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Chapter 4

MAKING ENTREPRENEURS OUT OF NATIONAL YOUTH CORPS MEMBERS

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ABSTRACT

The National Youth Service Corps, NYSC, established in 1973 as one-year compulsory national service for Nigerian graduates of tertiary institutions is aimed at youth mobilization for national unity and accelerated economic development. One of the nightmares of participants is the twin problem of restricted access to credit and post-service unemployment. This paper identifies three initiatives aimed at addressing this problem and presents their success stories. War Against Poverty established in 2006, is annually targeted at 25 selected corps members from each of the 36 States of Nigeria and the Federal Capital Territory for training in entrepreneurship and agro-based skills after which interest-free loans of between N150,000-N250,000 repayable within thirty months are each issued to participants for investment in an agro-enterprise; the NYSC Foundation, an independent non-governmental organization collaborates with the NYSC by granting soft loans to selected ex-corps members for self-employment; and the Central Bank of Nigeria Annual Venture Prize Competition established in 2007, designed to unleash the entrepreneurial spirit of the corps members during the service year with

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the expectation of developing new businesses and encouraging youth empowerment and self-employment. A core aspect of this initiative is the competition in which participants are requested to submit business proposals in legitimate business activity. Winners at the national level receive grants of N1.0m, N750,000 and N500,000 for the first, second and third positions respectively; at the State level, three winners each from the States and the Federal Capital Territory receive grants of N200,000, N150,000 and N100,000 for the corresponding positions for investment in approved enterprise. These initiatives have recorded spectacular success stories especially in the area of improving access to start-up capital; efforts should be made to introduce entrepreneurship studies early to the young adults during their stay in the academic institutions.

Keywords: Job Creation, Employment Opportunities, Self-employment

1. INTRODUCTION

1.1. Background Information

The Federal Ministry of Youth Development (2008) stated that about 4.5 million job seekers entered the labour market in Nigeria in 2008. The challenge of youth unemployment is an unsettling one. In this regard, SMEDAN (2009) revealed that most unemployed or underemployed youths are without business idea and no entrepreneurial training. The issue of moving the youth out of the unemployment is as much about encouraging entrepreneurship as it is about job creation. Thus, entrepreneurship is necessary for stimulating economic growth and employment opportunities. It should be noted that an entrepreneur is a person willing and able to transform a new idea or invention to a successful innovation (Schumpeter, 1941).

To surmount this impediment of unemployment, the National Youth Service Corp, NYSC, scheme, a one-year compulsory national service for Nigerian graduates of tertiary institutions, is involved in three bold initiatives. This paper presents the success stories of these initiatives that are designed to enable youths realize their potentials in entrepreneurship.

The rest of the paper is made up of a brief history, aims and objectives of the National Youth Service Corp scheme; the initiatives that are associated with the NYSC and are aimed at engaging youths towards realizing their potentials in entrepreneurship; the entrepreneurship and capacity building

skills of the initiatives as they relate to youth empowerment; the success stories; and reactions from serving and discharged corps members. The paper is concluded with relevant recommendations.

This paper is necessary for development practitioners engaged in capacity building of young adults. Furthermore, the operational procedures for the empowerment of youth through the provision of supervised credit facilities are presented for adoption by interested institutions.

Imo State, Nigeria, is the study area. Relevant primary and secondary data gathered from the NYSC and the Central Bank of Nigeria, CBN, officials in the State was used for the study. Primary data was also generated from serving corps members and ex-crops members who have benefitted from the initiatives. Relevant data from other States of the Federation was also used for the study. Questionnaire and focus group discussion were the instruments for data collection. For ease of currency conversion, US\$1=N155

2. HISTORY, AIMS AND OBJECTIVES OF THE NIGERIAN YOUTHS SERVICE CORPS SCHEME

The NYSC scheme was established by decree No. 24 of 22nd May 1973 with a view to properly encouraging and developing common ties among the youths of Nigeria and promoting national unity (www.nysc.gov.ng). It is a programme that involves Nigerian graduates in the development of their country. According to NYSC (2008), it is designed to accelerate socioeconomic development using abundant manpower from the young graduates of institutions of higher learning.

The programme is fashioned in a way that corps members are posted to locations other than their states of origin to expectedly meet and mix with people of different socio-cultural backgrounds. According to Enegwea and Umoden (1993), the programme for a typical service year involves the following:

2.1. Call-Up

This involves the receipt of formal letter of invitation from the NYSC headquarters to the fresh graduates requesting them to make themselves available for service for a continuous period of one year from the date

specified in the call-up instrument. The corps members report at designated orientation camps within specific time period for the orientation programme. Nowadays, call-up is done in batches as follows: Batch A in March, Batch B in July and Batch C in October / November.

2.2. Orientation Programme

Spanning approximately three weeks, this period is spent in a camp far from friends and family. During this period, the corps members are physically and psychological prepared for the primary and the secondary assignments during the service year.

2.3. Posting to Areas of Assignment

After the orientation programme, the corps members are posted to their relevant areas of assignment. Primary and secondary assignments are involved. Primary assignments are the mandatory and compulsory duties assigned to the corps members during the service year. On the other hand, secondary assignments are community development initiatives conceived and undertaken by the corps members during the service year. The assignments run concurrently during the service year. Primary assignments span some eleven months. Other programmes include: end of year debriefing, and passing out ceremony. Thus a typical service year involves mobilization, orientation and passing out. About 70,000 youths are annually mobilized. However, the end of the service year marks the beginning of life of unemployment for majority of the ex-corps members. Additionally, there is the related problem of restricted access to credit facilities. The three main initiatives aimed at tackling this twin problem are presented in this section.

3. THE INITIATIVES OF THE NYSC IN ENGAGING YOUTHS TOWARDS ENTREPRENEURSHIP

The three initiatives are War against Poverty (WAP), the NYSC Foundation and the Central Bank of Nigeria Annual Venture Prize Competition. These initiatives are elaborated below.

3.1. War against Poverty (WAP)

3.1.1. Introduction

This was established by the NYSC in 2006. The initiative is designed to mobilize the youth and develop in them the spirit for self reliance, and employment generation. It also seeks to harness the creativity of the graduates for wealth creation within the local communities.

The objectives of the initiative are:

- Sensitize all corps members on skill development for self reliance and employment generation;
- Train 25 corps members per state for 10 days in the following areas of specialized skill: Bee keeping, fish farming, poultry keeping, grass cutter rearing, banana / plantain suckers multiplication, and animal husbandry;
- Each trained corps member is encouraged to train at least 5 community youths who will be linked up with sources of funding at the grassroots;
- Provide an amount ranging between N150, 000 and N250, 000 as revolving loan to the participating corps members;
- Ensure gender balance in training of the corp members.

3.1.2. Mode of Operation

At the orientation camp, the corps members are introduced to the WAP initiative. Interested corps members are given intent forms which they are advised to complete after they had secured a place for primary assignment. Completed forms are returned to schedule officers in the States of the Federation where the applicant corps members are serving. The schedule officers in turn take the completed forms to the NYSC headquarters in Abuja. The NYSC headquarters in Abuja does the selection and eventually informs the successful applicants. The successful applicants are invited for an eight-day training at the NYSC Abuja orientation camp. The training consists of entrepreneurial and selected agro enterprise skills.

The successful applicants complete and sign a Memorandum of Understanding, (MOU). The MOUs are returned to the NYSC headquarters in Abuja through the different States Schedule Officer.

The decision to fund the applicants' chosen agro-based project is taken at the Abuja headquarters. The loan amount is a minimum of N150, 000 and a

maximum of N250, 000. The approved loan amount is paid to the corps entrepreneurs' designated bank accounts for their eventual draw down for the project execution.

3.1.2.1. Interest and Collateral on the Loan

The WAP loan is interest free. The only collateral is the Certificate of National Service which will be deposited with the bank by the corps entrepreneur. A letter of reference in lieu of certificate of National Service shall be issued to the corps members to seek employment if required. The certificate will be released upon the liquidation of the loan.

3.1.2.2. Loan Duration

The duration of the loan is 30 calendar months from the date the MOU was signed. Six months moratorium is allowed before start of repayment.

3.1.2.3. Guarantor/Surety

The corps entrepreneur shall provide one guarantor who shall not be less than a Grade Level 12 Officer in the Federal or State Civil Service. Persons of equivalent rank in any of the security agencies, legal practitioners and medical doctors or members of government approved professional bodies of not less than 10 years post registration experience and duly registered with the professional bodies are also eligible to serve as guarantors.

3.1.2.4. Monitoring of Project

There is a provision for the monitoring of WAP projects by the NYSC and any of its designated partners. The partners include the National Directorate for Employment and some banks.

3.1.2.5. Loan Recovery

An NYSC WAP loan account is opened by the NYSC in designated banks where the corps entrepreneur makes repayments. The bank teller is sent for verification to the NYSC WAP schedule officer at the state secretariat where the corps entrepreneur operates.

3.1.2.6. Dispute Resolution

Where the corps entrepreneur fails or refuses to pay back the loan, the guarantor is informed accordingly and is given two months to liquidate the loan. In case of default, the NYSC shall report the matter to the appropriate

authority that can help recover the loan from the guarantor or proceed to court against the guarantor.

3.2. The NYSC Foundation

Another initiative designed to unleash the potentials of Nigerian youth is the NYSC Foundation. The NYSC Foundation is a non-governmental organization and officially registered under part C of the Companies and Allied Matters Act, 1990. It is not an affiliate of the NYSC but collaborates with it in carrying out its mandate. It is an independent national initiative created by former corps members and public-spirited Nigerians. This is essentially an expression of the determination of ex-corps members and public spirited Nigerians to assist the Federal Government in sustaining the noble ideals of the NYSC scheme and improving the quality and intent of its impact on the lives of the youth. It is also aimed at helping youth realize their potentials through the provision of employment and capacity building skills.

The first batch to be registered as members of the Foundation was the 2005/2006 batch B corps members that passed out in August 2006. The day-to-day operations of the Foundation are executed by the Executive Working Committee headed by an Executive Secretary.

3.2.1. Aims and Objectives of the Foundation

The aims and objectives of the foundations include:

- i Fostering healthy interaction amongst ex-corps members for national unity and integration;
- ii Harnessing the nation's abundant human and material resources for the growth and development of the NYSC scheme; and,
- iii Building a base of prospective financial support to assist ex-corps members in becoming self employed.

3.2.2. Membership and Organizational Structure of the NYSC Foundation

Recruitment is mainly from corps members passing out from the service. Membership is voluntary; membership fee of N500 only is charged. Registration centres are located in the NYSC State, Zonal and Local Government offices. The following membership and organizational structure apply to the Foundation.

i Ordinary Members.

This category involves all ex-corps members and have no voting rights on issues related to the foundation.

ii Associate Members

These are all ex-corps members who have made a minimum financial contribution of N5000 to the foundation and are thus qualified to deliberate and act on matters affecting the foundation.

iii Corporate Members

These are organizations whose support for the foundation is backed up with contributions in the forms of money and materials. They are eligible to attend general meetings of the foundation and have voting rights. Corporate members are encouraged to select one or more NYSC projects for direct funding and supervision.

iv Honorary Members

These are former corps members who support the foundation with money and materials.

v Fellows of the Foundation

This category consist of Associate Members whose cumulative individual contributions of money and materials over a period are of significant value to merit due recognition by the NYSC foundation.

vi Body of Patrons

This organ of the Foundation is composed of distinguished Nigerians. It is headed by the founding father of the NYSC Scheme. The body serves the Foundation in advisory capacity.

vii Grand Patron

The President and Commander-in-Chief of the Armed Forces of the Federal Republic of Nigeria is the grand patron of the foundation.

3.2.3. Activities of the NYSC Foundation

The foundation operates as a trust fund. It has at its apex a Board of Trustees that covers its operations. For the day-to-day activities, an Executive Working Committee, appointed by the Board of Trustees, runs the secretariat of the Foundation.

One of the programmes of the Foundation is to assist ex-corps members interested in self-employment with soft loan. The Foundation also seeks to set up skill acquisition centres in the six geopolitical zones of the country to serve as capacity building centres for the youth.

Only ex-corps members who are registered with the Foundation are eligible to access the loan facility from the Foundation. Applicants for loans

are required to prepare a feasibility report on a business plan. The feasibility report is forwarded with an application to the Executive Secretary. On approval, the successful applicants each receive amount ranging from N150,000 – N250,000 interest free loan with favourable repayment conditions.

3.2.4. Funding

The following are the sources of funding for the foundation.

- i Member's financial contribution.
- ii Donations from corporate bodies.
- iii Corporate sponsorship of some activities and projects of the Foundation.
- iv Donations and contributions from philanthropists.

3.3. The Central Bank of Nigeria Annual Venture Prize Competition

3.3.1. Introduction

In line with Nigeria's poverty reduction strategy document also known as the National Economic Empowerment and Development Strategy (NEEDS), and with the aim of reducing dependence on and search for white collar jobs coupled with its commitment to the principle of corporate social responsibility, the Central Bank of Nigeria, CBN, has effective 2007/2008 service year, introduced an Annual Venture Prize Competition among serving corps members (DFD, 2007). The initiative is designed to unleash the entrepreneurial spirit of the youth corps members during their service year. The initiative is aimed at developing new businesses and encouraging youth empowerment by increasing opportunities for the youths to take ownership of their entrepreneurship concepts and ideas. It is also designed to improve access of the young entrepreneurs to finance and other auxiliary services.

All serving national youth corps members are eligible to enter for the competition within his/her batch in a given service year. The award covers all legal business concepts in all the sectors of the economy except commerce.

3.3.2. Mode of Operation

The annual competition opens at the beginning of every service year and is advertised in both the print and the electronic media. Entries are expected to be made within six months of the beginning of the service year.

Interested corps members are each expected to submit a detailed business/feasibility report. The proposal which must be original and practical must also clearly define its vision, mission and objectives. It must also specify the expected contribution to the community in terms of job creation and provision of goods and services. The proposal is submitted to any of the following:

The Head,
Development Finance Office,
Central Bank of Nigeria.

Submission is made to the Branch of the CBN in the State of youth corps service. It can alternatively be sent to:

The State Coordinator,
National Youth Service Corps State Secretariat.

3.3.3. The Selection Process

The selection process involves two selection committees. Namely:

- i State Selection Committee and
- ii National Selection Committee.

3.3.3.1. The State Selection Committee

The State Selection Committee headed by the Director, Development Finance Department of the CBN in the State, operates at the state level and is made up of the following representatives:

- i Bankers' Committee at State level
- ii State Ministry of Commerce and Industry
- iii National Directorate of Employment
- iv National Youth Service Corp Secretariat
- v Central Bank of Nigeria (Development Finance Offices and Research Office)

The Responsibilities of the State Selection Committee include:

- i Screen the entries for eligible corps members;
- ii Appraise all the business plans received using objective criteria; and
- iii Present to the National Selection Committee the best ten projects from the States ranked in order of merit.

The National Selection Committee headed by the CBN Governor, operates at the National level. This committee comprises the following representatives:

- i Bankers Committee;
- ii Bank of Industry (BOI);
- iii A Venture Capital Company;
- iv National Directorate of Employment (NDE);
- v National Youth Service Corps Headquarters; and
- vi Central Bank of Nigeria (Development Finance Department and other Financial Institutions Department).

The responsibilities of the National Selection Committee include:

- i Screen the entries presented by the State Committee;
- ii Appraise the business received;
- iii Select the best three of the ten proposals from each State of the Federation and the Federal Capital Territory;
- iv Select the best three projects from the first State winners for National awards; and
- v Present a Report on the Selection exercise to the CBN management.

3.3.4. Categories of the Award

There are two categories of the award namely:

- i State Awards; and
- ii National Awards.

3.3.4.1. The State Awards

The best three of the ten proposals from each state of the Federation and the Federal Capital Territory are awarded prizes as follows

- i First Prize: N200,000
- ii Second Prize: N150,000
- iii Third Prize: N100,000

3.3.4.2. The National Awards

The best three projects from the first State winners and the Federal Capital Territory are awarded prizes as follows:

- i First Prize N1.0 Million
- ii Second Prize N750,000
- iii Third Prize N500,000

The State Awards and the National Awards winners are both entitled to the following:

- i A Certificate of Merit
- ii Linked to banks to sponsor their projects
- iii Invited to participate at a course at any of the Entrepreneurial Development Centres (EDCs) established by the CBN.

Furthermore, all the best ten proposals selected from each State of the Federation and the Federal Capital Territory are entitled to links to banks and participation in the course on entrepreneurial development.

3.3.5. Celebration of the Awards

Winners of the State awards receive their awards at the passing-out ceremony of every batch in their respective States. National award winners receive their awards during the annual CBN Microfinance/Entrepreneurship Awards.

3.3.6. Project Monitoring

The CBN through the Development Finance Department/Offices provides for the monitoring of the projects of the winners to ensure successful implementation. The post award monitoring and mentoring lasts for three years. It is expected that within this period, the entrepreneur must have attained an appreciable level of operational independence to carry on the project. With a view to improving mode of operation, the impact of the award is to be evaluated every three years.

4. ENTREPRENEURIAL EMPOWERMENT EXPERIENCES

As can be seen from the foregoing, these three initiatives are aimed at bringing out the entrepreneurial skills of the youth. For the sake of emphasis and clarity, this section focuses on the entrepreneurial empowerment experiences of these initiatives.

4.1. The War against Poverty

In line with the need for entrepreneurial empowerment, WAP organizes skill development for self reliance and employment generation. Furthermore, training in specialized agro-based skills for corps members is also emphasized. For proper multiplier effect, each trained corps member is encouraged to train at least five community youths who are then linked with sources of funding at the grassroots. WAP provides start-up capital for the trained corps entrepreneur at zero interest rate and favourable repayment terms.

4.2. The NYSC Foundation

In its efforts towards aiding youths realize their potentials in entrepreneurship, the NYSC Foundation encourages youth empowerment and capacity building programmes. Successful applicants are put through a training programme to enable them develop the spirit and culture of starting and managing own business. Above all, the Foundation mobilizes financial resources for on-lending to applicant ex-corps members.

4.3. Central Bank of Nigeria Annual Venture Prize Competition

This initiative is specifically designed to unleash the entrepreneurial spirit of the youth corps members. Additionally, it also improves the access of young entrepreneurs to finance. Winners of the award are linked to banks to sponsor their projects. They also participate in entrepreneurship development course in any of the Entrepreneurial Development Centres of the CBN.

5. THE SUCCESS STORIES OF THE INITIATIVES

This section summaries success stories associated with the initiatives as they relate to unleashing the entrepreneurial skills of the youth.

5.1. The War against Poverty

The WAP has recorded some success stories since its inception in 2009. A total of 140 corps members who met all the WAP loan conditions were given N250, 000 each in November, 2009 (Anon, 2010). The beneficiaries were drawn from the 400 corps members who completed their WAP training and advanced to implementation stage. The Federal Government through the NYSC WAP Programme has provided a revolving loan of N500 million for serving and outgoing corps members (www.galaxytelevision.com). In Imo State, for instance, Batches A, B and C of the 2009 Service years had a total of 19 corps members beneficiaries of the WAP training and loans. These beneficiaries are currently at different stages of running their own businesses with their attendant job and wealth creation.

5.2. The NYSC Foundation

Since commencement, a good number of ex-corps members have benefited from the loan facility of the NYSC Foundation. For instance in January 2010, 43 ex-corps members benefited from the loans scheme, (www.allafrica.com). The loan of N250, 000 made out in cheque was presented to the applicants at a workshop for the NYSC Foundation Desk Officers in Abuja.

Corps members have been also been sensitized on the need to register as members of the NYSC Foundation. For instance in Imo State out of 1291 corps members in the 2007 Batch B service year due for discharge in August 2008, 1053 registered for the Foundation with N500 each. Also 1312 corps members in the 2008 Batch B service year registered with the Foundation as at 14 October, 2009. As at 14 April, 2010, 1638 Batch A corps members have registered with the Foundation. These registered members are potential beneficiaries of the loans from the Foundation.

5.3. CBN Annual Venture Prize Competition

No fewer than 2,835 corps members have so far been trained in the CBN for the purpose of encouraging creativity and also bringing out the entrepreneurial spirit in the serving Youth Corps Members (www.galaxytelevision.com). The 2010 national winners of the competition

were awarded their prizes in January 2011 at the CBN Annual Microfinance Conference/Entrepreneurship Award Conference. Since the inception of the Venture Prize Competition, the CBN has been awarding the prizes to the winners at both States and National levels.

For instance, during the activities marking the passing-out ceremony of the 2009 Batch A corps members in Oyo State, Nigeria, the CBN award of first, second and third prizes went to Mr. Olufowobi Temitope, Miss Stella Osuji and Onifade Oluwasola respectively. (www.allafrica.com)

6. REACTIONS FROM EX AND SERVING CORP MEMBERS

The ex corps members who have benefited from any of the initiatives admitted that the initiatives are well targeted. However, they observed that the provision under WAP for trained corps members to train community youths is not generally pursued.

The NYSC Foundation has more registered members than loan beneficiaries. This is so because some register without exploiting the opportunities while those who apply submit rather poor business proposals.

Beneficiaries of WAP loans and the CBN Awards state that the provisions for supervision, monitoring and mentoring of the recipients' projects are not strictly adhered to by the relevant agencies. The same neglect also applies to the provision for the establishment of skill acquisition centres nationwide.

7. SUMMARY, CONCLUSION AND RECOMMENDATIONS

7.1. Summary

This paper focused on the three initiatives that are associated with the National Youth Service Corps scheme aimed at engaging youths towards realizing their potentials in entrepreneurship. The War Against Poverty annually targets twenty-five selected corps members nationwide for training in entrepreneurship and agro-based skills after which interests free loans are issued. The loans are repayable within thirty months. The NYSC Foundation, an independent organization, collaborates with the NYSC by granting loans to selected ex-corps members who are registered with the Foundation. The CBN Annual Venture Prize Competition gives grants to serving winner corps

members in approved enterprise. Capacity building programmes are also embodied in the initiatives.

7.2. Conclusion

The initiatives have recorded spectacular success stories in unleashing the potentials of the youths towards self-reliance and job creation. It has also improved the youth's access to start-up capital. However, the following recommendations are made towards improving effectiveness.

7.3. Recommendations

Based on the findings of this study, the following recommendations are made.

- i Efforts should be made to introduce entrepreneurship studies early to the young adults as a part of learning experiences during their stay in academic institutions. When this is achieved, the entrepreneurial and skills acquisition training programmes provided for the youth corps members during their service year will be building on an already laid foundation.
- ii The supervision, monitoring and mentoring aspects of the initiatives should be duly implemented. Monitoring of the projects of the beneficiaries not only ensures successful implemented but will also aid prompt repayment of the relevant loans.
- iii Because restricted access to credit is a major impediment to the growth of youth entrepreneurship, it is recommended that a Youth Development Fund be established by the Federal Government. This is expected to target youth entrepreneurship nationwide and also complement the activities of the NYSC Foundation which is a non-governmental organization.

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