE ₦
1973						
April	1		4	600		600Dr.
	8		4	320		920Dr.

Note. The Dr. and Cr. Written at the side of the Balance figures mean Debit and Credit respectively.

Of your seven basic accounts, two (Sales and Accounts Payable) will always have Cr. balances while the other five will always have Dr. balances.

Reason out why.

Trial Balance. By now you should have seen the secret of the two "magic" statements that at any time:

(i) The total of all credit entries in your account books should be equal to the total of all debit entries.

(ii) The total of the last debit balances in the accounts should be equal to the total of the last credit balances.

It is customary to check periodically the equality of the debit and credit balances in a ledger of listing and totaling them. Such an operation is called preparing a TRIAL BALANCE.

Exercise. 1. Prepare a Trial Balance from the ledger entries above.

2. One week after you have started to use the double entry system of recording your business transactions, prepare a trial balance.

3. Send your answers to your helper for comments.

USES OF THE TRIAL BALANCE. "A trial balance is useful in checking the mathematical correctness of the ledger. But it should be understood that a trial balance proves nothing more than the equality of the debit and credit balances. The trial balance will still "balance" even though a transaction was not journalized; or wrong but the same amount was entered as both a debit and a credit; or a wrong account was debited or credited in the journal; or a debit or credit was posted to a wrong account in the ledger; or there was a failure to post both the debit and credit of a journal entry; or both the debit and the credit were posted more than once.

A trial balance is also useful to an accountant whenever periodic statements are to be prepared. Although it is possible for the accountant to prepare such statements by working directly from the ledger, it is much easier to use the account balances shown by a trial balance"[119]

LOVE 211 - Income Statement

Question:

How much was your net profit last month? That is, when you deducted all your costs from your revenue, how much had you left? Five months ago? This month last year?

If you deduct all your costs from all your revenue what will be left for your business at the end of every month for the last three months? The answers to these questions should be on your records, and they should be easy to find in your monthly Income Statement.

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[119] H.A. Finney and H.E. Miller, Principals of Financial Accounting (Englewood, N. J.: Prentice-Hall,1968), pp. 25.

Hitherto you have been making money in your business, and you have been recording all your transactions with the Double Entry System of Accounting. You journalize always, you post your ledger daily, and you prepare a Trial Balance weekly to check on the accuracy of your entries. (Send for LOVE 210 if you do not know, and have not been doing the things mentioned in the last few lines.)

All the activities of the double entry system are to make it easy for you to know correctly how much gross profit (your revenue minus only the cost of goods sold) you are making, what your operational costs are, and what you are left with as net profit.

Sales minus Cost of Goods Sold=Gross Profit

Gross Profits minus all other costs=Net Profit

All Other Costs include:

Employees' wages, your own wages, transportation expenses, rent, electricity, telephone, interest on bank loan, installmental payments on loans for business and/or hire purchase agreements, stationery, and other expenses incurred in business operations.

The "business of Business is Profits"

The easiest way of knowing how well you are doing is by preparing an Income Statement every month. The following is an example:

Income Statement

Ahmed Bicycle Store

April 30, 1973

Sales		₦ 4725	(105 bicycles @ ₦ each)
Cost of Goods Sold		4200	(105 bicycles @ ₦ 40)
Gross Profit		525	(Sales-Cost of Goods Sold)
Wages & Salaries	₦ 150.00		
Transportation	105.00		
Shop or Store Rent	80.00		
Interest on Bank Loan	15.00		(1/12 of interest on ₦ 2000 @ 9% p.a.)
Preparation (repairing bicycle parts damaged during transportation, and re-wrapping exposed parts with brown paper)	29.50		
Miscellaneous (stationery, telephone, delivery tips, etc).	15.50		
	₦395.00		
		395	
Net Profit=Net Income		₦130	

<u>Exercise</u>. 1. Prepare an Income Statement for your business operations last week.

2. Prepare an Income Statement for your business operations last month.

Note. Reckon all costs (that is, all expenditures) even if it is 1 k used to buy one single bolt from a nearby store, or it is 1 k given to a boy to run after (and call back) a product-shopper who had just left you because of disagreement over price.

If members of your family are working for you, assess what they would be earning if they were working somewhere else, and add the amount to your costs on wages.

3. Write a reasoned statement of what you plan to do with your net income for the next twelve months.

4. Send the answers to your helper for comments.

LOVE 212 - Depreciation (PRE)

What is Depreciation? If you do not know, send for LOVE 213.

If you know what depreciation is,

1. Write out your Income Statment for last month and include the item 'Depreciation'
2. Write out an explanation of how your arrived at the amount you charged to depreciation.
3. Send the Income Statement and the explanation to your helper.

LOVE 213- Depreciation

Depreciation is the amount that your equipment or machinery loses in monetary value as they are used for the production of goods or services.

For example, if you buy a lorry today for ₦ 5,000, after operating it for a year, you cannot find anyone who will be willing to buy it from you for the same amount you paid for it. If after one year you can sell the lorry for only ₦ 3,000 it means that it has depreciated by ₦ 2,000 in one year.

If the ₦ 2,000 were not deducted from profits, your profit figure would be higher than it should be.

That would give you a false idea of how profitable it has been to operate the lorry, and probably induce you to borrow money (on interest) to buy another lorry, or to buy another lorry with part of your savings.

It would also make you pay higher taxes if you have to pay business taxes.

The effect of these two results of not depreciating old machinery is that after some years you may have no reliable machinery to work with, and no money of your own to buy new ones as replacement.

Depreciation is a cost to you. If you send a lorry from Minna to deliver some goods in Kano, the costs of the trip to you includes wear and tear on tires, petrol, engine oil, wear and tear on the lorry's engine and body, etc. These costs should be estimated as depreciation and deducted like other costs, from revenue.

HAVE A SPECIAL SAVINGS ACCOUNT FOR DEPRECIATION AND REGULARLY DEPOSIT ALL DEPRECIATION AMOUNTS INTO IT.

There are many ways of calculating depreciation. The easiest way is the "straight line method."--Suppose you bought an equipment for ₦ 2,000 and you felt that its useful life would not exceed four years. You would just divide the ₦ 2,000 by 4 to know what amount to charge to depreciation every year. That is ₦ 500 in this example. You can further divide the ₦ 500 by 12 to know how much to charge to depreciation every month.

(Always remember depreciation in your monthly Income Statement.)

<u>Exercise</u>. 1. Write out your Income Statement for last month and include the item 'depreciation'.

2. Write out a list of the 10 most important equipments in your business and explain how you arrived at depreciation charges for them.

3. If for ₦ 800 you bought an equipment on which the manufacturer writes: "All working parts guaranteed for two years or 40,000 hours whichever comes first," how would your calculate its depreciation amount? Why would you calculate it like that?

4. Send your answers to your helper for comments.

LOVE 214 - Inventory Control

Inventory are goods you have in your store. They may be materials that you are going to work with, or they may be finished products that you have for sale.

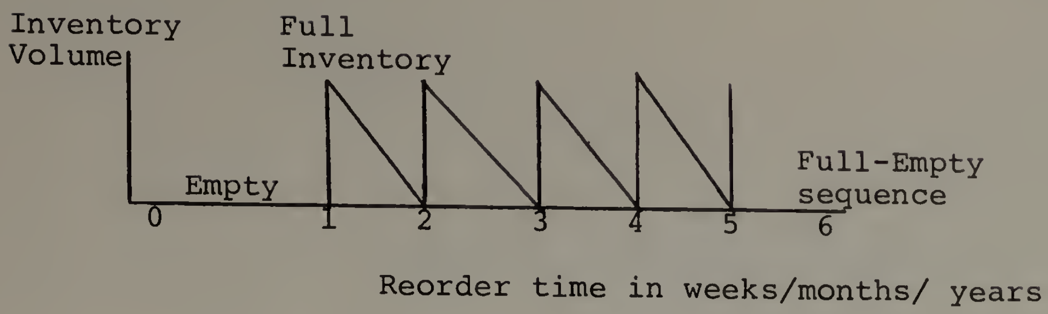
Costs of carrying your inventory includes expenses for the store (rented or built), lighting, refrigeration, security, prevention of spoilage etc.

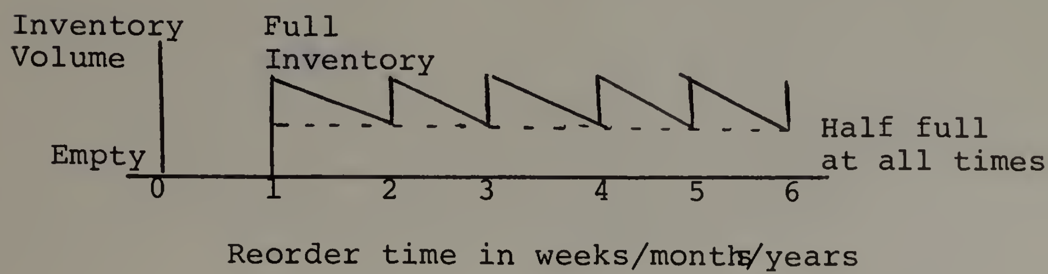
How efficient are your inventory carrying costs? That is, are you spending the minimum amount of money possible on inventory in relation to the volume of your business and the nature of your product?

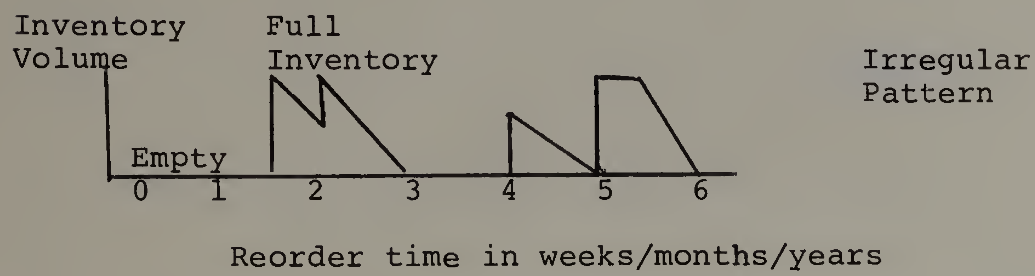
How efficient your inventory costs are depends on how well you plan the filling and the emptying of your inventory. For example, if you keep small inventory and you reorder frequently, your transportation costs might go up by more money than what you save in store-rent payment. On the other hand, if you always re-order in large bulk, you will need a relatively large storage area and the extra costs of maintaining such an area might be much higher than what you save from transportation costs.

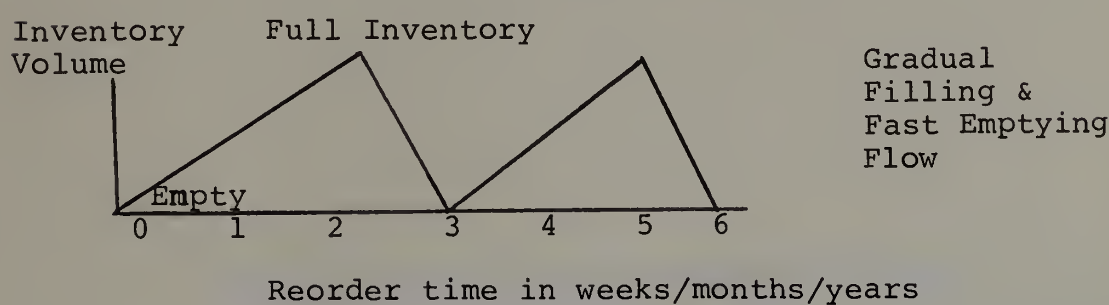
Somewhere between these two extremes is an optimum situation that pays you most in cash, and at the same time satisfies your supply and demand situation with your suppliers and with your consumers.

Exercise. 1. Study the following four Inventory patterns.









(a) What are the advantages and the disadvantages of each of them?

(b) Which type of product should each of them be suitable for? Why?

2. Draw your own inventory pattern. Is it the most suitable for your product(s)? Why?

3. If your present inventory pattern is not (in your opinion) the best for your product under your present situation, what pattern would you adopt? Why?

4. Send your answers to your Helper for comments.

LOVE 215 - Why Do People Behave the Way They Do?

A businessman had three salesmen working for him in identical market situations. The least paid among them had consistently worked harder, and had more sales than the other two. One of the other two was the businessman's brother-in-law.

With the decision-making formula LOVE 202 write out the actions he could take to make the other two work harder.

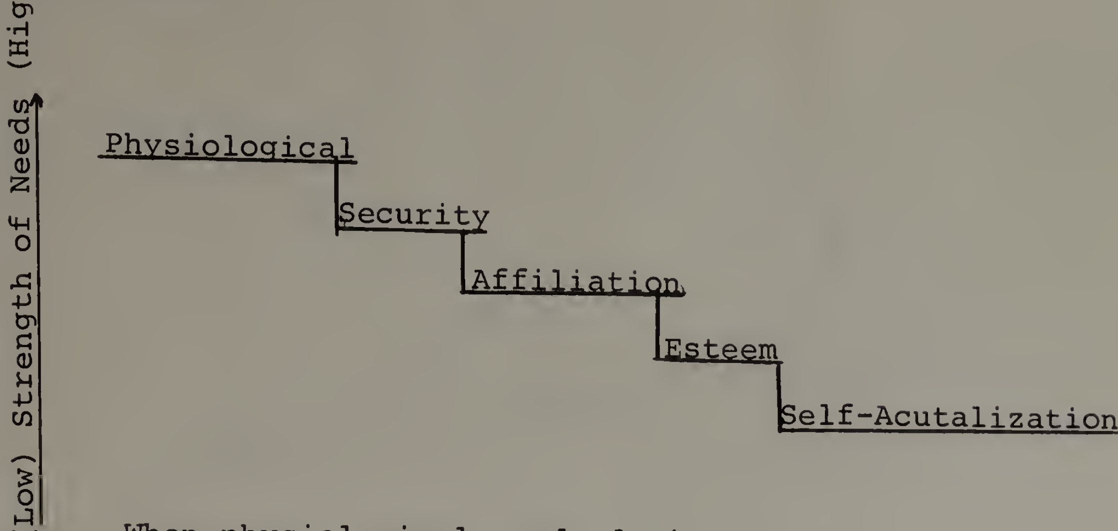
If your recommendations do not include trying to discover and understand the reason(s) for the malfunctioning of the two men, and (according to you) if possible causes of the problem do not include items like "human needs" as determinents of action, note specifically that:

Human actions are often determined by "needs" commonly identified in the following descending order in which they have to be satisfied.

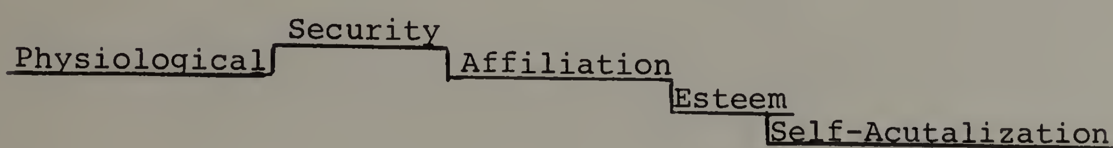
1. Physiological (food, drink, shelter)
2. Security (job permanence, freedom from fear, etc.)
3. Affiliation (friendly human environment)
4. Esteem ("bigmanism)
5. Self actualization: becoming everything that one is capable of becoming; (what a person would like to be remembered for after death)

But at different times in every person's life, each of these needs dominate the others. The dominating need influences action most. Unless the dominating need is satisfied anything done to satisfy any of the other needs the more, will not achieve the desired effect on the behavior of the individual.

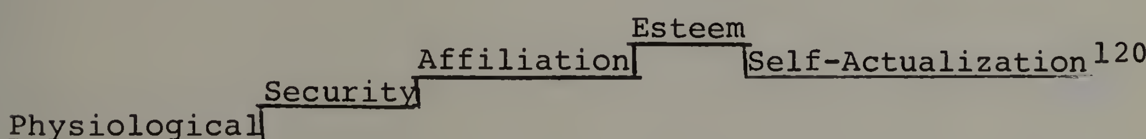
Spend some time over this page, and do not go forward until you understand very well the meaning of each of the needs.



When physiological needs dominate.



When security needs dominate, after physiological needs have been satisfied.



When Esteem needs dominate, after the first three needs have been satisfied. Self-actualization cannot dominate until Esteem need has been satisfied.

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[120] Paul Hersey and Kenneth H. Blanchard, Management of Organizational Behavior, (Englewood, N. J., 1969) pp. 18,19.

Read this story.

A cosmetics factory received an unusually large order for a product. The factory manager knew that to be able to deliver the order in time daily level of production (which was below expectations) must go up. He therefore decided to increase the wages of the workers (all girls in their early teens) who were working on the product in order to make them work harder. But production did not go up. Later on, a few of the girls were interviewed and it was discovered that most of them handed their entire earnings over to their parents every pay day. Hence, whether their pay was increased or not they gained no direct benefit from it. It was then suggested that the girls who normally worked eight hours every weekday and five hours every Saturday, be given Saturdays off if they could reach a newly set (higher) production level with forty hours work--

Production rose higher than the newly set mark!!

The moral of the story is that money (physiological) was not the dominating need of the girls at the time, they preferred free time for affiliation. It was only after that affiliation need was satisfied that the girls behaved according to expectations.

You have to know the dominating need of an employee therefore, and satisfy that need in order to influence his behavior.

In the salesman case written above, it is possible that the two salesmen who were functioning below expectations were behaving in the same way for very different reasons. The behavior of the brother-in-law might have been caused by the fact that he was not made a divisional salesmanager--esteem needs, while the behavior of the other salesman might have been caused by his fear that sooner or later he might lose the job, no matter what his performance was--security needs.

<u>Exercise</u>. In light of your present knowledge about human needs as causes of behavior think of two human problems--employee(s), marital problem(s), or parent-child problem(s)--to which you applied wrong solutions because of wrong, totally wrong diagnosis.

1. Write down
   - (a) How each of the two problems was created.
   - (b) Your diagnosis of the cause of each situation
   - (c) The solution you applied
   - (d) The results of your solution

2. Think of the causes of the problems in terms of human needs and write down what you now believe to be the causes of the problems. What solutions would you apply to such problems in the future?

3. Send your answers to your helper for comments.

III. THE MARKET

LOVE 301 - Definition And Classification of Market

Definition

The market for a product is people who have money, and have a felt or a latent desire to buy the product. Three ideas are important in this definition of "market."

1. Market is people not just a land area. The people may be living close to one another or many kilometers apart.
2. The people have money or economic power
3. The people have the desire to buy the product with their money.

Unless all these three ideas are present in any given situation, that situation does not constitute a market.

For example, a city of Moslem millionaires is not a market for pork. They have the money, but they have no desire to buy the product. In like manner, univeristy undergraduates are not market for Mercedes-Benz cars; they have the desire to buy the product, but they do not have the money.

Classification

Unless you correctly identify and know your market(s) your marketing activities will cost you more than they should. Even then you may not reach your market as much as you want.

A market can be classified in terms of:

1. Geographical area, e.g., my Enugu market - my customers or consumers of my good in Enugu.
2. Product (if you have many products): my textile market, my bicycle market, my Robin Blue market.
3. Age of consumers: e.g., my teenage market.
4. Sex, as in male or female market for products like cosmetics, bicycles or cars.
5. Religion: e.g., my animist, or my non-animist markets with respect to items like herbs or rodents.
6. Wealth of the people (economic power)
7. Occupation
8. Physical size (height, weight, etc.)
9. Race, or sociological nationality
10. Anything that suits your purpose including possibilities of sub-classes of any one of the above nine classes. e.g., the teenagers in my textile market, or the males among my animist market.

A correct identification and classification of the market helps the businessman to reach his market in the cheapest, and yet effective way. It also helps him to plan future production, financial needs, personnel needs, etc., very accurately. Finally, it helps him to offer the right products at prices that the market could afford, and to determine which new products to develop for which markets.

With regards to the market, business growth does not lie only in keeping old customers, it lies in increasing the number of customers, inducing every customer to use more of your old products, and convincing your market that they need the new products which you create from time to time.

Exercise. 1. Write down all you could do to know the market for one of your products very well, and state how you would classify the market.

2. How could you penetrate the market effectively?

3. State all actions you could possibly think of to enlarge a market for cocoa bread.

4. Which of the actions stated in 2 would you carry out? Why would you not carry out the others? State the reasons for each of them.

5. Send your answers to your helper for comments and guidance.

LOVE 302 - Knowing the Market

1. Assemble the demographic and the economic data on the market for your major product. That is classify your market according to age groups, according to occupation, and according to earnings or wealth. (Federal Statistics Office, or Survey)
2. Keep strict records of sales according to your classification of the market.
3. Find out who buys what, when, and why. Find

out also who influence(s) the purchases of your product(s)--father, mother, children, girl-friend boyfriend, rival? (Use survey method, or question many of your consumers).

4. Know the substitutes, the supplements, and the complements to your product; watch closely how the market rates them compared with your product(s), how the market responds to changes in their prices, and how such changes in their prices, and how such changes affect your own sales. (Observation or interview of consumers)
5. Assess accurately whether your market is growing or diminishing for the future.

Before the information you will gather with the above suggestions can be of practical use to you, it would take months or even years of record-keeping, depending on the product you are marketing.

But this record-keeping process is of vital importance to you if you want your business to have a lasting growth by plan.

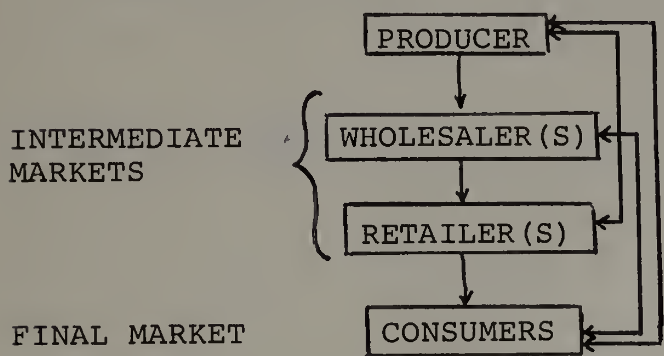
Exercise. 1. When you have kept these records for one month, write down a reasoned estimate (forecast) according to items 1-5 above, of what the sales of your major product would be in exactly twelve months from now.

2. Send your answer with all the data sheets to your helper.

LOVE 303- Reaching The Market

It is assumed here that you (really) know your market. You can say what the people feel about your product(s) now, and you can predict what they are going to do to your product(s) in the near future at least. If the assumption is wrong, return this unit and take on LOVE 302.

Are you a producer, a wholesaler or a retailer?



From your own functional position in business, how efficiently do you reach your market? That is, how well do you give most of your market the most favorable impression of your product at the lowest costs possible, delivering orders always in time, and never being out of stock.

What means of communication do you use?

Why do you use this/these means of communication?

Are you sure that this/these means of communication with your market is/are the most effective and the most efficient?

(Effectiveness measures how much of your market is being reached by your method of communication.

Efficiency measures the cost versus benefit relationship of your method of communication.)

Send your answers to your helper for comments, and probably information on available "better" means of communication for your specific product and your market.

Meanwhile think on these basic tips about marketing functions.

1. Direct producer-consumer channel of distributing a product is best, especially for perishables. This is so because consumers can buy the product at a lower price than if intermediate markets were involved since profits for middlemen would not be added. Moreover, the producer can easily know what the demand situation is at all times. (If you want more explanation on this point ask your helper).

2. For most goods, when direct producer-consumer channel

is not possible, the fewer the number of intermediate market stations the better.

3. The survival of a retailer business person depends largely on two things:

(i) His ability to know exactly what his market wants with regards to product type, quantity, quality, shape, color, packaging, etc., and with regards to product price.

(ii) His ability to pass the information (accurately to the wholesaler or producer, who must be convinced that he could not make more profits by selling the product directly to the consumer. (Ask for more information about this if Retailing is your line.)

4. Always communicate with your market in a "language" that the market understands and appreciates. "Languages" for communication include oral languages (English, Yoruba, Hausa, Urhobo, etc.) and observable languages like countenance, symbols, etc.)

5. Let the content of the communication be "short and sharp", or amusing so that it can be easily remembered.

6. STRICTLY avoid symbols or slogans that could in any way be connected with politics, political parties or politicians.

7. Do some spot advertising (at least). You do not have to be "big" before you can afford it. Think of using one or more of the following media for advertising: television, radio, journals, daily newspapers, bill boards, bills posted on walls at motor-parks, or market-places, on the outer sides of commercial lorries including 'tanioroko' or on walls in music (record) stores where people gather in evenings to dance or listen to free music. The mobile advertising unit of two professional dancers in a pick-up can also be effective. Depending on your product, very early on Mondays and in the motor parks, you can, even give out small samples of your product to townspeople and/or villagers who come to the city on weekends and return to their homes on Mondays.

Do you think that a little advertisement of your product would not look beautiful behind a soccer game ticket?

8. Think big, and depict the unusual. The 'unusual' catches the eye more than the 'common place'.

LOVE 304 - Basic Thoughts On

Pricing Your Products and/or Services

1. It is assumed that the price for your product is not controlled by any Federal, State or Local Council laws, or regulations from a professional association. If the price is controlled, obey the law/regulation. If profit-margin is too low at the legal price, find some-

thing more profitable to do business in.

2. The right price is the one that gives you the highest total net profit.

3. The "highest total net profit" could be the result of selling many units of the product at a competitive or lower price each, or selling less number of units at deliberately chosen higher prices.

4. The "highest total net profit" desired can vary from time to time according to your marketing policy of either market penetration, market skimming, and/or image building.

5. Market penetration policy is the policy of selling as many units as possible either to introduce a product, increase the number of consumers or possibly storm a few competitors out of a market. Heavy advertising or price-cutting, or improvement of product-quality, or a combination of two or all three of them are the commonest tools of market penetration.

6. Market Skimming is the pricing policy of reaching just a limited portion of the market for a very short period. It is a policy usually used for seasonal specialty goods, fashion items, etc. Heavy (buy now!!) advertising, and very high prices (relative to utility) are common features of skimming.

7. What image do you want people to have of your product(s), and of your business name (if you have a name)

Is it the Kingsway image (high class, high price, and presumed high quality irrespective of real product-quality)? Or is it the Sabongari, the Onitsha market, or the Ido market image (common man, cheap, yet with real high quality in terms of utility)?

8. Neither of the two mentioned images is good or bad in itself. Type of product, market situation, and the financial results of image desired are the chief criteria of determining whether the image desired is appropriate or not--the business of business is profits, not esteem and not charity.

Exercise. 1. Is your present pricing policy right? If yes, why? If no, why not? Write down your answer in the light of the basic thoughts mentioned above.

2. Think of a new product or service that you would like to introduce into your present market and write down in detail your pricing proposal on the product/service.

3. Send your answers to your helper.

LOVE 305 - Cost Reduction

Costs, all costs, generally increase from time to time--production costs, selling costs, service costs, costs of materials used, and even costs of personnel employed.

When your total costs go up and yet you realize that no pricing policy (See LOVE 304) can increase your profit level, put on scrutiny spectacles, and examine your cost items one by one. Think of how total costs could be reduced without tampering with the quality of your product(s) and your marketing services.

Here are a few tips on possibilities to explore:

1. Bulk-buying of materials for your own use alone, or in cooperation with other buyer(s). This usually means paying less per unit of material purchased. Reckon with extra cost of storage, however.

2. Can that "stand-by" deliver-car drivery-car some office work so that you can eliminate a messenger from your payroll.

3. How much does it cost you a year (all costs--petrol, tires, oil, insurance, depreciation, etc.) to run the service car? Would it cost you less if you make service calls in taxis?

4. What if one of your secretaries put her table near the office entrance, so that you can eliminate the cost of a receptionist who sits behind the steel table outside the office. After all, she polishes her nails most of the time and she answers only a few official telephone calls a day.

5. Cheaper personnel does NOT necessarily mean lower costs in the long run. Paying a little more for a good professional could reduce wastage or spoilage of material,

ensure high product quality, save time, and cost you less in the long run. A single professional could even be cheaper than two mediocres.

6. When a little fault or a small damage is reported on any machinery, vehicle, or equipment do NOT "manage". An immediate minor repair could reduce your total costs in the long run.

7. "Speed kills." Not only human beings are killed by excessive speed on the roads. Business profits are also killed by such speed on the roads, and possibly in the factories.

Operating your vehicles or machinery at less speed than you do now could save you costs. Costs on tires, on petrol, on electricity, on engine oil, on engine life, on life of conveyor belts and driving wheels, etc.

Check machinery or vehicle handbooks for optimum operating speeds.--"Any pedestrian who beats a car in a race cannot remain healthy for any appreciable length of time after the race."[120]

Exercise. 1. Write down all the possible ways of reducing your costs without redicing your revenue, or losing any of the goodwill you enjoy in the market.

P.S. Let the answer sheet contain a short description of your business operation and your market(s).

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[120] Nigerian folk saying.

2. Send the answer to your helper.

CHAPTER VII

RECOMMENDATIONS FOR PROGRAM REVISION AND ADDITIONAL COURSE-AID UNITS

The First Two Years

This program is expected to achieve effective establishment at the end of the third year of operation. Such effective establishment however depends almost totally on how much feedback the implementors receive from their penetration of the economic acitivies of the country during the first two years of operation. Requests for course-aid units are expected to be received and honored in large numbers. Helpers would work hard; effective learning would be achieved with a satisfactory percentage of learners, and learners would ask for more learning material, raise new problems, and seek more efficient answers.

For the Center to live up to expectations, data and/or information which must be massively collected during the first two years must be digested enough to result in a new comprehensive set of LOVE units at the beginning of the third year. Such units should cover most common problems and be written in a language more sophisticated than is used here because the problems to be dealt with would have emanated from learners who had used initial

LOVE units and had become very "businesslike" in their operations.

Likewise, the management or administrative activities must have been "debugged" enough for a smooth systemized routine to emerge at the end of the second year. The third year should therefore be entered with plans that would have very high probabilities of effective execution.

The Third Year and After

The third year should be the "stabilization" year for Center's operations. Activities should flow so smoothly, and positive effects of the program would be so apparent in the nation's economic activities (more sales, more profits, more savings, more predictable markets, etc.) that the Director of the program and his Assistant could go proudly to top executives of big businesses to ask for sponsorship to continue the program from the fourth year on. The advisability of having field offices in the capitals of the nation's twelve States should also be examined in the third year. The Test (see Appendix) should be administered as part of the process of evaluating the program itself, not the learners. It is expected that the level of technological sophistication (in business methods) of learners would continue to be higher. Thus, the LOVE units to be developed for use from the fourth year on should be good enough for management trainees of big businesses. The program should then be professional enough for Business School undergraduates to seek filed experience through it. Center activities could eventually be revised and diversified in as many ways as the creativity of the personnel could explore; "the sky is the limit."

Postscript

A military officer once gave orders for some daring field operations to a handful of his men. He did not mention the very likely possibility of enemy encounter, and the impossibility of the mission. He finished his talk with "any questions?' One private answered: "Yes sir; what if we run into ambush before we get to the river?" The officer replied, "That's fine!, carry out all orders, including meeting me at base 7, 14:00 hours. I am an incurable optimist."

When the officer had left, one of the soldiers said ot another "Do you know that the work 'incurable' implies the presence of a sickness, and optimism is a mental attitude? If we are lucky enough to survive a POW camp, can we say that we got there by obeying the orders of a mentally sick officer?"

"Not quite," replied the other; "The officer has taken our survival instinct and training, our almost home-ground advantage, the slip-shod training of enemy soldiers, their inferior equipment, and their respect for us into consideration in giving those orders. Let's move; there is a birthday party at 14.30 at the base."

Similar reasons as those given by the last speaker in the anecdote above are responsible for the optimism that runs through the proposal for implementing TIPS & GEM, and suggestions for further work on it.

Innumerable and hard problems there would be; but it is only this writer's hopes that the program would be handled by professionals who can correctly assess every new situation, overcome all problems therein, and be at the '14.30 birthday party' in good spirits.

Appendix - The Test

1. Name:
2. Location & State:
3. Academic Education:
4. Professional Business Education:
5. Type of Business:
6. No. of Employees:
7. How many are relatives?:
8. Source and Size of Capital:
9. Annual sales (Av. over last 5 years of life of enterprise):
10. Gross Profits (Av. over last 5 years or life of enterprise):
11. Annual Costs (Av. over last 5 years or life of enterprise):
12. Net Profits (Av. over last 5 years of life of enterprise):
13. Expected sales for next year:
14. Expected Costs for next year:
15. Expected Net Profits for next year:
16. Do you have permanent Accounting Books?:
17. If you answer to #16 is "no", how do you reckon your profit/loss?:
18. Which items are included in your annual costs?
19. Assign numbers 1-25 to each of the following items

according to its positive importance for successful (small) business operation in Nigeria (i.e., #1 is what you believe to be the most essential, or the most likely to cause failure).:

Liberal credit policy

Planning ahead (every three months,
every six months,
every two years or more)

Social Status

Having honest employees

Destiny

Conspicuous Spending

Number of wives and children

Academic background

Having capital above 10,000

Employing relatives only

Working very hard and for many hours everyday

Location of Business

Always available bank loans

Size of the market

Spending most of the time on business activities

Good luck

Never employing relatives

"Sharp practices" once in a while

Keeping accounts in books

Business-person's personality and character

Knowing the right people in Government and/or big business

Professional training in Business Administration

Paying fixed annual salaries to yourself and your employee relatives

Entering into partnership

Having government and/or school contracts

20. Has your business failed, or is it failing?

    Yes No (If"no" go to # 22)

21. Which 5 of the items in # 19 are the chief causes of the failure?

22. Which 5 of the items in #19 are the chief causes of your success?

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